



Diocese of Toronto

Anglican Church of Canada

A Programme To Encourage Sacrificial Giving In Your Parish

August 2006



“For God Loves A Cheerful Giver”
(2Cor9:7)

**Stewardship Development Board
Diocese of Toronto
August, 2006
3rd Edition**



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The Theological Basis for Giving Sacrificially – A Personal Witness

One of the most frequent questions I encounter when I speak to parish groups about Sacrificial Giving is “you’re not going to talk to us about tithing are you?” Many Christians find this topic a bit uncomfortable. I suspect this reaction is largely a result of the fact that ten-percent implies a very rigid standard. Yet in the mainline Protestant churches, including the Anglican Church, the average giving percentage is only about one percent of our gross family incomes.

Interestingly enough, our evangelical brothers and sisters have giving percentages that are much closer to the biblical standard outlined in scripture. Why is that? Part of the reason is cultural. It is simply assumed in many church communities that the first thing that gets allocated in the family budget is the 10% tithe to God. In effect, they accept a much more literal interpretation of scripture. Another reason is that a “congregational” understanding of governance permeates throughout many churches. They have come to an understanding that if they want to maintain a sense of independence, financial security is of the utmost importance.

“Our giving is at best a response to the fact that God has already given to us. If God had not already given, we wouldn’t have anything to give. We talk about how much we give and how often we give, forgetting that God is the first and greatest giver.”
(William D. Watley, “Bring the Full Tithe”, 1995)

By becoming familiar with the evangelical church I have gained a much greater appreciation for the sincerity and strength of their faith. While I have some disagreements with parts of their theology, most evangelical Christians are, in fact, honest, loving people who take their faith very seriously. This includes the biblical injunction of “first fruits” – the idea that God’s share of the harvest comes “off the top”. Not just any 10%, but the first 10%.

The 10% tithe can be a useful standard and guideline, however, there are some pitfalls associated with it. It is too easy to turn the tithe into an unyielding, rigid stewardship requirement that is fulfilled only because of a sense of guilt. Worst of all, it can cause us to treat giving what is God’s back to God with the same kind of feeling that is reserved for Revenue Canada.

We need to be clear, however, that tithing is in fact biblical. We do not want to get into a position where tithing is dumbed-down, because it was not something that Jesus himself spoke about. During my own stewardship journey I too had difficulty coming to grips with it – arguing that the giving of my time and talent was sufficient considering that I work for the Church. Over time however, I have come to understand that giving is something not to be embraced on my terms but rather God’s.

The proverbial “gold standard” of giving is found most prominently in Deuteronomy – one of the sacred texts for followers of the Jewish faith; the text outlines many of the laws that God’s chosen people were expected to follow:

Set aside a tithe – a tenth of all your fields produce each year. Then go to the one place where the Lord your God has chosen to be worshipped; and there in his presence eat the tithes of your grain, wine and olive oil, and the first-born of your cattle and sheep. Do this so that you may learn to have reverence for the Lord your God always (14: 22-23).

However, tithing is not simply an expected standard of giving, but expanded to include a sense of societal welfare as well:

Do not neglect the Levites who live in your towns; they have no property of their own. At the end of every third year bring the tithe of all your crops and store it in your towns. This food is for the Levites, since they own no property, and for the foreigners, orphans and widows who live in your towns. They are to come and get all they need. Do this, and the Lord your God will bless you in everything you do (14: 27-29).

From the very beginning, a social obligation is imparted on the people of Israel. The tithe was not to be a burden rather it was viewed as charity used to help those who were less fortunate in the community. Yes it was an obligation, but it was also a means of ensuring that all people, orphans, widows, transients and those without an inheritance would be provided for by the Lord's bounty. Tithing was the social safety net of the time.

Interestingly enough, Jesus never advocated the tithe. In fact he viewed it as a way of defrauding God, of buying God off, as though that was all we owed to God. "All that we have belongs to God," Jesus would say. Life is God's gift to us. How we live, is our gift to God. The standard set by Jesus in the New Testament is actually a much tougher one to follow than that set out under Mosaic law. We are not just asked to give a part of what we have, but rather all that we have. We all have gifts – some obvious and others less so. To be truly generous, we must learn to share with others our time, our talent and our treasure without ceasing. God does not ask us to do this for a short while, for it is implicit in scripture that this way of life is something that God expects of us at all times.

"I say to you, this poor widow put in more than all the other contributors to the temple treasury. For they have all contributed from their surplus wealth, but she, from her poverty, has contributed all she had, her whole livelihood." (Mark 12:43-44)

Jesus has a lot to say to us about generous living; in fact, he spoke more about our material possessions and what we make into false gods more than any other topic in scripture. We are all familiar with the teaching of the widow's mite – the story of a woman who demonstrated profound faith in God by giving away all she had. Her story is powerful because she gave from her substance rather than her surplus. As a society, we tend to exalt our big givers, those who give huge gifts once in a lifetime after they have accumulated significant wealth. While their generosity will always be appreciated, that example of giving misses the point from the perspective of Jesus. For Jesus, giving is a way of life. It permeates our very being and expresses our fundamental trust in God's promise to never forget His people.

As those committed to the service of the Lord, we need to begin thinking that giving of our treasure is something more than just what is left over. It is not about looking into our wallets on Sunday morning and taking what is there and putting that in the offertory envelope. Giving should be done prayerfully and consciously.

How do we teach generous giving? In an environment that can easily be described as secular and is typified as being focused on the needs and wants of the individual, we need to provide resources for our parishes so that they can share the Gospel message of selflessness. This guide to Sacrificial Giving is a step in that direction.

The Difference Between Sacrificial Giving and Stewardship

We need to develop a common understanding of what we mean by the terms stewardship, sacrificial giving, proportionate giving and alms-giving. Sometimes these terms are used interchangeably and without precision so we need to be clear about exactly what they mean. While the terms are inter-related – springing from our understanding of stewardship as a way of life – they generally involve increasing levels of obligation on the part of the committed Christian.

The classic definition of **Stewardship** is the following: “Stewardship is receiving God’s gifts gratefully, cherishing and tending them in a responsible and accountable manner, sharing them in justice and love with others, and returning them with increase to the Lord.” It is a complete lifestyle of total accountability and responsibility acknowledging God as the Creator and Owner of all. Stewards as disciples of Jesus Christ see themselves as caretakers of all God’s gifts. Gratitude for these gifts is expressed in prayer, worship, action and offering by eagerly sharing these gifts out of love for God and one another. Frequently we hear the phrase “time, talent and treasure” as being synonymous with Stewardship.

“Render to God not a tenth, not a third, not a half, but all that is God’s, be it more or less, by employing all on yourself, your household, the household of faith, and all people, in such a manner that you may give a good account for your stewardship when ye can be no longer stewards.” (John Wesley, “On the Use of Money,” 1760)

Sacrificial Giving is used exclusively with respect to the gift of treasure. Sacrificial giving requires that we put God’s priorities before our own, that we put the support of God’s Church and its mission before our own pleasure and comfort. Sacrificial giving involves four principles: it must be a gift, it is planned, it is proportionate and it is a sacrifice – it comes from our substance not our excess. This act can lead us into a closer relationship with God because if we are giving an amount that is truly a sacrifice, then we are giving away something we thought we needed for ourselves, and believing that our security lays not in our material wealth but in God.

Proportionate Giving is an element of Sacrificial Giving. Our gift should reflect our relationship with God. When considering how God has blessed us we should look at our whole life, our health, our families, our jobs etc. As our awareness of God’s goodness in our lives grows, many people find it easy to increase their giving. This is possible because they can clearly see the difference between needs and wants.

The term **almsgiving** is almost universally understood to mean those givings that are exclusive to the poor. Little thought is made of whether the gift is proportionate, planned or sacrificial. While giving alms is associated with Lent, it typically is not referred to in the same context as stewardship.

We can see therefore that a hierarchy of sorts exists when we talk about stewardship and sacrificial giving. Sacrificial giving is a component of stewardship, yet for stewardship to be complete it requires additional emphasis on our gifts of time and talent. Generally speaking, no stewardship initiative gets off the ground by highlighting one element over the other let alone speaking about treasure before the other two. We have an obligation, however, to teach our congregations about the merits of giving thanks, and sharing our treasure is often the easiest way to demonstrate that feeling.

Hopefully, parishes will be able to expand on their experience with sacrificial giving to include year-round stewardship as a means of involving all of the gifts that the community has to offer.

Guidelines for Giving

Many Christians support their churches and clergy with monetary contributions of one sort or another. Frequently these monetary contributions are called tithes whether or not they actually represent ten-percent of anything. However, as tithing was an ingrained Jewish custom by the time of Jesus, no specific command to tithe per se is found in the New Testament.

In recent years, tithing has been taught in Christian circles as a form of “stewardship” that God requires of Christians. The primary argument is that God has never formally “abolished” the tithe, and thus Christians should pay the tithe (usually calculated at 10 percent of all gross income from all sources), usually to the local congregation (though some teach that a part of the tithe can go to other Christian ministries, so long as total giving is at least 10 percent). Some holding to prosperity theology go even further, teaching that God will *bless* those who tithe and *curse* those who do not.

Opponents argue that the only Biblical references to the tithe occurred (or referenced events that occurred) during the period of Mosaic Law, applicable only to Jews. They further argue that Jesus taught He came to “fulfill” the Law, which they believe occurred at His crucifixion, and therefore Christians are no longer obligated to pay a minimum amount, but should give only as God specifically directs them to do (which may be more or less than 10 percent).

