

# STAFFING FOR STEWARDSHIP

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Innovative churches are exploring new pathways for incorporating stewardship into discipleship

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*by Alexis Wilson*



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Churches throughout the United States are not only taking the Bible's teaching on stewardship and generosity—more seriously, they are also developing creative new staff roles to help integrate the value of generosity into all aspects of congregational life. The reasons for forming stewardship ministries are as varied as the churches themselves, and their pathways are just as diverse. All have one thing in common—a renewed focus on generosity is creating blessings for those who give and receive.

## A CHANGING CULTURE

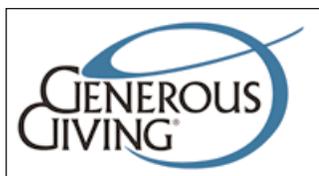
**Calvary Chapel Fort Lauderdale**, Fort Lauderdale, FL (<http://www.calvaryftl.org>) had developed a reputation for not emphasizing giving and wasn't doing an effective job training and communicating. "In many ways, it worked for us for a long time because we didn't have any faith-stretching financial needs says Mark Davis, executive pastor at Calvary."

In 1998, the church launched a capital campaign for new construction, and its leaders were shocked when they received lukewarm response.

## WE REALIZED WE NEEDED TO CHALLENGE PEOPLE IN ALL AREAS OF STEWARDSHIP.

We realized something very crucial—our people hadn't been taught how to give," says, Mark. "There is a negative reaction to talking about money in church because of what's out in the world and what people hear in the media, but we really believed that our body was not well informed or

educated. We realized we needed to reintroduce Crown ministries in the beginning of 2004 and challenge people in all areas of stewardship. Today we are blessed to see what has happened in the hearts of our church members."



The church leadership began investigating what the Scriptures said about giving, and also what other churches and organizations were doing to educate their people. "As our thinking

began to change we attended a Generous Giving conference (<http://www.generousgiving.com>) says, Mark. "We had been looking at giving as a

practice, but we began to view it as a lifestyle." As their thinking developed, so did the teaching. For the next few years the senior pastor, Bob Coy, did an annual series on giving, which changed his view of his own stewardship. "That's when we stepped into Crown Ministries (<http://www.crown.org>), and we dedicated one of our staff members to it part time," Mark says.

Further transformation took place after another Generous Giving conference, which was the prelude to a new capital campaign set to launch in 2006. "We realized we needed to train our people to give rather than trying to raise money," Mark says. "Our pastor came to a place where he realized that giving flows out of discipleship."

During the summer of 2005, Bob Coy stood before the congregation and apologized for not teaching sound principles of stewardship, and he began a series not about giving, but about life change. "We set about communicating that it's about the body, not a building. It's about people, not property. That was what launched us into stewardship. We were finally prepped for sowing seeds," Mark says.



MARK DAVIS

The church held a commitment weekend in April 2006, asking its people to commit to what they would be willing to give to the capital campaign. This time, the response of the congregation was overwhelming. "Our 19,000 members pledged \$107 million," Mark says. "We spent a few years preparing the soil for change and as a result, we got very little push back. We thought we would get more pushback, because this was counter to the Calvary culture."

"In fact, the culture has changed so much that stewardship messages are welcomed," says Stuart Easterly, Calvary's director of stewardship. "Now we have issues of getting enough leaders to meet the demands for classes."

## THE STEWARDSHIP PASTOR

As churches gain a focus on generosity, many are developing those messages into full-blown ministries, many of which are led by full-time staff members. "Increasingly, innovative churches are hiring full-time staff members to execute the important role of developing ministries that lead

## ABOUT HELPING THE CONGREGATION DEVELOP MATURE PERSPECTIVES ON MONEY AND GIVING.

## STEWARDSHIP IS THE UNDERSTANDING THAT EVERYTHING BELONGS TO GOD, AND WE ARE JUST MANAGERS OF HIS RESOURCES.

people into the freedom of stewardship and joy of generosity,” says Byron Van Kley former Director of the Generous Churches Leadership Communities. “The Stewardship Pastor position is gaining rapid adoption in larger churches. This staff position gives oversight to maturing the congregation spiritually with respect to financial stewardship. The surge in the number of stewardship pastors can be explained by the fact that effective churches are becoming more intentional about helping their congregation develop mature perspectives on money and giving.

