

called *Grateful and Generous Hearts*. Permission is granted to congregations to use and adapt it for their purposes, giving appropriate credit to the source.

WITH GLAD



AND

GENEROUS HEARTS

A STATEMENT ON
CHRISTIAN FINANCIAL STEWARDSHIP

First Presbyterian Church, Brandon, MB.

Dear Friends:

This pamphlet has been approved by the Session, Board of Managers and Foundation. It is offered as a guide to the subject of financial stewardship within our congregation. In it you will find:

- A brief discussion on being stewards of God's grace.
- Practical guidelines for financial giving.
- Some questions frequently asked about financial giving.
- Considering legacy planning.
- Ways we can respond.

This pamphlet is intended to provide an opportunity to reflect on the importance of generosity in our lives and in our congregation as we continue to live out our mission of "being and becoming a caring community in Christ through meaningful worship, fellowship and mission." We hope you find it informative and helpful.

"If there is among you anyone in need...in the land the Lord has given you, do not be hard-hearted or tight-fisted toward your needy neighbor. You should open your hand, willingly lending enough to meet the need...Give liberally and be ungrudging when you do so, for on this account the Lord your God will bless you in all you undertake. Since there will never cease to be some in need on earth, I therefore command you 'Open your hand to the poor and the needy neighbor in your land'" (Deuteronomy 15:7-11).



We hope you have found this booklet helpful. If you have any questions, please do not hesitate to ask your minister or a member of the Session, the Board of Managers, the Foundation or contact the office at 727-5874 or email fpc@mts.net.

In Christ,

The Session, Board of Managers and Foundation



Note: This pamphlet has been written by the Reverend Dale Woods for First Presbyterian Church, Brandon, MB. It is based on a similar work by the Reverends Shirley and Herb Gale for Westminster- St. Paul's Presbyterian Church in Guelph, ON, and a pamphlet by the Reverend Dr. John Westerhoff

CONCLUDING REMARKS

The story is told of a young boy who was walking down the street one day and noticed a brand new sports car parked along the curb. He stopped to admire it when the owner came out of his house. Seeing that the boy was interested in his car, he asked, “Do you like my new car?” “Oh yes,” said the boy. “It’s a real beauty.” “Do you know how I got this car?” “No,” said the boy. “My brother gave it to me,” said the young man. “Wow,” said the boy. “Do you know what I wish?” The man was pretty sure he knew what was coming next but continued anyway. “No, son, what do you wish?” The little boy said, “I wish I could be a brother like that!”

Financial stewardship is our opportunity to be a brother or sister to others out of gratitude for all that God has given us. It is expressed most eloquently in the hymn by Von Christerson, *As Those of Old Their First Fruits Brought*, which concludes with this verse:

*With gratitude and humble trust
we bring our best to thee,
to serve thy cause and share thy love
with all humility.
O thou who gavest us thyself in Jesus Christ thy
Son
help us to give ourselves each day
until life’s work is done.*



STEWARDS OF GOD’S GRACE

This booklet is about a topic that is always present but seldom talked about. It is something that, by and large, remains a taboo subject in the church—the relationship between our faith and our money. The word ‘taboo’ is used intentionally because it has a double meaning. In our culture it has come to mean something that is off-limits or to be avoided. Many believe this is true in regards to talking about money and faith.

But in the Polynesian culture, from which the word taboo derives, taboo means sacred. It first entered the English language in 1777 through a note in Captain James Cook’s log. His men landed on one of the Polynesian islands and began to make advances on the young women. The Polynesian men yelled out “Tapu! Tapu!” which meant “Sacred! Sacred!”

We live in a world that divides life into separate categories. We sometimes think that God is interested in some parts of our lives, but not interested in other parts. But the Biblical picture of life is much closer to the Polynesian belief that everything is ‘tapu’, all of life is sacred.

Stewardship refers to the sacredness of all of life. It comes from the Biblical concept of a ‘steward’, that is, someone who is put in a position of trust and responsibility over another person’s property. The steward is not the owner, but rather acts on the owner’s behalf. Everything the steward has is a gift. This means that since all of life is a gift, all of life is also an act of stewardship. Our time is a gift and we are to be wise stewards of the time given to us (Psalm 90:12). Creation is a gift and how we treat it is a stewardship question. How we care for our children, how we use our talents, how we make and spend and save our money—all of these are stewardship issues. We are not owners, but rather caretakers of what God has entrusted to us. Such a view of life

challenges “the all-too-common conviction that what we have personally earned, deserved, acquired, or own is ours to possess and do with as we see fit.”¹ The gifts of life are not ours to possess. They are instead a means of serving God.