The absence of a command for tithing does not relieve Christians of the responsibility to give. Rather, Christians are held to the higher law of stewardship - acknowledging that everything we have is a gift from God and being willing to give it all up at any moment that Christ commands (Matthew 19:21). The Bible specifies two main reasons for Christian giving.

First, Christians should provide for the needs of fellow Christians who are experiencing financial hardships. For example, while Barnabas and Saul were ministering in Antioch, “some prophets went from Jerusalem to Antioch. One of them, named Agabus, stood up and by the power of the Spirit predicted that a severe famine was about to come over all the earth. (It came when Claudius was emperor.) The disciples decided that each of them would send as much as they could to help their fellow believers who lived in Judea. They did this, then, and sent money to the church elders by Barnabas and Saul” (Acts 11:27-30).

Later in Paul’s ministry, he gave instruction to other churches that they also should give to the poor in Jerusalem. He wrote: “Now, concerning what you wrote about the money to be raised to help God’s people in Judea. You must do what I told the churches in Galatia to do. Every Sunday each of you must put aside some money, in proportion to what you have earned, and save it up, so that there will be no need to collect money when I come” (1Corinthians 16:1-2).

Later, he explained to the Christians in Rome, “Macedonia and Achaia have freely decided to give an offering to help the poor among God’s people in Jerusalem” (Romans 15:26). Today’s Christians should follow these examples and provide for the needs of our brothers and sisters in Christ who are in financial distress.

A second reason for Christian giving is to support Christian leaders. Paul wrote to the Corinthians that “those who preach the gospel should receive their living from it” (1Corinthians 9:14). To the Galatians, he wrote: “Anyone who is being taught the Christian message should share all the good things they have with their teacher” (Galatians 6:6). Note that Christians are not restricted to giving only to one’s local congregation. Instead, Christians should give to those who disciple them, whether within their local church or beyond.

The final question remains – how much should Christians give? Each Christian “should give, then, as they have decided, not with regret or out of a sense of duty; for God loves a cheerful giver” (2Corinthians 9:7). No set amount or percentage of income is dictated, rather, “if you are eager to give, God will accept your gift on the basis of what you have to give, not on what you don’t have” (2Corinthians 8:12).

In summary, Christians should not subject themselves to the Old Testament law of the tithe. Instead, they should give according to the following New Testament guidelines. Christian giving should be:

- Proportional to one’s income (1Corinthians 16:2; 2 Corinthians 8:12)
- Consistent (1Corinthians 16:2)
- Sacrificial (Mark 12:43-44; 2Corinthians 8:2-3)
- Cheerful (2Corinthians 9:7)

Christians should live their lives open-handed – acknowledging that they are merely stewards of God’s possessions. They should always be willing to give 100% of that which they steward at any time required by the Lord (Matthew 19:21). Indeed, they should even be willing to offer their very “bodies as living sacrifices, holy and pleasing to God” (Romans 12:1).

If you are seeking some sort of clarity for your own standard of giving here is a suggestion.

For those being introduced to sacrificial giving for the first time I often recommend donating one hour’s pay per week to church and a similar amount to charity. For those who are retired I encourage them to consider giving the equivalent of an hour’s pay (2.5%) from their retirement income. This has two very positive outcomes: First, it makes the work week and the work of our hands holy because our act of giving is intimately tied to how we earn a living – a blessing of sorts is given to our creative efforts made during the course of the week. Secondly, an hour’s pay is simple and profound – and it often increases with time to reflect our progress in life.

For those who may be unemployed or facing serious financial burdens I ask that they consider how they might give of their time and talent to the church on a weekly basis and pray for the ministry of the church. Everyone, regardless of income level, should be encouraged to give something. Even in our hardship we experience blessing. And sometimes, God uses the hardship – or the cross we must carry – as a blessing or a call to conversion.

Why Practice Stewardship?

Our understanding of stewardship as a way of life is based in scripture. The first chapter of Genesis tells us that God created all things, and created us to be the stewards of all creation. Being good stewards involves protecting our environment, as well as being concerned about the welfare of our fellow human beings. As stewards, we recognise that everything we have is a gift from God. We are, therefore, responsible to tend our gifts, to nurture them and then share their abundance in generosity and justice with all.

“We need to get our priorities straight and be faithful to what has been entrusted to us. We are to make sure that wealth and material possessions always remain a means of serving God and never become ends in themselves.” (The Rev. Dr. John H. Westerhoff, “Grateful and Generous Hearts.” 1997)

The Reverend Dr. John H. Westerhoff, a noted scholar and priest from Atlanta, writes: “stewardship is the way to spiritual health and maturity, but for stewardship to have a chance we must begin with a serious spiritual question: What do we owe to God for the free gift of life and its accompanying benefits? The answer, of course, is everything.” To be true stewards we must gladly share with others our time, our talent and our treasure without ceasing. The lesson of scripture is not to be viewed in isolation from our daily lives. Instead, the teaching provides a real and complete guideline for our relationship with Christ and how we are to live our lives as His followers. The Great Commandment makes clear what we must do: “Love the Lord your God with all your heart, with all your soul, with all your mind and with all your strength” (Mark 12:30). And the second is like unto this: “you shall love your neighbour as yourself” (v.31).

How do we interpret Christ’s teaching within the context of stewardship? As a lived example, Christ taught us about loving our enemies, being charitable to others, our relationship with our possessions, abundance and grace, worship, suffering and surrender. His teachings and life are our model: “It was for this that God called you, for Christ himself suffered for you and left you an example, so that you would follow in his steps” (1Peter 2:21). Embracing a life of Christian stewardship is how we offer thanks to God for what God is already doing for us.

Our Baptismal Covenant

The practice of stewardship manifests itself in our daily lives through the Baptismal Covenant. In the Rite of Baptism, we profess our faith when reciting the Creed and reply affirmatively to the following statements:

- Will you continue in the apostles’ teaching and fellowship, in the breaking of bread, and in the prayers?
- Will you persevere in resisting evil and, whenever you fall into sin, repent and return to the Lord?
- Will you proclaim by word and example the good news of God in Christ?
- Will you seek and serve Christ in all persons, loving your neighbour as yourself?
- Will you strive for justice and peace among all people, and respect the dignity of every human being?

(Book of Alternative Services, p. 159)

The commitment we make at Baptism is not merely a statement of belief but is also a call to action. It recalls the teaching: “suppose there are brothers or sisters who need clothes and don’t have

enough to eat. What good is there in your saying to them, ‘God bless you! Keep warm and eat well!’ – if you don’t give them the necessities of life? So it is with faith: if it is alone and includes no actions, then it is dead” (James 2:15-17).

“Will you continue in the apostles’ teaching and fellowship, in the breaking of bread, and in the prayers? Will you seek and serve Christ in all persons, loving your neighbour as yourself?”
(The Celebration of Baptism, BAS, 1985)

In the breaking of bread and sharing of fellowship with one another we recognise the temporal needs of our faith community. Our response is to ensure that our parish has the human and financial resources necessary to support vibrant ministry – ensuring a sound physical structure, strong and capable volunteer leadership, outreach programs, Christian education, hospitality, youth ministry and music – in addition to providing all parish staff, including clergy, with equitable and fair compensation for their work. The practice and teaching of stewardship education becomes vital, therefore, to help us understand why we give joyfully.

We resist evil by inclining our hearts to follow God’s commandments and to be examples of Christ in our world today. In thought, word and action we seek justice, practice tolerance and celebrate the diversity that is found within our church and society. It means reaching out to those who are different to us and making them feel welcome at the table of Christ.

The good news as found in Holy Scripture guides us on our faith journey and nourishes us. The way we live gives testimony to our belief that our God is a god of salvation and mercy. We are mindful of the need to feed the hungry, give drink to those who thirst, welcome the stranger, clothe the naked, care for the sick and visit those imprisoned (Matthew 26: 35-36). As stewards, we give to give hope to others.

Loving our neighbour as ourselves acknowledges that we have a responsibility beyond our own interests. FaithWorks is one example of how we profess our love for our fellow human-being. In his Sermon on the Mount, Jesus challenges his followers to become “other” centred. We are a Christian community endowed with many wonderful blessings. In gratitude, our faith obliges us to share what we have received with those less fortunate and those on the margins of society.

As we strive for justice and peace among all peoples we seek to create a world as Christ himself envisioned it: a world where people freely give without expecting in return and give in abundance because of the joy that is experienced in giving. In living the life of a joyful steward we can then proclaim that “there is more happiness in giving than in receiving” (Acts 20:35).

Stewardship as an Expression of Faith

Practicing stewardship intimately ties us to who we are as a Christian people. Stewardship is an expression of faith. It is not simply the church’s way of raising money; rather, it is a spiritual discipline that encompasses our very being as Christians. It is a radical departure from our secular understanding of charity where we give to an external need. Instead, as stewards, we are motivated to give because it is something we internally need to do; it is intrinsic to our very understanding of what it means to be fully human. Giving is not predicated on a certain act, nor is it something we do just because it is convenient. Our vocation as a Christian is that we give freely and in great generosity “for God loves a cheerful giver” (2Corinthians 9:7). Recognising that God actually gave us everything we have in trust, we, in turn, share the gifts that we have been given.

Introducing Sacrificial Giving To Your Parish

Our material goods are often the greatest barrier to our trust in God. Therefore, it is important to take the time to teach how and why we must change our attitude to wealth. It will take time and careful teaching to wean people away from the materialism of modern life to a true understanding of Christian generosity. We owe it to ourselves and our churches, however, to impart a correct understanding of the theology of giving. An intentional and committed program focused on the merits of sacrificial giving is a first step to transforming our congregation to one where giving truly becomes a way of life.