The first step for many of these churches was simply to define stewardship. “We had to decide, is stewardship about discipling and teaching, or is it about fundraising and development?” says Larry Powell, president of a private equity investment company in Atlanta and a lay leader at **North Point Ministries** (<http://www.northpoint.org>). “We asked ourselves this question: If we are instructing our people about stewardship, and we see that their money is going elsewhere, not just to the church, is that OK? If the answer is yes, then we are approaching this as discipleship and teaching. If seeing the money go elsewhere isn’t OK, then really all we are doing is fundraising. The conclusion we came to is that we want

congregational giving to go up across the board—not just to the church, but to other organizations as well. We want to see other totals go up. That’s when we are doing our jobs as church leaders.”

“We had to work through our thoughts about stewardship because it means different things to different

people,” says Jason Frame, director of stewardship at Central Christian Church (<http://www.centralchristian.com>) in Henderson, NV. “We have arrived at this definition:

Stewardship is the understanding that everything belongs to God, and we are just managers of his resources. Biblical stewardship recognizes that God’s resources, including time, talents and treasures, should be deployed through God’s people to accomplish God’s mission.”

### FRAMING THE SUBJECT

At Eagle Brook Church (<http://www.eaglebrookchurch.com>) in Hugo, MN, the formation of a stewardship ministry grew out of a struggle to get their people involved in ministry. Sharon Steen was the pastor of adult education, and in developing curriculum, money seemed to be the one subject everyone was hesitant to discuss, and it was the greatest blockade we had to getting people involved in ministry. “I had included different studies on money management and financial planning, so I thought we had our bases covered, but it just wasn’t enough,” Sharon says. “Money was such a difficult subject, but it didn’t need to be. I realized we needed to frame the discussions differently, so I went to our pastor and told him that I thought God was leading us to go deeper.”

At the same time, the management team was wrestling with how to articulate the church’s vision. Prayer and study led them to the Five G’s—Gifts, Giving, Grace, Groups and Growth—popularized by Bill Hybels of Willow Creek Community Church.

Though originally Sharon assumed the stewardship duties along with adult education, it quickly became apparent that the need was greater. “When we studied each value, we realized that at least one staff member was dedicated to each value, except giving,” Sharon says. “We needed to have somebody ensuring that the ‘giving’ or ‘good stewardship’ value was kept at the forefront. If we really believe that this is how to define a healthy, functioning church—and a healthy, functioning individual—then someone needed to keep an eye on it.”

“We had so many ministries in a growing church that were crying out for help, so it would have been easy to move stewardship to the back burner, but our senior pastor really made it a



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priority,” says Scott Anderson, Eagle Brook’s executive director of operations. “The heart of stewardship is that everything belongs to God, and we get to take care of it.

God is really generous to give us 90 percent to use however we want, but that also means that we need help in figuring out how to do that well.”

The search for a dedicated stewardship pastor began and ended at the church’s front door. Ray Zaffke had been at the church for five years and had been involved in the junior high ministry as a

volunteer for three years. He was a retail manager in the jewelry business, and he served as the church’s interim junior high minister, overseeing 300 students and 70 volunteers.

“We determined that the job would really be two-fold, not 50-50: raise the value of stewardship as a Christ-like value, and serve as part of the ministry team and assist in all areas of church, brainstorming, challenging and backing ways to incorporate stewardship into ministry,” Scott says. “When we began interviewing for the job, our biggest issue was chemistry. Ray was already plugged in to so many of our ministries that we felt like the transition would be easy. More important, we saw a sold-out attitude toward serving, and when we checked his own giving, he was consistent and generous.”

“In terms of staffing the position, you have to have someone in the job who understands and embraces the concept. I mean, you wouldn’t ask a Packers’ fan to explain the Vikings to you!” Ray says. “It’s something I personally value and enjoy helping other people to understand.” Ray’s hiring as the church’s pastor of good stewardship marked a turning point for Eagle Brook as he became the first dedicated staff member with responsibility to champion stewardship training.