Stewardship cannot be reduced to a program or a yearly campaign to meet the church’s budget. Stewardship is an attitude, a way of life in which every area of life is brought into a faith relationship. This booklet is about one dimension of stewardship—the stewardship of our finances. It is based on three underlying convictions.

First, all of us have a need to give. Imagine a world without generosity. Imagine a world where everyone thought only of themselves. What an impoverished world it would be. The truth is that generosity is an essential part of what it is to be human, made in the image of God, the One ‘who gives generously to all’ (James 1:5). God’s nature is amazing grace and generosity. When we express generosity in our own lives we grow in the image of Christ.

Second, the world has a need to receive. Generosity is not only essential to our wholeness. It is also a sign of Christ’s love to others. When we share our resources, we participate in God’s amazing work to “bring good news to the poor...proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free...” (Luke 4:18).

Third, money has a power to which we need to remain alert. Money brings with it the temptation to place our faith in it (Pr. 18:11). We know it is possible for our possessions to possess us, to gain the whole world and lose our soul in the midst of it all (Matt. 16:26). We know that money can be a wonderful servant, but a terrible master. Interestingly, the Hebrew word for money is *keseif*, which comes from the verb “to desire or languish after.” The

Other: Monies specified here go to areas people name such as Presbyterian World Service and Development.

Undesignated Funds: Funds not designated to any particular area automatically go to general operating expenses.

2. Understanding the Automatic Bank Withdrawal System

It is not always possible to be at every worship service. Some people, for example, spend two or three months away in the winter time. Yet people still desire to support the mission of the congregation on a regular basis. One way to accommodate this need is the automatic bank withdrawal system. People complete a form available from the office, indicate the amount they would like to contribute and the areas to which they would like their funds directed and whether they wish to give monthly or bi-weekly. Once the form is completed it is sent to the bank and people’s financial offerings are withdrawn on a regular basis. People wishing to give through this method can get further information by contacting the office.

3. Understanding Special Offerings

In our congregation we have three special offerings during the year: Easter, Anniversary and Christmas. At this time we ask people to consider a gift over and above their regular giving.

4. Considering the Foundation

The Foundation has a brochure that outlines its purpose and ways people can contribute to planned giving so that their financial resources carry forward the mission of First Presbyterian for years to come. A copy of the brochure can be obtained by contacting the office.

WAYS WE CAN RESPOND

1. Understanding the Offering Envelope

First Presbyterian provides weekly offering envelopes for those who would like to contribute regularly to the work and ministry of First Presbyterian and the larger church. As the following diagram illustrates, the envelope is divided into five sections.

2	First Presbyterian Church Brandon, MB			2
Current Budget (Local Use)	Presbyterians Sharing (National Budget)	Building Fund (Facility Repairs)	Youth	Other
\$.....	\$.....	\$.....	\$.....	\$.....

Current Budget: Monies specified for this section go to general operating expenses (e.g. salaries, ministries, facilities, worship, pastoral care, etc.)

Presbyterians Sharing: Monies specified here go to the national budget (e.g. mission work, theological colleges, national ministry initiatives, etc.)

Building Fund: Monies specified here go to a fund, which we use for major building repairs.

Youth Ministry: Monies specified here go toward ministry costs for our children and young people.

temptation of wealth is that our longing for it may surpass our longing for God.

Perhaps all three of these reasons help explain why Jesus spoke more about money than he did about prayer. To quote Howard L. Dayton, Jr.:

Jesus talked much about money. Sixteen of the thirty-eight parables were concerned with how to handle money and possessions. In the gospels, an amazing one out of ten verses (288 in all) deals directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions.

What we do with our finances reflects our priorities and commitments. The fact that we live in a culture that tends to emphasize ‘never having enough’ or that ‘bigger is better’, or that ‘our spiritual needs can be met by material things’ means that generosity does not happen by accident or osmosis. It requires intentional resolve and incremental steps of growth in faith.

As stated earlier, this pamphlet is written to help us reflect on the relationship between faith and money. It is not designed to twist arms or brow-beat people into giving more. It is, instead, an invitation to engage in an important conversation that is too often ignored. It is an invitation to consider how we might grow in our desire to be more like Christ who, as Paul writes, “though he was rich, yet for our sakes he became poor, so that we through his poverty might become rich” (2 Cor. 8:9). It is an invitation to consider whether or not a conversation about money and faith is taboo (off-limits) or ‘tapu’ (sacred).