Guidelines for Success: The Six-Week Program

The six week program is sufficiently intensive to focus a congregation's attention on the merits of sacrificial giving. Not limiting ourselves to the usual pledging campaign of one or two weeks that takes place in many parishes, we afford the opportunity to genuinely and thoughtfully discuss the theology behind why giving is a necessary and reasonable practice of Christian life. In addition, we have the chance to reach out to those parishioners who do not attend services on a regular basis and are usually missed in the annual pledging drive.

Week 1 – Sunday	<ul style="list-style-type: none"> • Bulletin Insert (see p. 9) • Distribution of Narrative Budget (see p. 10)
Week 2 – Sunday	<ul style="list-style-type: none"> • Bulletin Insert with additional teaching (see p. 9) • Sermon by Incumbent • Intercession for successful campaign during Prayers of the People (see p. 33)
Week 3 – Sunday – Monday	<ul style="list-style-type: none"> • Lay Witness Talk in place of Sermon (this should be done only by a parishioner that is genuinely a Sacrificial Giver) (see pp. 16 & 17) • Intercession during Prayers of the People (p. 33) • Mailing #1 (Incumbent's or warden's letter with Proportional giving worksheet and intention card/PAG enrollment form) (see pp. 11/13)
Week 4 – Sunday	<ul style="list-style-type: none"> • Bulletin Announcement encouraging prayerful planning of gift (see p. 9) • Intercession during Prayers for the People • Pulpit Announcement on next week's pledge
Week 5 – Sunday	<ul style="list-style-type: none"> • Pledge/Visitation Sunday (pledge cards collected at Offertory) (see p. 12) • Sermon by Incumbent • Intercession during Prayers of the People
Week 6 – Sunday – Monday	<ul style="list-style-type: none"> • Pulpit Announcement of Result • Mailing #2 (to those not responding) (see p. 14) • Mailing #3 (thank you to those who have already responded) (see p. 15)

Sample Materials

Bulletin Announcements

A sacrificial giving program will soon be introduced at our parish. No gift is truly a gift unless it is feely given. God's gifts to us are given in such a manner. Sacrificial giving is really an attitude of gratitude to God for His generosity.

We are called to model our giving after God's unconditional generosity to us. Our gifts to Him become sacrificial when we give from what we feel we need; when we give something that we thought we needed for ourselves. Then we realize our security lies not in material goods but in God.

Is your gift to the work of God's Church a sacrifice or do you give what is left over after taking care of yourself? Each of us must search our own hearts to find whether we give to God first trusting that He will care for us or do we put Him at the back of the line to wait for the leftovers?

A rich man died and went to heaven. St. Peter escorted him to his new home, a hut in a very poor area. Seeing the shock on this man's face, Peter explained "We only build your home up here with the material you send ahead while you are still on earth."

Joyful giving is sharing, in a planned, proportionate way, the wealth with which God has blessed us. It is a sign of our gratitude to God. It is an expression of our faith, of what we say we believe. We direct a portion of our giving through our parish because it is the body which most clearly bears witness to the meaning and values we find at the centre of our lives.

How much should I give?

Give in proportion to the goodness God has shown to you. Consider a weekly gift to your parish starting at one hour's pay. Then, with prayer and sacrifice over a period of time you may be able to increase your gift.

A king invited all his subjects to a feast and asked each one to bring a small flask of wine to be put into a large vat and served to the guests. Each one thought, "What will my small flask mean? I will bring a flask of water and no one will notice the difference." When the wine was served each guest received only water. Remember, God sees all sacrifices made on His behalf, and whether large or small, knows they make a difference.

Do not store up riches for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead, store up riches for yourselves in heaven, where moth and rust cannot destroy and robbers cannot break in and steal. (Matthew 6:19-20)

Command those who are rich in the things of this life not to be proud, but to place their hope, not in such an uncertain thing as riches, but in God, who generously gives us everything for our enjoyment. Command them to do good, to be rich in good works, to be generous and ready to share with others. (1 Timothy 6:17-18)

Honour the Lord with your wealth, with first fruits of all you produce; then will your barns be filled with grain, with new wine your vats will overflow. (Proverbs 3:9-10)

Narrative Budget

The vestry and stewardship committee need an effective tool for showing church members how their giving supports mission. Too often, they have only the church's line-item budget to use for this purpose. Although a line-item budget keeps track of church income and expenses, it reveals little about how a congregation's mission is funded. However, a narrative budget shows the purposes and goals of the congregation and focuses attention on mission and ministry.

A narrative budget shows what ministries were supported by the previous year's offerings and also shows how the vestry is budgeting resources to carry out the congregation's mission. It helps the vestry demonstrate its accountability to the rest of the membership so that its accountability inspires trust, and trust inspires commitment. When church members see that the ministries they make possible are continuing Christ's work in the world, offerings increase.

Also, the narrative budget reminds the congregation that the church's leaders manage the ministry resources. For example, some expenditures in church budgets – such as salaries and utilities – are commonly considered fixed, contracted expenses. Sometimes, the congregation sees these so-called fixed expenditures in the line-item budget as overhead expenses and identifies “real” ministries with expenditures for church school supplies and various social programmes. The narrative budget clarifies that every budget expenditure affects ministry. The people give offerings to support the ministries of the church. Thus, each ministry carries out the overall mission of the church.

Three great benefits are derived from a narrative budget:

- demonstrates that most congregations are very cost effective;
- identifies not just contributions of treasure, but those of time and talent as well;
- heightens awareness in the congregation of the diversity of ministry presently taking place.

Many of our parishes are already producing narrative budget's on an annual basis because they see the difference between a “line-item” budget and one that brings the ministry of the church community to life. Some individuals may make the connection between their giving and the needs of the church on their own and increase their support accordingly. However, without its presentation within the context of a sacrificial giving campaign the true potential to increase giving may be lost.

A good narrative budget should include information that reflects:

- Parish Mission Statement & Vestry Stewardship Statement
- The Big Picture!
- The Parish's Mission Priorities – Worship, Out-reach, In-reach & Christian Education
- Tells the story about how lives have been changed

Here are three web-links to narrative budgets that are currently in use:

www.stgeorgesoshawa.org/stewardship/narbudgt.pdf (St. George, Oshawa)
www.allsaintscathedral.com/2006budget.html (All Saints Cathedral, Edmonton)
www.anglican.ca/Financial-Ministries/stepbystep (General Synod)

Proportionate Giving Worksheet

From the Old Testament we learn that the people were to give of their “first fruits.” The same principle applies to us today: to give the first fruits of our labours to God through the Church. We should also give in proportion to what God has given us. Some people use the “modern-day” tithe, 5% of all income, as a guide for their giving (2.5% to church and 2.5% to charity). Others use an hour’s earnings as their contribution. Each person must determine what is appropriate for them.

This worksheet offers a means of determining one’s present percentage level of pledged financial support for the local church and establishing a commitment for the coming year. It is not to be returned to the church. It is intended for personal use with prayerful consideration in the privacy of your home.

1. To find your current level of local church support, divide your pledge by your net income for the same period.

	<u>Example:</u>	<u>Your figures:</u>
A. Current Net Income	\$ 40,000	\$ _____
B. Current Pledge	\$ 600	\$ _____
C. Current Percentage Level (Divide line B by line A)	<u>1.5%</u>	_____ %

2. A financial commitment for the coming year might be based on one of the following options:

Modern Day Tithe

A. Expected Net Income	\$ 40,000	\$ _____
B. Tithe (2.5% church/2.5% charity)	<u>5%</u>	<u>5%</u>
C. New Commitment (Multiply line A by line B)	\$ 2,000	\$ _____

An Hour’s Wage

A. Net Weekly Income	\$ 800	\$ _____
B. Hours in Work Week	<u>40</u>	<u>40</u>
C. New Weekly Commitment (Divide line A by line B)	\$ 20	\$ _____

Sacrificial Giving Intention Card

This is a guide to returning the first portion of your treasure to the Lord

Annual First Portion Guide

Net Family Income	1%	2%	3%	4%	5%	10%
\$10,000	\$100	\$200	\$300	\$400	\$500	\$1,000
\$20,000	\$200	\$400	\$600	\$800	\$1,000	\$2,000
\$30,000	\$300	\$600	\$900	\$1,200	\$1,500	\$3,000
\$35,000	\$350	\$700	\$1,050	\$1,400	\$1,750	\$3,500
\$40,000	\$400	\$800	\$1,200	\$1,600	\$2,000	\$4,000
\$45,000	\$450	\$900	\$1,350	\$1,800	\$2,250	\$4,500
\$50,000	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$5,000
\$55,000	\$550	\$1,100	\$1,650	\$2,200	\$2,750	\$5,500
\$60,000	\$600	\$1,200	\$1,800	\$2,400	\$3,000	\$6,000
\$70,000	\$700	\$1,400	\$2,100	\$2,800	\$3,500	\$7,000
\$80,000	\$800	\$1,600	\$2,400	\$3,200	\$4,000	\$8,000
\$90,000	\$900	\$1,800	\$2,700	\$3,600	\$4,500	\$9,000
\$100,000	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$10,000

As I/we have received generously from the Lord, I/we intend to place \$_____ in the Sunday Offertory each week in gratitude to God and in support of our parish.