NEW FOCUS ON A NEW IDEA

For the leadership of **Lincoln Berean Church** (<http://www.lincolnberean.org>) in Lincoln, NE, the

decision to create a full-time stewardship position grew out of the church’s growing focus on generosity.

“Our senior pastor, Bryan Clark, really didn’t talk about money. After more than 10 years in the job, he just didn’t feel called to discuss it from up front,” says Brad Brestel, personal stewardship pastor.

“One day he heard two or three radio ads for debt consolidation, and he started doing some research. He realized how pervasive the problem was, and he knew the people in our church must be in a similar situation. He decided that not talking about money meant he wasn’t teaching people how to use their money scripturally.”

“We saw how much money is talked about in discipleship in Scripture, and we realized we weren’t being good shepherds,” says Mark Kremer, directional pastor/adult shepherding ministries. “In August 2003 we hired a stewardship pastor. In January 2004 we announced a three-year capital campaign and Bryan rolled out an ambitious plan for Lincoln Berean to reach more people. People came out electrified. We then did a stewardship series. There was really a convergence of excitement about our vision for the church and our discussions about stewardship.”

“Bryan genuinely thought people didn’t want to talk about money,” Brad says. “But we quickly learned that was a myth. We discovered a quick need for budget counselors. People were desperate and asking for help. They weren’t judged—they were helped as they faced very real financial challenges.”

They found two distinct classes of people within the church: poor and struggling, or OK and well off. “Those who were poor or struggling were easier to help because there was a felt need,” Mark says. “Those that were OK or well off felt no obvious need, but they are an under-served population when it comes to talking about stewardship.”



BRAD BRESTEL

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Desiring to move beyond crisis care into true discipleship training that would fit either group, the church began a search for a dedicated stewardship pastor. Like Eagle Brook, they quickly identified someone within the congregation. “When we began the search process, we wanted someone who was good with individuals, not necessarily a visionary for a new ministry. We wanted someone who could personalize the role,” Mark says. “Brad was a member of our church who had a high level of trust with both our staff and the congregation. He was an attorney, he had experience in financial planning and he had taught Crown courses.”

A full-time emphasis on staffing for stewardship has made an impact in many areas of the church, including the annual giving. “We really don’t talk about dollars, we talk about investing in the kingdom,” Brad says. “Pledge cards are done annually, but that’s it. In our general fund support, we saw a 24 percent increase in the first year, an 18 percent increase in the second year, and a 7 percent increase so far this year, and that is higher than our population growth.”

## NECESSARY GUIDANCE

The congregation of **Redeemer Presbyterian Church** (<http://www.redeemer.com>) in New York City had a similar profile as the members of Lincoln Berean, but the church faced a unique challenge in teaching about money matters. “We live in a part of the country with a consumption culture. In Manhattan, spending money is a form of relaxation, and there is cultural pressure to spend,” says David Bisgrove, senior director of stewardship at Redeemer. “We felt like we were doing a good job of helping those that were in dire straits, but one of the reasons we saw people in our ‘ER’ was financial. We realized we needed to go preventive care.”

Church leaders recruited William Jin, who had been working on the staff of the church’s counseling center for three years, to create a formal program beyond an annual series on giving. “We needed education on the dangers of debt and worshipping money,” says William. “Our people are smart and educated, but we had to teach them about using their money. We needed to teach them to live graciously.”

The church has an active small group ministry—more than 2,000 individuals are engaged in a small group—so William devised programs to work through those groups. “We began to use the Good Sense seminars (<http://www.goodsenseministry.com>) to create a stewardship ministry, which we run through our small groups. The ministry is lay run with staff support,” says David. “We are trying to ground these principles into their lives so their relationship with God isn’t affected negatively by their relationship with money. As a result, we’ve been able to move away from the ‘red zone’ emergency care to overall daily issues in the church and incorporate stewardship into all of our ministries.”



At Redeemer Presbyterian the stewardship ministry is run through small groups.

## OTHER CRITERIA FOR STEWARDSHIP PASTORS

As most churches begin to search for the person to herald the stewardship begin to ministry, they often start by looking within their own congregations for such leadership.

“We believe the stewardship pastor needed to be an insider to fit the culture of our church,” says David McDaniel, director of campus expansion for North Point Ministries. “He needed to be a Halftimer, a peer, a natural networker. We also want someone who infiltrates everyone’s ministry.”