7 HABITS FOR GENEROUS HEARTS

“Moses said to all the congregation...the Lord has commanded: Take from among you an offering to the Lord; let whoever is of a grateful and generous heart bring the Lord’s offering...”
Exodus 35:4-5

Most of us would agree that generosity is an important characteristic for our lives. But how do we grow in generosity? Are there principles we can practice that will make generosity a habit of the heart? When Paul writes to the church he sets out a number of principles about generosity. Paul does not invent these principles. They are teachings from the Old Testament with which he grew up, seen now through the eyes of God’s grace in Christ.

1. Giving is a symbolic act of worship which expresses the giving of our whole self.

A minister once did a children’s talk about the offering. She brought a laundry basket to church and asked one of the smaller children to climb into the basket. She then lifted it up and carried the child down the aisle and set it on the communion table. She asked the children to imagine all of the adults trying to get onto the offering plate when it was passed down the pews. Of course, they laughed.

Although we don’t physically get into the offering plates when we make our offering, we are in fact giving, not only our financial gifts, but all of our lives to God. Paul says of the early church that “they gave themselves first to the Lord” (2 Cor. 8:5). All through the Bible, offerings act as a reminder of what we need most in life; not only material necessities, but an ever deepening and living relationship with God. *The offering is first and foremost an act of worship, a response of gratitude.*

interest from our Foundation has contributed \$640,000 to the life and work of our congregation.

The Foundation is a partner with the congregation in providing financial assistance to carry out the congregation’s mission. At present, the income from Foundation investments is used to help finance church operations and to provide matching funds for capital projects we may undertake. Our long term goal is for the Foundation to provide equal funding to church operations and mission, both locally and globally. It is our hope that we will be able to grow the Foundation to realize that goal.

Planned giving is a way for those who would like to balance the gifts they may leave their children and the legacy they would like to leave for the work of God’s kingdom. As Paul reminded Timothy, “We brought nothing into this world, so that we can take nothing out of it” (1 Tim. 6:7). None of us leaves this life without having given everything away—to someone, somewhere. It is important, therefore, to think of the legacy we want to leave. Planned giving is one way to ensure that the values and organizations that we loved during our lifetime would continue to benefit and thrive when we are no longer alive. Mary Richards died over forty years ago. In 2005 she helped us rebuild the grand piano in our sanctuary. Such is the power of planned giving.



A LASTING LEGACY: PLANNED GIVING

Many of us are fortunate not only to have a monthly income, but to also have accumulated assets. We may have real estate, stock and bonds, RRSP's or other accumulated resources or assets. As we make our way through the stages of life our assets tend to increase as we pay off our mortgages and set up long-term saving programs. When we come to that final stage in life we have decisions to make about what we will do with the assets and resources we have accumulated.

In today's society, there are rule and regulations that deal with how financial resources are distributed from an estate. These rules and regulations allow each of us some flexibility on deciding how financial resources can be distributed. An important document that gives individuals this flexibility is a last will and testament. The will is a documented expression of an individual's intentions of how the financial resources should be distributed, who should benefit, and when they should benefit.

Careful thought and planning the contents of a will can result in significant benefits to an individual's estate and beneficiaries. It can provide an individual an opportunity to significantly direct where their money will be put to use by way of gifts to charitable organizations. It can also allow an individual to control the amount of taxes their estate will pay.

In our own congregation, we have a Foundation that handles all bequests. The purpose of the Foundation is to invest this money wisely so that the interest can be used to advance the mission of the congregation. It is in our Foundation that we have seen some of the greatest acts of generosity. In the 1960's Mary Richards willed \$250,000 to our congregation. That was the beginning to building a Foundation that now exceeds \$800,000. In the last 15 years,

2. Giving comes from gratitude. We give in response to God's grace, not to earn God's grace.

One person tells the story that when he was a boy, he did most of the cooking for his family since both parents worked late hours. Sometimes he would not have the ingredients needed for cooking and would go to their neighbour to borrow the item. Without exception he was always sure to replace it within the next day or two. Our human tendency is to think that somehow our relationship with God works the same way. We believe that we must either earn God's approval and acceptance or we must somehow pay God back the way we might return a cup of sugar to a neighbour. We must keep the record straight, so to speak.