-or-

As I/we have received generously from the Lord, I/we intend to commit \$_____ on a monthly basis through Pre-Authorized Giving in gratitude to God and in support of our parish.

(Name)

(Address)

(City)

(Postal Code)

(Phone)

No signature is required because your decision is a covenant with God and not a contract with your parish.

Sample Mailing #1

Date

X
X
X
X

“Much is required of the person to whom much is given; much more is required from the person to whom much more is given” (Luke 12:48)

Dear X,

As followers of Jesus, these words apply as much today as they did nearly two thousand years ago. We are reminded to look at all God has placed in our care. It is easy to get caught up in the materialism of today’s society, confusing our own wants as needs. It is easy to forget that Jesus calls us by our Baptism to continue the work He began on earth. It is our responsibility to ensure that we pass on the faith to the up-coming generations and to support the work of the Church here in our own community and throughout the world.

Over the last few weeks you have heard us talk in church about sacrificial giving. In considering a sacrificial gift we recognise that all our gifts, abilities and possessions come from God. We acknowledge that we live, love and work because God gave us the ability and opportunity to do so.

We realise that without God’s free gift of our lives and our physical and mental abilities, any effort on our part would be useless. In fact, our very ambition to go out and work is itself part of God’s loving gift to us of our own human nature.

Likewise, all the material possessions we have, derive from God’s continued will to allow us to keep them. The gift of free will means that God allows us to decide what we will do with our lives and our wealth. To give joyfully is our choice. God is inviting us into a complete loving relationship. Our gift will also strengthen our loving relationship with God’s people because it will help support our parish and our diocese.

I am asking you to prayerfully consider your contribution to the work of the Church, here in our own parish, in our diocese and beyond. When you have done so, use the enclosed worksheet to decide what planned proportion of the family income you wish to give to the Lord’s use and place the completed intention card in the enclosed envelope. Then place it in the collection plate next Sunday.

Thank you for your past generous support of the Church and the needs of your brothers and sisters. May God bless you and your family abundantly.

In Christ,

XXXXXXXXXXXX

Sample Mailing #2

Date

X
X
X
X

“I say to you, this poor widow put in more than all the other contributors to the temple treasury. For they have all contributed from their surplus wealth, but she, from her poverty, has contributed all she had, her whole livelihood.” (Mark 12:43-44)

Dear X,

I would like to renew my invitation to you to support the caring community of _____ Parish. As you know the Parish Sacrificial Giving Program has been launched during the past six weeks and has been a great success.

A large number of people are now committing their financial support to the work of the Church in this parish. We would like to ensure that you also have the opportunity to become involved in this inspiring work. Please be assured that any sacrifice you care to make will help to continue God’s work in our caring community.

It was not for nothing that our Lord singled out the widow giving her mite. More than anyone, Jesus understood the very private nature of each person’s approach to support his work. Whatever decision you make will be appreciated and will remain confidential.

Thank you for your consideration. Remember that the story of the widow’s mite is an inspiration to all who aspire to do good works but feel their contribution will make little difference. Please prayerfully consider your support for the parish. When you have done so, use the enclosed worksheet to decide what planned proportion of the family income you wish to give to the Lord’s use and place the completed intention card in the enclosed envelope. Then place it in the collection plate next Sunday.

In Christ,

XXXXXXXXXXXX

Sample Mailing #3

Date

X
X
X
X

“Everyone must give according to what they have inwardly decided; not sadly, not grudgingly, for God loves a cheerful giver.” (2 Corinthians 9:7)

Dear X,

I would like to thank you and the members of your family most sincerely for your generous pledge of \$_____ per week (or \$_____ per month if using PAG) to the Parish Sacrificial Giving campaign. Your contribution will help all the many people who depend on _____ Parish for pastoral care and support, and will ensure the maintenance of the parish buildings.

In deciding to put God’s priorities before your own, you are following in the footsteps of the apostles. In a world filled with materialism and self-interest, it has been the sacrifices of Jesus’ followers that have illuminated His teaching and spread a faith founded in love. Thank you for continuing that tradition.

May the blessing of God almighty be amongst you and remain with you always.

In Christ,

XXXXXXXXXXXXXXXX

Every Member Canvass

Personal visiting in homes is by far the best way to run a parish pledge-gathering campaign. It will beat an effort based on only sermons and letters every time. Another way that is almost as good is to have meetings of small groups (“cottage groups” or “hearth groups”) in homes. A parish dinner can also work.

A visiting, or calling effort, by its very nature, demonstrates that there is commitment on the part of all the workers. Calling on every parish member (except those who really don’t want it), not just those who are late in getting their cards back, is important. Calling on habitual non-givers and non-attendees will sometimes touch such people, with effects that may either be prompt, or take years to surface. Put differently, it is missing the point to try to minimize the effort.

Personal calling will generally produce about 10-30 percent more money than only a sermons-plus-letters campaign. The longer it has been since there has been an every member visitation, the bigger the increase. An Every Member Canvass will also produce a wealth of people-to-people contact. You will learn what the people-out-there:

- need
- like
- want to change/would like to see
- would like to see done/do

About 20-25 percent of the congregation should be callers. Somewhere between 40-70 percent of the income will come from the callers’ own pledges, so that the time spent in getting them involved and training them is a very good investment. Put differently, attempting to minimize the overall effort can be very counterproductive. Make sure that the callers know to be up front about the fact that the canvass is about people as well as money. “We want to know what you think, and we invite you to be more involved in the church.”

Canvassers should be trained in what they are supposed to do, and in what they are not supposed to do. For instance, if a person has important personal problems, the caller shouldn’t try to solve them: leave the counseling to those who are trained in counseling. However, do make a report back to the parish priest, so that the problem can be dealt with. Canvassers should not know the amount pledged by the people they are calling on, and the parishioners should know that the callers won’t know. Canvassers should make their own pledges before going out to call on other people and should be willing to talk about their own general approach to giving (no more specific than they are comfortable with) but let a bit of both the struggle and the commitment show through.

It is not reasonable to expect any caller to be able to answer all possible questions that come up. However, the callers should know how to deal with questions they can’t answer; approaches for this should be dealt with in the caller training session (example: refer pastoral issues to the Rector, refer budget questions to the treasurer, etc.). Explain during the in-service announcement period what will and will not occur during a call. In doing this, *you are training the callees*, as well as the callers. It’s important for the callers to know that the callees don’t have unrealistic expectations.

Canvassers should report back with brief written notes on all calls: no problems, never could find the house, said no, already mailed in, have transferred to another church, etc. Probably a few previously

unknown pastoral problems will be uncovered (a relative or family member has cancer, Father lost his job, someone is in hospital, etc.). A few pledge cards may not come back until January. Don't worry, it's what's on them that counts, not how quickly they come in.

As the pledges come in, and the totals mount, report them in the newsletter and/or the Sunday bulletin, and/or during the announcement period during the service. The increasing totals give the congregation the sense of a team effort, a sense of progress and then a nice success experience.

Lay Witness Talk

One of the most important parts of sacrificial giving is the stories and testimonials delivered to the entire congregation by individuals whose lives have changed as a result. These lay witnesses are necessary to the success of the parish effort. There are many reasons for this. Learning to be a generous giver is a part of the internal change of heart, or conversion process, we know so well from the Scriptures. The Old and New Testament are full of stories of real people who became aware of the need to put their faith into action.

Lay witnesses send a strong message to the faithful about giving of one's self for what God has given them. Christians throughout history have been raised to a new level of awareness by hearing how a deeper sense of spirituality has taken over the lives of people just like them.

The lay witnesses should be individuals from the parish who believe and practice the concept of sacrificial giving, for example, those who give of their time, talent and treasure in an intentional, planned and proportionate way. They should be individuals who can relate well to other parishioners, feel comfortable speaking to a group about their personal experiences, and who will be enthusiastic about their mission. A potential lay witness may say, "Yes, I believe in giving back to God in gratitude but I don't want to stand up and tell everyone what I am doing because it sounds like I'm bragging about myself."

The response to that person could be, "You are not bragging because you are unselfish in your giving. By sharing with us how you arrive at your decision to become a more generous giver, you will be inspiring others to rise to the same level of generosity."

Sample Outline

1. **Introduce Yourself.** While many of your fellow parishioners will know you, some may not. Give a description of your family, the number of years in the parish, etc.
2. **Properly Define Christian Stewardship.** It is a response we make in gratitude to God for what He has given to us. It is intentional, planned, proportionate and sacrificial.
3. **Discuss How You Began Practicing Sacrificial Giving.** When did you first become aware of the concept? Did you have reservations? Be honest about your first reactions. People will relate to any feeling of "discomfort."
4. **When Did You Begin to Experience the Benefits?** Speak of the effect that **Sacrificial Giving** has had on your faith life. Use anecdotes from your own family life if possible. Were you able to give a full tithe (10%) right away? If not, how are you working toward that goal?

5. **Urge Your Fellow Parishioners to Get Involved.** Invite the congregation to become a **stewardship** parish, initially through sacrificial giving. Ask them to look at all that God has given to them and make a generous response to His many gifts.