When **Richland Hills Church of Christ** (<http://www.rhchurch.org>) in Fort Worth, TX, began looking for someone to take over its stewardship ministry, they set up three criteria. “He had to be someone with passion, someone with a shared vision for developing a culture of generosity because it’s life-changing, and someone that would know how to celebrate people becoming debt free,” says Danny Allison, the lay chair of the church’s stewardship ministry. “But the most valuable thing in looking for a stewardship pastor has to be finding someone who has a passion to teach these principles to a church.”

Richland Hills member Rick Carder, who grew up at the church, was working as a CPA with Burlington Northern Santa Fe Railroad. “I was looking for a way to do budget counseling, and I took the Crown Financial Ministry small group study with my wife,” Rick says. “I quickly realized this was about much more than finances. In fact, it’s not about finances at all. It’s about the heart. And I found that this stuff just isn’t taught.” Rick considered taking the position at the church. “During our interview with him, his heart for this ministry, and for our people, really came out,” says Bill Park, a lay leader who heads up the church’s prison ministry. “That was a good combination with his financial background.”

Personal considerations were at the heart of finding stewardship leaders at Calvary Chapel in Fort Lauderdale, Florida. “I looked for people who were spiritually mature, had youthful energy and solid communication skills,” says executive pastor Mark Davis. “We used a combination of skill sets to create our team. Chad Kauffman, our director of communications, had a sales background. Stuart Easterly, our director of stewardship, worked in finance.” The team also includes Bruce Thompson, who oversees development.

## A CORE VALUE

While most churches look within their congregations to find a stewardship pastor, they also tend to adopt the stewardship concept not as a separate ministry, but as an overall value in the church. “Our five G’s—Gifts, Good Stewardship, Grace, Groups and Growth—are woven into every ministry,” says Eagle Brook’s Ray Zaffke. “Stewardship is a cultural thing. It’s more than day to day, more than numbers, it’s at the heart of the ministry.”



Every week Fellowship Bible Church talks about the value of generosity.

“We have taken a path of integrating generosity into the core and fabric of our staff. We talk about the value of generosity weekly, everywhere, along with our four other values, which are Worship, Community, Growth and Service,” says Neal Joseph, executive pastor at **Fellowship Bible Church**

(<http://www.fellowshippnashville.org>) in Nashville, TN. “We lead out of our values, which were outlined and adopted about five years ago. Our church is located in a wealthy area, and the idea of living with open hands needed to be communicated through one of our core values.”

## JOB RESPONSIBILITIES

Though rapidly growing, the position of stewardship pastor is a new one in churches that desire to develop cultures of generosity, thus exact job descriptions and areas of responsibility are ever-evolving and vary from church to church. At Richland Hills, Rick Carder serves as the minister of life stewardship and has three primary focuses. “I oversee the benevolence ministry, not hands on, but directing policies, finances and such and utilizing our resources. I make sure we are helping people with what they need, not just giving away money,” he says. “I also educate our body. We’ve been involved with Crown Ministries for eight years, and it’s my job to keep those principles in front of our people. I also do budget counseling by helping develop a curriculum for education, whether that be in classes, seminars or small groups.



Crown Ministries

“We recognize that there basically are four types of financial situations—Struggling, Stable, Strong and Surplussed. All four need to understand Biblical principles, but you have to package it differently for each.”

The Money Wise ministry at **Mariners Church** (<http://www.marinerschurch.org>) in Irvine, CA, is headed by Bruce Nelson. “My job is divided into four areas. About 60 percent of the job is educational ministry that is pervasive,” Bruce says. “It is worked through life stages ministry and we addressed felt needs, such as estate planning, buying cars and financing college. We also developed a series for family ministries. About 20 percent of my job is discipleship of high-capacity givers. I work with them one-on-one to help them hear God’s voice in terms of how they can use their resources.

“Another 10 percent of my job is to address stewardship in the weekend services,” he says. “I work with pastor Kenton Beshore on how to bring

it in moments during the service. The last 10 percent is oversight of developing the philosophy through the organization as a whole and in each individual ministry.”

When Jason Frame entered into the stewardship position at Central Christian Church, he helped to write the description for the new job. “As I said, we determined that the stewardship ministry is teaching people how to manage the resources God has given us. For us, that has included six steps: Developing the culture, financial counseling, coordinating teachings and small group studies, planning events and workshops to reach different people in their different needs, addressing donor relations by providing resources and tools to people who are working with the high-capacity givers, and developing a curriculum.

As churches are defining the job descriptions for these pastors, they are also seeking to establish criteria for how to measure goals and progress. We are trying to figure out measurement, trying to develop hallmarks of giving,” says Scott Anderson of Eagle Brook. “We’ve examined median income vs. normal tithe, how many people who are attending, average contributor giving. It’s tough to get a tangible grasp on the intangibles.”

In terms of measuring effects, we see that in changed hearts—radically changed—which culminates in giving of time, talents and treasures,” says Kirk Hovendick, a CPA who chairs Lincoln Berean’s building committee.

## GENEROSITY IN THE DNA

As job descriptions are developed and positions designated, some churches are electing to incorporate the stewardship pastor’s role into an existing staff member’s work. “Generosity starts with our elders and then moves through our staff. That way we get it set into the DNA of our church,” says Neal Joseph, executive pastor at Fellowship Bible Church in Brentwood, TN, just outside Nashville. “Generosity is a shared responsibility. Everyone is concerned about how the value is lived out.”



Generous lifestyles of giving and service must first be modeled with elders and staff.

“There was real interest in how we take the concept and incorporate it into our church’s daily life,” says Barry McCall, a Fellowship Bible Church elder. “We realized that generosity flows out of a changed life. We investigated what other churches were doing, but where we’ve ended up is good for and unique to who we are.”

Incorporating generosity into the DNA of Fellowship has created changed lives and a spate of giving, much of which has spilled beyond the church walls. “One family sold their house and bought one in a depressed area, where they are developing projects and events to boost the area. They have a working ministry in and around their home,” says Neal. “There has been an outpouring of generosity to Nashville Rescue Mission, where we have more than 150 women involved. We sent more than \$130,000 and 360 people to Biloxi for Katrina cleanup. One member had just purchased a new camper which was his prized possession, but he gave it to a pastor in Biloxi.

“One physician’s family has taken about 10 medical mission trips to Mississippi, where they took donated medicines to be distributed through clinics,” he says. “Two men who are independent painters used their time and resources to repaint the Hope Center, a Biblically based residential recovery program for women suffering from alcohol and drug addictions or other life-debilitating problems.

“Our church was able to donate more than 2,000 pairs of shoes to people in Peru, Sudan, Mississippi and an African village that requires children to wear shoes to go to school. We received the shoes when our pastor one Sunday morning asked for everyone to donate the shoes they had worn to church,” Neal says. “It was a practical application of giving without worrying about tax receipts, but just responding in a moment to God’s call. Even children, who saw their parents without shoes, donated their shoes. (See the background and unfolding of Fellowship Bible’s “shoes” event in “Secrets of Generous Churches: Developing a Culture in which Serious Stewardship Is Normal” by Liz Swanson, available at <http://www.leadnet.org>.)



2,000 pairs of shoes were given to people in Peru, Africa one Sunday when a whole church moved together in one moving act of generosity.

“Thousands of people have benefited from the generosity that has sprung from our people’s hearts,” says Neal. “What we’ve really seen is what living life with open hands does for the life of the giver. Our people are understanding that generosity is equally vital to a believer’s life as other things we have practiced, such as worship and study of the Bible.”

Responsibilities for stewardship at **Discovery Church** (<http://www.discoverychurch.org>) in Orlando, FL, are part of what Chris Willard does as the executive pastor. “When I came on board in January 2004, we were poised for incredible growth. In the last 3 years, our budget has more than doubled—from \$2 million to \$4.5 million,” Chris said. “We have a talented, gifted communicator as senior pastor. David Loveless has had a pretty typical approach to stewardship—good teaching at different times, careful not to teach about stewardship just when we need money. He realizes that as the senior pastor, he is the senior spokesman on the subject.”