Tips for Presenting a Lay Witness Talk

An important part of people's acceptance of the concept of sacrificial giving is the personal witness of individual testimony you provide with your presence and the manner in which you give your talk. The following are tips you should consider in preparing your comments:

- When planning your talk use language you are comfortable with. Use your own style, wording and delivery.
- Explain that sacrificial giving means giving the first fruits, not the leftovers, when making your gift to the Church.
- Show how when we give in this way, we experience deepened faith and joy. Also give a personal testimony of how you have found this to be true in your own life.
- Challenge people to reflect on their values and the importance of the Christian faith in their lives as evidenced by how they use their gifts from God. Question whether we really use these gifts to do the work of the Lord.
- Challenge them with practical questions. As they receive increases in pay for example, do they, in turn, increase their gift to the Lord? This increase enables ministry grow.
- Explain that stewardship involves not only church, but also includes the time and financial support we give to other charitable organisations.
- Do not talk in dollar amounts: "if everyone could just give an extra \$2.00 per week." Sacrificial giving is about giving proportionately. Two dollars may mean nothing so someone who is well off, but undue hardship to someone who is poor.
- Stress the role of the pledge card and emphasise that its return is a sign of participation and commitment.
- Include the following explanation to mention the completion of the pledge card in your talk:

"You will receive a pledge card this week by mail along with a work-sheet on proportional giving. Please prayerfully reflect with your family on the many blessings you have received from the Lord. In that context consider a gift that is appropriate for your situation. If you are new to sacrificial giving, consider a gift of an hour's pay – it is fair, equitable and just. Remember that everyone is important and has something to give back to our parish. Once you have completed the intention card, return it in the collection on commitment Sunday. The card is confidential and not legally binding, but helps our parish community plan for the future."

Stewardship Sermons

Clergy play an important role in supporting the stewardship process. Each incumbent should strive to give a stewardship sermon at least once every three months. This will help orient the parish into thinking about sacrificial giving as a year-round effort and will mitigate criticism that stewardship is only equated with money. Incumbents need not speak directly about money either. Practically every Gospel message speaks about sharing and generous living.

I have included four sample sermons from clergy in our diocese that represent diversity in approaches to dealing with the theme of stewardship.

Sample #1 – Stewardship is a Way of Life

Sermon by the Venerable Michael Pollesel, General Secretary of the Anglican Church of Canada given at St. John the Evangelist Parish, Ottawa, January 25, 2004. (Reprinted with permission)

I begin by bringing you greetings from my own Diocese of Ontario, which you may be interested to know, also happens to be the ‘mother’ of the Diocese of Ottawa.

I also want to say just how pleased I am to have been invited to preach here in St. John’s. Little did I know - or even dream - back in the mid 1970’s - when I used to ride by here on the bus - on my way to St. Paul’s University - little did I know - that one day I’d be standing inside this church - preaching.

Another thing I’d like to say - before launching into my message - is a word of thanks to you - here at St. John’s - and especially to your rector and staff - for being - as your advertising clearly says - for being different. As I’m sure you many of you know and have first hand experience - being different comes at a cost. And I want to thank you for that.

Now that I’ve got all that out - where to begin?

Should I focus on the week of prayer for Christian unity - which our church calendar tells us ends today?

Should I focus on one of the three scripture passages you’ve just heard?

Should I talk about my role in the diocese of Ontario?

Like most Sundays - there's a virtual smorgasbord from which to choose.

What I propose to do this morning is spend most of my time talking about **stewardship**. However, by the time I’m done, I also hope to have said just a word or two about our readings, as well as about Christian unity.

And no - I don’t plan to stand here - talking at you for 25 or 30 minutes or more!

One of the things I do in my position is go around my diocese - to different parishes - offering various kinds of workshops.

Some months back I was asked by a parish to do a workshop on biblical definitions of stewardship. And so off I went - and about a dozen of us spent a productive morning - reading different Bible passages and using them as we worked on a definition of stewardship.

At the end of the morning - when we were doing a bit of evaluation - one of the participants said: (and - just as an aside - I had asked that people bring their Bibles) - this person said to me: "I didn't get the word about bringing our Bibles. I knew this was going to be a morning about stewardship. So, reaching into his pocket, he continued, "I brought my calculator."

The fact is - that over the last 40 or 50 years or so - we - in the Church - have allowed the meaning of stewardship to be defined almost strictly as money - dollars and cents - and even more narrowly - as the raising of money. I see my present task as one voice - among others - trying to expand on that meaning. I'm not really doing anything new or innovative.

I believe that people need to rediscover stewardship with a much broader - fuller - richer - kind of meaning.

Let me stop for just a minute here.

Let me ask you - if you were going to try to get people to think and talk about stewardship as meaning more than just money - where would you begin? How would you start?

I'm looking for your input here.

Now - let me tell you where I believe we need to start when talking about stewardship.

We need to start - as I heard Peter Mason - the former bishop of Ontario say once - we need to start: "in the BIG inning." Or - for non-baseball fans - "in the beginning."

Stewardship has its roots in the Book of Genesis - "in the beginning God created."

With all the other advances we've made over the years - in science - in medicine - in just about any field you'd care to mention - with ALL the advances we've made - I often wonder - if maybe today we simply pay lip service to the whole idea of a creator God.

And so - if we're going to be serious about stewardship - we really need to wrestle - we need to struggle - and that's exactly what it's going to be for most of us - a real struggle - to come to a place where we can say - "Yes, I honestly and truly - and way deep down in my gut - I believe - I accept - that God has made EVERYTHING - that God OWNS - if you want to use that word - God OWNS EVERYTHING."

God made - and God owns - my spouse - my children - my very body. God made - and God owns - the car I drive - the clothes on my back - the job I have. God made - and God owns - and we can go on - and on - and on. Because it doesn't end - does it.

And this creator God - who made - and who owns EVERYTHING - this creator God - who loves me so dearly - this creator God - has said to me - and to you -

Take care of this for me.

Take care of your body.

Take care of your relationships with others.

Take care of the material things I've given you.

Take care of this planet.

Take care of this for me.

And you know what, says this loving creator God, I'm going to make each and every one of you special - unique.

Not only am I giving you all this - as an added bonus - because I love you so dearly - because I want you to be like me - loving and giving - I'm giving each of you some gift - some characteristic - some trait - that will make you stand out - that will make you unparalleled - that will make you an original.

Take care of this gift.

Nurture it.

Help it grow.

And the more you do - the more you'll be like me - loving and giving.

I firmly believe that this is where we need to start if we hope to begin to understand what stewardship is really all about.

Do you believe that you are here - on this earth - to take care of things for God?

Do you believe that you are here - whatever your station in life - to nurture and use the gifts God has given you?

Do you believe you are here - in this parish - to join with others - in helping God's dream for the world come true?

By the way - do you know what God's dream for the world is?

If you know your Bible at all - you'll know that it's mentioned there all the time.

The Old Testament prophets refer to God's dream a lot. The Law - which we heard about in our first reading today - the Law - was one way of describing part of God's dream.

Jesus, throughout the gospels, keeps giving us glimpses into God's dream. And we've got an example of this in today's gospel, where we heard Jesus reading from Isaiah - giving us - like I said - a glimpse into what God's dream looks like - and telling people that the dream had begun to come true with the arrival of Jesus on the scene.

Even Paul - in today's epistle - can be seen as talking about how God's dream can be lived out. And it's certainly not in the endless bickering that seems to highlight so much of the dialogue between and among different Christian denominations.

God's dream?

In a word - I believe God's dream to be shalom. Not just the narrow meaning of shalom that we often use - meaning peace.

But shalom in the sense that everything - and everyone - live in harmony. That the love which God showed - from the beginning - that this love be the foundation - that it be at the very core - of all that happens between two people - among a whole bunch of people - between we humans and the rest of the world.

God's dream.

So - do you believe that you are here - in this parish - to join with others - in helping God's dream for the world come true?

If you can say "yes" to this - then I would suggest that you already know what stewardship is.

And - if this is the case - then I would invite you to take the next step on your journey as a steward.

"The next step?" You ask.

Putting what you know and what you say into action.

Because you see - stewardship is a WAY OF LIFE - not just a set of ideas and beliefs.

Stewardship is a way of life based on seeing God's relationship to us - AND - of ACTING on it by giving testimony. Testimony not only with our lips - but perhaps more importantly - testimony with our actions - with how we live out what we say we believe.

It seems to me that if we take our baptismal promises seriously - what that means is that we have made a conscious decision to follow Christ - no matter what the cost.

Sometimes - when I used to officiate at a wedding, I would say a few words about love and about Christ's example of sacrificial love - giving his very self on the cross - to show the extent of his love.

And I'll go on to say that if the newly married couple are honest and sincere about their love for one another - then they should be prepared to carry it to the same extreme that Jesus did.

But - we all know that's not likely to happen, don't we?

We know that their love for one another will be a life-long process of give and take - an on-going process of learning and growth.

I would suggest that we can say exactly the same thing about stewardship.

It's a life-long - an ongoing - process. It's an expression of our discipleship.

Actually, it's the "lived evidence" if you will - of our decision to be followers of Jesus. You've all heard the question, I'm sure: "If you were charged with being a Christian, would there be enough evidence found to convict you?"

If we are going to be followers - disciples - of Jesus - it follows that we're also going to be stewards.

You really can't be one without being the other.

Stewardship - taking care of things for God - is nothing new.

The challenge we face - our task - our mission - our calling - is to show the world - to show our society - maybe even to show ourselves - that what we say we believe is actually how we LIVE OUT our lives.

I'm going to end with a story I heard a while back.

This story takes place on another planet. A planet that's inhabited only by ducks. And the ducks on Duck Planet are different from the ducks on our own planet in that they all waddle around and, they can all talk.

So, if you were to fly over Duck Planet, and observe what was going on below, you'd see all these ducks waddling around here and there.

And on Sunday mornings, you'd see the ducks waddling down the street and into their church.