Chris was on staff with Campus Crusade for Christ for 18 years, where he worked with fund development. “I cultivated a philosophy we called the ‘ministry of asking.’ It’s a belief that all of the resources needed to accomplish God’s work are in the hands of God’s people, and that the role of the ministry leader is to present a compelling vision, a workable plan, and to ask people to participate in what God is doing, and to do it with confidence and a belief that God does in fact want to use people to accomplish his goals in the world. We want people to understand that teaching, sharing, giving a cup of water in Jesus’ name are all ministry, but so is asking someone to contribute to what the Lord is doing. Like everything else, I need to be good at it, if I’m going to be a leader.”

David and Chris realized that even with a clear theology on stewardship, they needed to begin to teach the concepts. “Teaching stewardship and generosity is different than asking. We need to ask, but we want people to live generously all the time, not just when prompted. Todd Harper, who is executive vice president of Generous Giving, goes to our church, and he really challenged me on the concept.

“We know that part of what we want to do in the lives of our people is to disciple them in all areas, and one of those areas is that we want them to grow in their view that God owns all their stuff, and he wants us to use it in a way that honors him.”

## AREAS OF IMPACT

Churches are experiencing many different kinds of practical impact within the congregations. “Our people are beginning to realize that more money doesn’t cure the problem, but we also, through budgeting and coaching, want them out of the position where they think money is the problem,” says Richland Hills’ Bill Park. “It’s a heart issue.”

Moving money out of the spotlight would seem to be an unusual outcome of talking about money, but it’s occurring. “We are unashamed about talking about the clutches of money on this world, and our pastors have ground to stand on because of the way they live their lives,” says Pat Murphy, director of development at Antioch. “There has been a total dethroning of money, and God has done great work in extracting it from our people.”

As with any change, movement can be gradual, but gradual movement is still movement, and recognizing (and celebrating) that progress is essential to gaining momentum. “In anything in life, there are stages of maturity—from infancy to adolescence to adulthood,” says Mark Kremer of Lincoln Berean. “When we look at ways to see our impact, we are looking for individual movement. Have they moved from non-giver and non-server to giver and server? Have they moved from tither to sacrificial giver? Everything must be acknowledged.”



MARK KREMER

Among the programs at Central Christian in Nevada is an estate planning seminar called *Designing Your Legacy: Pass on Your Values, Not Just Your Valuables*, hosted by the church and presented by Financial Planning Ministry of California (<http://www.fpm.org>). They talk to people about planning for the future, preparing families for upcoming seasons and giving to organizations through their estate.

“The first time we offered the seminar, we had 540 people show up. Financial Planning Ministry did the workshop on basic estate planning stuff. They do the legal documents for free if the person/family will leave something to the church in their estate. It doesn’t matter what they are giving. As a result, about 60-65 percent plan to leave about 5 percent of their estate (or more) to the church,” says Jason Frame.

Generosity continues to move into the culture at Central Christian. “We have seen some really amazing things happen for people who have embraced this lifestyle,” says Jason. “One of our interns was in a time where he literally had no idea where his next meal might come from, but he was faithful in his giving. He moved into an apartment with a few friends and they had no furniture. When he was moving in, there was a guy moving out, and the man said, come get whatever you want. His neighbor gave him everything.

“There was a lady at our church who was going to get a \$1,300 tax return, and she really wanted a massaging chair. We were in our end-of-the-year campaign for the children’s area, and she decided instead of spending that money on the chair, she would give \$1,000 to the campaign. A friend called her and sold her the exact same chair for \$300.



The really wonderful thing is that everyone at Central Christian knew that God was working as they began to embrace generosity.

“The really wonderful thing was, everyone knew it was God working.”

## FOR ALL THE PEOPLE

Developing ministries is ordinarily done for the people in the congregation, but as usually happens, staff members are impacted just as profoundly. “Some of our pastors were resistant to the capital campaign,” says Calvary Chapel’s Mark Davis. “After some time and some dialogue, they were personally challenged and they began to make sacrificial changes. Out of 25 people, no one was on the

sidelines. And they were a great testimony—they added great credibility to the process. One thing that happened that we really didn’t expect was that some financial crises bubbled to the surface, which created opportunities for ministry within our own team. We’ve seen God do some amazing work because of this focus.

“In 25 years as a Christian, I never gave sacrificially. I tithed, but I did not give sacrificially. I began to tune in to this idea that you give all that you have,” Mark says. “We were on a mission trip in Moscow, and as we were loading the bus to go to the airport, we told the kids that they could keep their leftover rubles, but we offered to take them up and give them back to the church we were working with. The kids began scrambling frantically to gather all they could to put in the bucket. They realized their money was about to be absolutely worthless, and so there was a real urgency on the bus. I realized that that is the way that we should live every day—giving our money away like it’s about to be worthless to us.

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“We stopped tithing, which was about 15 percent, and started giving out of our net worth. We’re also giving what we have to our kids—we’re not waiting for them to inherit what we own.”

A different wave emerged at **Antioch Community Church** (<http://antiochcc.ccbchurch.com/app/>) in Waco, TX. “Our church staff is formed around stewardship. We hire only people who live both simply and generously” says Jeff Abshire, administrative pastor. “Our salary structure controls it—we provide the same base salary for all, with additions for dependents. We determined the mean cost of living in Waco, and we adopted that as our base salary. It’s similar to a teacher’s salary. If we don’t know how to live on a teacher’s salary, how can we relate to the people in our church? Our salaries provide for our needs, and we trust God for our wants. Most of our hiring comes from within the church. We know people, and we know they are already embracing our values.”

STAFF MEMBERS  
ARE IMPACTED  
JUST AS  
PROFOUNDLY.

“Our paradigm is certainly different,” says Antioch’s Bruce Mazzare, a lay leader who works in church planting. “How is generosity passed on? How is it communicated? It’s not taught—it’s caught. Our leadership lives simply, which has made a profound impact on our people. We are able to embrace our values—loving God, loving people, living generously.”

## FACING FACTS

Churches that have begun to build a stewardship ministry have not done so without some conflicts and hardship. “You have to recognize that you are addressing the chief rival god—money. That’s not easy. It’s a hard issue, and people are not, at first,

hungry to talk about it,” says Eagle Brook’s Sharon Steen. “You can overcome that quickly, but you have to do so prayerfully.”



Churches who have overcome conflicts with stewardship ministry know the importance of doing so prayerfully.

Because the ministries are fledgling, most churches are faced with having to piece together programs. “One of the mistakes we made in developing a stewardship ministry was that we had inherited another program,

with many different components, and we were trying to make them all fit together,” says Danny Allison of Richland Hills Church of Christ. “Once we walked away from everything and freed ourselves up to create our own program, we were released to do what our people really needed.”

In addition, locating those people in the church who need the ministry can present challenges. “It’s easy to find out who is hungry and in need of food, but it’s much more difficult to find out who’s in financial bondage,” says Richland Hills Bill Park. “People are reticent to say, ‘I’m in \$90,000 of credit card debt.’ Once they knew they would be met with compassion, they were more likely to speak up.”

Creating a program from scratch requires much research, plans written in pencil, and often, a very thick eraser. “If you’re going to begin building a stewardship ministry, give great thought to your expectations about the position and the ministry. The blank paper made it really

hard on me, especially not having ministry experience,” says Central Christian Church’s Jason Frame, who came to the stewardship job out of the computer industry. “For the first year, everyone had very few expectations, but I had no guidelines or goals. It took a while to get to a point of having some real goals. The feeling was here’s your ministry opportunity—go create it. It was a rough transition for about a year, not knowing if I was doing the right thing. It’s a new area, and our leadership is just beginning to realize the magnitude of what it could be.

In order to guide discussions about its giving ministry, Central Christian developed a working document on stewardship. “It is guiding us to change the way we talk about it, change the way we teach it, change the way we regard it as a value in our church,” Jason says. “We are changing every perceived negative into a positive by changing our vocabulary and how we think about giving. It’s all new for us.”

To develop this new program, Jason connected with churches he met through Crown ministries. “I worked the other churches who were building ministries, particularly some people from Saddleback Church in California, and we really built our ministries together. I really relied on Crown because that was what I knew—that was the foundation of the ministry. I went through workshops, met people who were doing the same thing. Since I’d done a lot of work with Crown, I used their leadership, who’s been successful in doing this. I also depended on the Christian Stewardship Network (<http://christianstewardshipnetwork.com>), which is an organization of churches who have more than 1,500 members, whose stewardship pastors get together and talk about what’s going on with our churches.