And the duck choir waddles up the aisle, followed by the duck minister, who waddles into the pulpit.

The duck minister reads a passage from the duck bible. It's a passage that's very similar to one from our own bible, where we hear words from the prophet Isaiah, talking about "those who wait upon the Lord" having wings, and soaring like eagles.

The duck minister puts the duck bible down, and says: "Ducks, we've all got wings."

The ducks look down at themselves, and then at one another, and nod in agreement: "Yes, we've got wings."

"Ducks," says the duck minister, "our bible tells us that with wings we can fly!"

The ducks again nod in agreement, and some say, “Yes, we can fly.”

“Ducks,” says the duck minister very loudly, “with wings we can SOAR LIKE EAGLES!”

“AMEN! YES! WE CAN SOAR!” respond the ducks, now all worked up.

And, at the end of the service, all the ducks get up, and waddle back out again!

What we say we believe is actually how we live out our lives!

And so I invite you - to take the next step on your stewardship journey.

In Jesus’ name. **Amen.**

Sample #2 – The Poor Widow Speaks

Sermon by the Rev. Sara Boyles, Incumbent of the Church of the Holy Trinity, Toronto, November 9, 2003. (Reprinted with permission)

Every day I went to the temple. I nearly lived there. It was one of the safest places for me. Of course the leaders took care of me - yi! Where they got the money from would have curled your hair. They stole my house and my money in the name of social order and then gave me a pittance back for living expenses. I may be poor but not stupid. I watched them and learned how to take advantage of them any way I could. They tended to be pretty self satisfied. Each one always wanted to be the top dog - smart, rich, big houses, BMWs. You know what I mean. Every generation has them in one way or another. Enough to drive you crazy.

But even among them some were nicer than others. Some seemed to see, really see. The problem was they couldn’t cross some invisible barrier and act on their observations. That lot didn’t have the nerve to speak up, to follow their best intentions. For a long time I’d get mad at them and call them names. Then I thought “what wasted energy.” Eventually I came to see their grasping and realized were more to be pitied than anything. I eventually came to expect nothing from them and let them go. Poor dogs, they couldn’t find their true voice. What else could I have done?

And what I saw around the temple. It was always such a busy place. There were buyers and sellers and money changers and lenders. You really had to know your way around and had to know all the back passages. Maybe I was born lucky to be widowed so early while I was still agile enough to maneuver the stairs and get through narrow corridors. Yi! It was quite a life.

Well one day I was just doing my usual thing. I had two little coins, you know, the kind that fill up your purse and aren’t good for much of anything. These two little coins just banged around in my pocket - not enough to do anything with and I was tired. Tired of making do, tired of living this way! A prophet may have come to my ancestor at Zarephath and stretched the oil and flour for her but there was no prophet in my life. I didn’t expect to see any miracle.

What did it matter? Like her I thought I was about to die, there was no oil, little flour for bread.. I knew those two little coins didn't mean much so I decided to toss them in the bin. I had always cast my lot with the religious folks. It was really quite religious. Yi - imagining that my two little coins would do anything. But I didn't want to be robbed of them. If I were to die, I didn't want them to get thrown out with my body. I wouldn't want grave robbers to have them. Such a mess they make of our cemeteries. Nothing is sacred any more. You know how it is.

Well, my two little coins, in they went with a tinny plunk, plunk and on my way I went. I'd have never thought of them again if I hadn't tripped over that Jesus talking about me. He was a funny one, not funny peculiar or funny odd - but how he saw the most ordinary things and valued them. He said I had given my everything. He should have known better than to talk like that -given my everything. I grew up believing that I was nothing without a relationship with God. So how could I give my everything – it was already God's and as I've already said, he should have known that. His mother did her best to raise him right.

He went on to talk about the Pharisees - here he went again - picking a fight. I told you he was stubborn. He said that they didn't get God. Mostly he thought this way because they hung on to things. He said hanging on got in the way.

Have you heard the story about the man with the beautiful rose garden who dies with a clump of soil in his hand? When he got to heaven he wouldn't release it so St. Paul said he couldn't go through the pearly gates. Day after day he sat there with this clump of soil from his rose garden in his hand. Eventually his wife died, came to heaven and saw him sitting outside the gate. She scolded him and finally convinced him to release the soil and to go through the Pearly Gates with her. He couldn't believe it. He was in a rose garden even more beautiful than the one he had insisted on clutching and holding tight.

I guess what I witness in this day and age, in this society is so much scarcity. Funny too in a country with so much abundance. You folks really have to watch. It is so easy to get sucked in even when you really don't want to. Every system is in trouble - money is the bottom line profit the Baal. I know that you want to follow your hearts into obedience and radical giving but it is so hard - so many temptations. But stewardship is a way of life. It is part of living in God. It all is sacred and to be shared among everyone. To live into God requires a heart constantly turning in God's direction. If you were at the parish day last week you would know that. The stories we told one another about our personal stewardship were different. It depends on where are in our life, what our situation is, what our past has been. Sometimes getting braces for your kids teeth, paying your student loan, taking a nourishing vacation is the priority in the economy of God. It is all God's, not just the part we say is for others.

One of the things you white folks have trouble with is land. You seem to think you can keep dividing it up and charging outrageous prices for what isn't yours. (You have actually done this with other things too like water and oil and natural gas. You are actually trying to do it with intellectual properties too.) Where do you think this stuff comes from? Native people understood it wasn't theirs to hoard and squander. Sometimes I am so ashamed that I have to travel with you. Sometimes I imagine taking away the land beneath a big huge building spoonful by spoonful and letting the building fall down on itself. Oh, I wouldn't do it but it amuses me to think about what must be done to teach you. So much of what happens in all our lives teaches us.

May you be taught by my visit. *See you later alligator.* Or are you too sophisticated to enjoy a seventies joke. Thousands of years in our time is but a day in the mind of God. Give yourselves a break. Enjoy the journey. Enjoy the gift of today.

Sample #3 – The Reign of Christ

Sermon by the Rev. Heather McCance, Incumbent of the Parish of Sharon and Holland Landing, November 24, 2002. (Reprinted with permission)

Once upon a time there was a very wealthy woman. She lived in a large mansion and bought a new car every year. She vacationed in the sunny south every winter and traveled to Europe every summer. The woman believed that she was a good person; she certainly believed in God and in Jesus, and all that. But she did get rather annoyed with all the requests she got for money from the church and from different charities. So many of them were so depressing, showing pictures of hungry children and the like. So while she did help out from time to time, most of the requests landed in the recycling bin.

Well, time passed and eventually the woman died. It fell to St. Peter to take her to her new home in heaven. They passed a huge mansion, much like the home she had lived in on earth. “Oh, that looks like my home,” she said. And St. Peter shook his head, no. They came to a smaller home, still quite comfortable though. But again Peter kept going. Past some very nice homes he led her, until they came to a place that looked like the kind of thing the woman had seen once on TV, before she had quickly changed the channel, a news program about refugee camps. And here St. Peter handed her the key to her new home. She looked again. The place was a shack!

“But I don't understand,” said the woman. “I was a good person, I never hurt anyone.” “That's true,” said St. Peter, “and God loves you dearly. That's why you're here in heaven with us. But you see, the value of this home? That's all the money you sent ahead.”

What you did for any of these, the least of my sisters and brothers, you did for me. Whatever you failed to do for them, you failed to do for me.

I don't know any more than anyone else what the next life will be like. But I do suspect that judgment, like that Jesus describes in the parable we heard this morning, means that the good we failed to do, those things we have left undone, is just as big a factor as the good that we have done. As I have said before from this pulpit, I don't have much farming experience at all. But I read something this week that fascinated me; if it's wrong I'm sure someone will let me know. Apparently, goats are all but impossible to herd. They simply don't have a sense of being part of something bigger than themselves. “Rugged individualists” is actually the phrase I read; goats will look out for themselves, and perhaps for their kids when these are younger, but that's it. If danger should threaten, it's every goat for itself.

Sheep, on the other hand, are natural herd creatures. When one member of the flock is in danger, others will bleat for it until the shepherd comes to help. And when danger threatens, the rams will gather the ewes and the lambs in the centre of a circle, and ring around, facing out, all of them working together to protect the good of all.

We live in a culture that, perhaps more than any other human society since the beginning of time, puts the value of looking out for number one first. Rugged individualism is the creed of the day. Look after yourself, your family, and that's it. You know the pressures, you see the same advertisements I do. Buy this car, that piece of jewellery. Shop at this store, listen to that music, buy this or that or the other. Make sure you invest in your own retirement and your children's education, because you can't expect society to look after you.

And the politicians pick up this cry, too. We must privately fund health care, cut back on social assistance programs, cut back on education funding, because apparently we can't afford to look after everyone. Save on your taxes rather than see these social programs funded so that the sense of the common good of all people might be fulfilled.

In the midst of this society of goats, we are called to be sheep. And being a sheep means taking the risk of spending less of our time and energy and resources looking after ourselves (in the hope and certainty that God will do that) and spending more of our energy looking after others, the least of our sisters and brothers. And we're called to do so whether or not they say thank you. Whether or not they deserve it. Whether or not they might waste the gifts we give them.

We are called to lives of radical generosity because our God has been radically generous to us. Can you imagine if you and I got what we deserved? If, with our selfishness and envy, our hardness of heart or our failure to care for those who will come after us, God decided that we weren't appropriately grateful, that we were wasting God's gifts, that we just didn't deserve any of the bounty we have been given?

We are called to look after one another, and to look after those who have no way of repaying us. Why? Because Christ is in each and every person around us.

We can't say yes to every charity that asks for help. That's not the point. But this week we celebrate the feast of the Reign of Christ. This Sunday, we proclaim our faith that Jesus is the ruler of all things.

If you're anything like me, there are times you look around at the world and wonder how on earth Christ can really be in charge. I mean, look at this mess. Wars over petty things. Famines caused by some natural disaster but exacerbated by the way human institutions respond, or don't. People dying of diseases in one part of the world that we in Canada don't think twice about. People in some parts of the world starving to death while the weight control industry in North America is worth billions. And into all this comes this Sunday every year that asks us to say that Christ is the ruler of all things.

But if that's so, how can all this be?

I believe that Jesus Christ is the ruler of all. And if that is so, then I have to live like it. I have to live like Jesus is Lord of my money; and whatever I choose to do with my money has to be done with God's kingdom in mind. I believe that Jesus is Lord of my talents; and whatever I choose to do with my talents has to be done with God's kingdom in mind. I believe that Jesus is Lord of my time; and whatever I choose to do with my time has to be done with God's kingdom in mind.

We are called on this feast of the reign of Christ not only to proclaim that Jesus is King of the world. We're called not to bemoan the state of things, to raise up our hands to heaven and ask why

God doesn't do something to change all this. The gospel reading this morning makes it very clear; if you and I believe ourselves to be citizens of God's kingdom, we are to live it. We are to do unto others as we would do unto the one we claim as our ruler. To be radically generous with all we have been given.

And as we do that, you and I become co-creators with Christ of his own kingdom here on earth, with peace and prosperity for all from greatest to least. Amen.

Sample #4 – Giving Our Giftedness – Our Gifts to God

Sermon by the Rev. Mary Lewis, Associate Rector, St. John's York Mills Parish, Toronto, January 1, 2006. (Reprinted with permission)

Today here at St. John's we are keeping the Feast of the Epiphany. Today we have heard the story of the three wise men, who were led by a star, and who brought their gifts to give to the Christ Child – their gifts of gold, frankincense and myrrh. Taking example from these wise men, I would like to focus in my sermon on us giving our giftedness – our gifts, to God, because each of us has a set of gifts that we can give to God.

What are the gifts which God has given to you? They are your talents, your aptitudes, your abilities, events that have happened to you. These have shaped you, your family, your health, your everything. Your gifts are the sum total of all the resources that God has given to you. Your gifts are not just genetic abilities and natural aptitudes, although these are part of your gifts. Many of your most precious gifts are qualities and resources that have been developed in you over time.

It is true that God has given everyone here today an abundance of gifts. So I ask you to think right now – what are the gifts and resources that God has given you?

Mary Schramm has written a book titled “Gifts of Grace”. In her book, she suggests that there are five steps in ascertaining and using your gifts.

The first step is to discover your gifts – and you nearly always discover your gifts in relationship; you rarely discover your gifts in isolation. For example, we discover our giftedness while at work: gifts for organization, leadership, cooperation. In a good marriage, a spouse is forever helping you to discover your talents and how to use those talents more effectively, from the time you are first married until you die. You are forever growing and changing, and a good partner is one who helps you to discover yourself and what you want to do next with your life. Friends also help you to discover yourself. They know your interests and resources and the changing circumstances of your life, and they help you to discover and expand your giftedness. I believe that it is very important to keep learning about, and using, your gifts at each and every stage of your life.

The second step is to accept the gifts which God has given you. This is the art of maturity – learning to accept the gifts that God has given to you and not given to you. A key indicator is how jealous and envious you are of other people and their gifts. If you are jealous and envious of other people's giftedness, or if you feel inferior, chances are you have not really accepted your own blend of gifts that God has given to you.

The third step is to enjoy your God-given gifts: to take pleasure in them – to appreciate what God can do through your life. For example, if you are an artistic person – a painter, a sculptor, a photographer – you get a great deal of pleasure from creating a piece of your very own artwork.

The fourth step is to develop your gifts. Like all gifts, your gifts need to be put to work, to be exercised, to be matured. Nothing in this world becomes stronger without hard work and the investment of your time and energy. Just to rely on native talent and to avoid the hard work of developing that gift will lead you nowhere.

The fifth step involves all of the steps....and it is to surrender all your gifts to God. This means to give all of your gifts to Jesus Christ. That is what was wise about the wise men in our Bible story today. Their wisdom wasn't merely giving their material gifts of gold, frankincense and myrrh, but it was the gift of their total selves to their journey to find the Christ Child. Their trip took a long time, and they were totally devoted to the mission of finding Jesus, making use of all of their resources to do so.

I believe that wisdom for you and for me is giving all of our gifts to Jesus Christ. If we don't, we will use our gifts for our own benefit...just to glorify ourselves. But you and I are called instead to glorify God, and to praise God each day for all of God's wonderful works done in and through us.

Do you realize that, when you discover your gifts, use your gifts, and surrender your gifts to Jesus, you are doing the will of God for our life? Perhaps you have asked yourself: What is God's will for my life? Very simply, to do the will of God is to discover and use and surrender your God-given resources to make the world a better place, to be the kingdom of God in your own time and space.

Today is Epiphany Sunday. It is that Sunday in which we celebrate the gifts that the wise men brought to Jesus. And, indeed, this is when each one of us becomes wise: when we discover the unique blend of gifts that God has given to us; when we have accepted those gifts; when we enjoy those gifts, develop those gifts, and surrender those gifts to Christ.

I pray that you will find fresh joy in this New Year through the gifts you offer this Epiphany Sunday to our Lord and Saviour, Jesus Christ. Amen.

Frequently Asked Questions

Q: When is the best time to hold a Sacrificial Giving campaign?

A: This is dependant on the normal calendar of events in the parish although the autumn is probably the best time as it affords parishes the opportunity to budget priorities in time for their annual vestry meetings.

Q: Do we need to establish a committee?

A: Ideally every parish should have a stewardship committee tasked with organising an annual pledging drive. In their absence, two or three people should be able to put things together. All you really need is someone to ensure that bulletin announcements are submitted to the office secretary in good time, correspondence is appropriately assembled and posted and someone (a husband and wife team if you like) from the congregation who has been identified to present a lay witness talk.

Q: How much of an increase in annual revenue will this campaign realize?

A: The results vary on the dedication to following the campaign outline although most parishes experience a 15%-30% increase in their annual offertory collection in their first year. Of course, sacrificial giving is not something that is done once and then forgotten about. It has to become part of the yearly cycle. Repetition is the key to changing old behaviours. Parishes might also consider expanding the program to include a year-round stewardship education component. Time and talent are important elements in the stewardship equation and they should not be overlooked lest we be accused with being too preoccupied with stewarding our congregation's gift of treasure.

Q: What is an appropriate standard for giving?

A: Again this varies. The key is to be proportional, sacrificial, and planned in our decision making. Only through thoughtful prayer and discussion among family members can a household determine what level is appropriate for them. However, for those who are new to the concept of proportional giving I suggest an hour's pay. An hour's pay is equitable, fair and just. This standard can be applied to all people, rich and not so rich. The idea of discussing an hour's pay is easy for most people to grasp and can easily be presented as part of the campaign itself. For those who are retired I encourage them to consider giving the equivalent of an hour's pay (2.5%) from their retirement income. For those you are unemployed or in a serious financial struggle I ask that they consider how they might give of their time and talent to the church on a weekly basis and pray for the ministry of the church. Everyone, regardless of income level, should be encouraged to give something.

Q: How much do Anglicans typically give to their church?

A: Unfortunately, a proper orientation to sacrificial giving has often been avoided in our church resulting in giving levels that are comparably lower than virtually all mainstream Protestant traditions. Average annual giving levels in the Diocese of Toronto are around 1.1% of gross family income.

Q: What is the 2% solution?

A: Two percent is a benchmark that the Stewardship Development Office has established as an indication of overall financial health in a parish. Generally speaking, average annual giving of 2% represent financial freedom for most of our parishes and opens the door to incredible ministry potential. With 2%, our parishes could cover all their operating expenses and fund new and diverse ministry. The necessity for capital campaigns would be minimised because reserve funds and endowments would be so commonplace that we could make necessary repairs and capital upgrades as the need arose. The goal – though not without its challenges – is actually quite clear: an hour’s pay from each of our givers. This is why an hour’s pay is such an attractive metaphor for any sacrificial giving initiative.

Q: What is Pre-Authorized Giving and why is it so advantageous to the church?

A: Pre-Authorized Giving (PAG) is a simple way to make regular offerings to your parish through either your chequing account or credit card. It represents a very deliberate and planned approach to our annual giving and ensures that your parish receives the funds it needs to support ongoing ministry even when you might be absent from church. The Diocese of Toronto encourages parishes to use the Pre-Authorized Remittance program operated through the United Church of Canada. For more information call (416) 231-5931 x3050 or visit <http://www.united-church.ca/par>.

Q: Who is the ideal candidate to give a lay witness talk?

A: Ideally someone who demonstrates a strong commitment to the mission of the church as evidenced by their actions. Identifying the most generous givers of treasure can prove daunting in some parishes. Hopefully, with time, they will become evident to you. The important thing is to identify someone who is a leader in the parish and someone who gives generously on all levels. The power of one’s peers can be enormous. People respond very positively when they are able to relate to someone who is from within their own ranks.

Q: Why is tithing considered the “gold standard” of giving?