“My best advice to anyone looking at this is, give careful thought to your expectations of the ministry and the position, and do not go it alone. Find others who are walking this road, and build your ministries together.”

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As forming a stewardship ministry commences, recognize that starting over is always a possibility. “Five years ago, our elders identified stewardship as a need, as a general philosophical concept. They also determined to hire a stewardship pastor, and they proceeded with a national search,” says Bruce Nelson of Mariners Church. “They hired someone, but over the course of a year, they determined that it wasn’t working out. I came from the marketplace and was involved in men’s ministry, and stewardship played a role in what I was doing. I was asked to take over the job, but I saw that it needed definition. What was the job really about? Did they want me to raise money, or did they want me to develop hearts toward generosity. I prayed and prayed about it, and I asked God, why me, and why now?”

“While there was excitement about the concept of a stewardship ministry, there was still the issue of defining the job. We had battled for a few years over the definition of stewardship. In 30 years, we’d never thought about it, and we realized that we were not helping our people. Now we wanted to give them good counsel, but we couldn’t agree on what that was.

The leadership turned to the Scriptures, looking for what God had to say about giving, generosity and stewardship. “In developing a philosophy for the job, we had to write down our definitions. We used Ephesians 2:10, which says, ‘For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.’ From there, we came to a few critical conclusions. We saw that instruction on giving is a spiritual battle that is about transformation of the heart. It’s about developing hearts at a core level—giving is just a byproduct.”

Even as they came to some agreement on the job description, there was still strife over the practical application of those responsibilities. “As we started putting it together, the job description got dumbed down to fundraising,” Bruce says. “So we went through a second round of writing the job description and how it would play out. It wasn’t an ugly or sinful process—we just had heavily competing issues.”

The process continued, and each person bathed their conversations in prayer. “Suddenly, there was some movement on one side, and it wasn’t

for any clear reason,” Bruce says. “When that happened, God began blessing us beyond our efforts. I really believe God let us wrestle until we came to alignment.

“There is so much conflict in a church that can’t be worked out clearly in Scripture, but we have guidelines for whatever we want to accomplish. For a church that is struggling through the process, I would say:

1. **Keep seeking unity.** Realize that you are working toward the same goal, and keep looking for your common ground.
2. **If you are trying to put together a stewardship program, remember that you are dealing with a highly defended territory for the enemy.** Get ready for the battle, and bathe the process in prayer.
3. **Vow, COMMIT to seeking unity.**
4. **Stay focused.** Stewardship can be motivated by need, but that’s not what it really is. It’s not a giving ministry, it’s a Lordship ministry. Giving is a symptom. Keep looking for worship-filled giving.
5. **Know that patience and prayer are needed at every turn.**
6. **Remember that Jesus educated people about money, but not about fundraising.**

As difficult as the process was, Bruce realized that giving up wasn’t an option. “If I was on staff at a church in Africa, I would have to deal with poverty and AIDS. The issue in Irvine, California, is wealth, and it’s just as life-threatening of a disease.”

Churches like the pacesetters profiled in this paper have great hope that, in this day of escalating materialism and a country more focused on the dollar, God can use the generosity of his people to make an eternal impact.



ALEXIS WILSON

**Alexis Wilson** is a full-time freelance writer based in Fort Worth, Texas. Her writing includes work for faith-based institutions, nonprofit foundations and lifestyle publications.



BYRON VAN KLEY

Leadership Network welcomes your response. The primary writer is **Alexis Wilson**. Editorial advisors were **Chris Willard**, Director of Generous Churches Leadership Community; **Byron Van Kley** former Director of Generous Churches Leadership Communities for Leadership Network; **Warren Bird**, Director of Research and Intellectual Capital Support for Leadership Network; and **Dave Travis**, Executive Vice President for Leadership Network. Contact them via [Diana.Jones@leadnet.org](mailto:Diana.Jones@leadnet.org)

*Unless otherwise noted, all Scripture is taken from the NIV translation.*

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