A: Aside from the fact that tithing is biblical, as a measure of generosity it requires significant effort to achieve. Interestingly enough I hear much discussion from parish groups that tithing is an unachievable standard. I still maintain it is the trophy to be pursued although for most, increasing their current giving to an hour’s pay is a significant accomplishment.

Q: Isn't it okay to just give time and talent?

A: The sacrifice of Jesus on the cross is the ultimate example of self sacrifice. Jesus gave everything He had for our salvation and He gave it freely. To give ourselves completely to God means offering everything we have. The parable of the widow's mite is an awesome example of how we are to commit ourselves completely to God – to trust Him unequivocally. Ultimately, scripture does not run away from the standard that is expected. Yes, we are to give our time and our talent. But we are to give our treasure as well. Sacrificial giving is ultimately about surrender and this includes our financial wealth as well.

Q: Should I give from my net or gross salary?

A: I think in terms of giving proportionately of net income for those who are working. Some suggest using gross and are rather emphatic about it. But I suggest using the net not as a way of giving less to God, but simply because people tend to think in terms of their disposable income. For those who are retired – they too should be encouraged to give proportionately from their net retirement income. But whether you choose to give of your gross or net is up to you. The important thing is to give proportionately.

Q: What if some people don't respond to our efforts?

A: Inevitably you will always encounter detractors who believe that the church is expecting too much from them. Jesus had many detractors, but that did not force him off course. Sacrificial giving should be encouraged precisely because you will experience detractors. If we give way to the few who object to our efforts then we are denying the broader community the opportunity to learn about true generosity. We are also limiting the opportunity to build vibrant and healthy faith communities.

Q: What can the incumbent do to keep the stewardship spirit alive year-round?

A: Each incumbent should strive to give a stewardship sermon at least once every three months. This will help orient the parish into thinking about sacrificial giving as a year-round effort and will mitigate criticism that stewardship is only equated with money. Incumbents need not speak directly about money either. Practically every Gospel message speaks about sharing and generous living.

Liturgical Resources

Music

“Common Praise,” the hymn book authorized by General Synod for the Anglican in Canada, identifies a number of traditional and contemporary hymns that might be useful during the six weeks of your sacrificial giving campaign. These include (with page # in parentheses):

Creating God, Your Fingers Trace (410)
For the Fruit of All Creation (259)
For the Healing of the Nations (576)
Forth in Thy Name, O Lord, I Go (467)
God, Whose Firm Is All Creation (261)
God, Who Giving Knows No Ending (601)
Let Streams of Living Justice (575)
Lord, Whose Love in Humble Service (585)
Lord, You Give the Great Commission (433)
O Healing River (578)
Take My Life, and Let It Be (435)
Take Up Your Cross, the Saviour Said (431)
What Does the Lord Require? (171)
You Call Us, Lord, To Be (450)

Litanies

The Episcopal Network for Stewardship has developed the following Litany for Stewardship:

**The Prayers of the People
for the
Fall Focus on Stewardship.
A Litany for Stewardship**

Leader: Let us pray for the mission of the Church, our baptismal ministries, and the Christian Stewardship by which we use all the resources God gives us to fulfill God's will and purpose for the world.

God the Father, who created us, affirm our faith in you that we may fulfill our Baptismal Vows.

The People: *With all that we are and all that we have, we honor God.*

L: God the Son, who redeemed us, keep us in the apostle's teaching and fellowship, in the breaking of bread, and in the prayers, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: God the Holy Spirit who empowers us, preserve us in resisting evil and whenever we fall into sin, help us to repent and return to the Lord, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: Lord Jesus Christ, be known to us as Risen Lord as we proclaim by word and example the Good News of God made manifest in you, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: Lord Jesus Christ, reveal your presence in those persons we seek and serve in your name, loving our unknown neighbors as we love our families and ourselves, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: Lord Jesus Christ, be with us as we strive for justice and peace among all people, respecting the dignity God places in every human being, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: God the Holy Spirit, deliver us from sin and death, open our hearts to grace and truth, and fill us with your holy and life-giving grace, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: God the Holy Spirit, keep us in the faith and communion of your holy Church and teach us to love others in your power, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

L: God the Holy Spirit, send us into the world to witness to your love and bring us to the fullness of your peace and glory, that we may fulfill our Baptismal Vows.

P: With all that we are and all that we have, we honor God.

See: <http://tens.org/POPs.html>

The Book of Alternative Services (1985) identifies several litanies that might be useful during the six weeks of your Sacrificial Giving campaign. These include (with page # in parentheses):

Teach us to use your creation for your greater praise, that all may share the good things you provide.
Lord, hear our prayer. (112)

We pray for one another: may we always be united in service and love.
Lord, hear and have mercy. (114)

Let us ask the Lord to teach us to love others as he has loved us.
Lord, have mercy. (117)

For the mission of the Church, that in faithful witness it may preach the gospel to the ends of the earth, we pray to you, Lord.
Lord, have mercy. (121)

That he may provide for those who lack food, work, or shelter, let us pray to the Lord.
Hear us, Lord of glory! (122)

Other Helpful Resources

The network of stewardship information is vast and ever increasing. We are fortunate therefore to be able to share with others, and they with us, resources that help support our important work. Churches of all denominations have an interest in promoting a correct understanding of our material relationship with God – it is beneficial in supporting vibrant ministry and, quite frankly, it makes us better appreciate our relationship with one another in civil society.

Below I have identified a number of articles, links and books that should be helpful in guiding your parish in its stewardship journey:

Articles on the Internet

The Pastor and Church Finance (Bishop Roy Almquist of the Evangelical Lutheran Church of America shares his thoughts on the pastor's role in church finance).
www.ministrylink.org/bulletins/finance1.htm

A Money Autobiography (Questions deal with the subject of life as it is related to God and money).
<http://tens.org/moneybio.html>

Eight Ways Congregations Raise Pledges (Various options that churches can choose among when they carry our sacrificial giving drives each year).
www.congregationalresources.org/article0437.asp

Tithing Made Me Rich – Now What? (An Anglican priest discusses how tithing made him a better financial planner).
<http://tens.org/tithing1.html>

Generosity (Theologian discusses the contrast between real wealth and poverty in the world and how the wealthy nations have done little to help the poor).
<http://tens.org/sightings.html>

Every Member Canvass (Personal visiting in homes is by far the best way to run a parish pledge gathering campaign. This article takes you through the steps you need to follow to implement this program effectively).
<http://users.aol.com/stewardship/index.htm>

True Stewardship: It takes more than money to keep a parish afloat (Practical advice on how to introduce stewardship to your parish. Also includes case studies from various parishes including the often heralded St. Francis of Assisi Parish in Wichita, Kansas where the entire congregation tithes).
www.uscatholic.org/2003/03/cov0303.htm

Internet Sites - General

Anglican Stewardship Association – based in the U.K. Their resources are useful in the Canadian context as well: www.asa.u-net.com/index.html

Christian Stewardship Association – provides stewardship and fundraising educational resources: www.stewardship.org

The Episcopal Network for Stewardship (TENS) – contains excellent downloadable parish resources; probably the single best resource for Anglican stewards anywhere: <http://tens.org>

General Synod – lots of resources to support parish stewardship with specific emphasis on planned giving: http://generalsynod.anglican.ca/ministries/departments/planned_giving

Generous Giving - a nonprofit stewardship ministry of the Evangelical Church of America that seeks to encourage givers of all income levels to experience the joy of giving and embrace a lifestyle of generosity, according to God's word: www.generousgiving.org

Moody Bible Institute – good basic information: www.moody.edu/ST/

Ontario Stewardship Network – a collaborative effort between Anglicans and Lutherans to promote stewardship: <http://www.ontariostewardshipnetwork.ca/>

Presbyterian Church Resources – an excellent set of resources including downloadable clipart on stewardship topics: www.pcusa.org/stewardship/stewardship.html

Internet Sites - Diocesan

Diocese of Canterbury – the See for the Church of England has a really good stewardship program: www.canterbury.anglican.org/stewardship/index.htm

Diocese of Niagara – excellent diocesan website with strong emphasis on year-round stewardship and planned giving: www.niagara.anglican.ca/synodsteward.htm

Diocese of Toronto – lots of downloadable resources including information on developing a narrative budget, establishing a planned giving program, setting up PAG and organizing your parish FaithWorks campaign: www.toronto.anglican.ca

Cathedral Church of St. James – excellent overview of various stewardship vehicles: <http://www.stjamescathedral.on.ca/stewardship.asp?pgid=16>

Church of the Redeemer – a parish that is unapologetically committed to stewardship as a way of life: <http://www.theredeemer.ca/pages/stewardship.html>

St. Peter's Erindale – provides an example of a well done narrative budget: www.stpeterserindale.org/documents/stewardshipbrochure2005F.pdf

Further Reading

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Clements, C. Justin. Stewardship: A Parish Handbook (Liguori, Missouri: Liguori Publications, 2000).

Durall, Michael. Beyond the Collection Plate: Overcoming Obstacles to Faithful Giving (Nashville: Abingdon Press, 2003).

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Acknowledgements

I am grateful to the many parish volunteers and clergy who have used this resource and through their experience have offered their own suggestions on how to improve it. To date, over sixty parishes in the Diocese of Toronto have introduced sacrificial giving and/or year-round stewardship to their congregations. Across the wider church in Canada, I am delighted to hear from time to time that others have found this resources to be helpful in their stewardship efforts.

I am most thankful to the Rev. Ted. S. Bartlett, the Rev. Heather McCance and the Rev. J. Douglas Woods all of the Diocese of Toronto for their review of the draft manuscript in 2004.