Such an attitude leaves us wanting because we could never pay God back for the grace we have received. We could never give enough. That is why Paul emphasizes that the primary characteristic of giving is gratitude, certainly not guilt or duty. *Our giving is not a way to pay God back, but rather a way to say 'thank you'.*

3. We grow when we are thoughtful about our giving rather than haphazard.

In his second letter to the Christians at Corinth, the Apostle Paul wrote, "Each of you must give as you have made up your own mind, not reluctantly or under compulsion" (2 Cor. 9:7). Here Paul provides an important principle for financial giving which has two implications: (1) Our giving should be intentional, not haphazard. Paul does not ask us to give what we do not have, but simply encourages us to give careful thought to what we are able and willing to give. (2) We should give freely. In other words, giving is not a contest in which we feel we are being judged or coerced. *It is*

an act of worship, an act by which we can genuinely express our love to God and our desire to share in God's mission in the world.

4. We grow in generosity when we give regularly.

In a previous letter to the church at Corinth, Paul wrote, “On the first day of every week, each of you is to put aside and save whatever extra you earn” (1 Cor. 16:2). Paul does not tell people how much to give, but he does encourage us to develop the habit of giving regularly. *Whether we give weekly or biweekly or monthly, regular giving is a part of growing in faith.*

5. We grow in generosity when we give according to what we have.

Eugene Peterson, in his translation of the Bible called *The Message* translates 1 Corinthians 16:2 this way: “Every Sunday each of you make an offering and put it in safekeeping. *Be as generous as you can.*” Nowhere in Scripture are we asked to give what we do not have. If that were the case, then our giving would simply be a burden and not an act of real joy. We are to give, instead, according to what we have. That, however, is not as easy as it sounds. There are competing claims on what we have. We have families to care for and communities of which we are part. We also live in a world where we are taught from an early age that no matter how much we have it is never enough. We are encouraged to live beyond our means, the result of which is that we may have very little to give to others.

Is there a way to find balance in our lives so that we can care for our families and also share our resources for greater justice and peace in the world? The Bible does actually speak to this issue and provides wise counsel when it comes to handling our financial resources. Generally speaking, our culture teaches us the following principles about money:

Question: What about other charities?

Answer: We encourage you to give to other charities outside of First Presbyterian Church. The church exists for the sake of the larger community and world, and there are many charities carrying out Christ's mission in the world.

Question: In what ways do people give to First Presbyterian Church?

Answer: People give regularly by using offering envelopes (see the following section) or through the Automatic Bank Withdrawal program, through response to special appeals and through gifts to the Foundation.

Question: Where does the money go to that I give to First Presbyterian Church?

Answer: Financial gifts go toward advancing the mission of our congregation. Our gifts support the mission of our congregation including such things as our worship services, Christian education for our children, mission projects locally and around the world, fellowship groups, study groups, support groups etc.

Question: What obligation does the church have in using my money?

Answer: When you share generously in your giving the church has an obligation to use that money wisely. Each year a congregational budget is established, which highlights the priorities of our ministries and the goals we hope to achieve in the year. The Board of Managers monitors our use of funds to ensure they are used as set out in the budget.



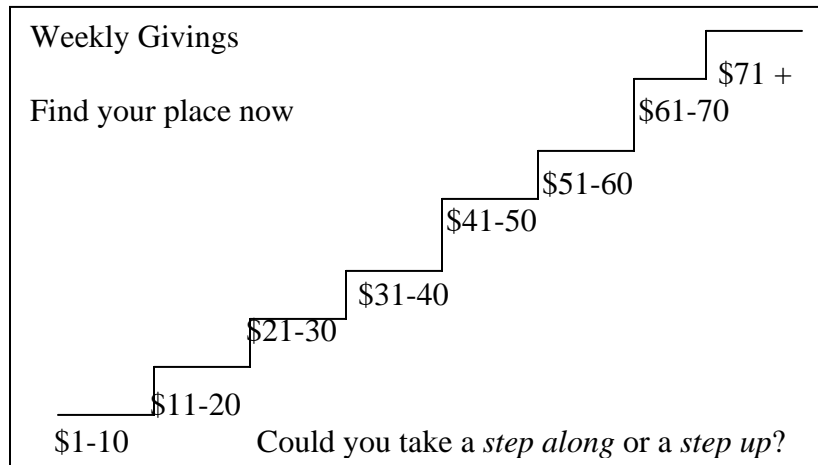
early Christians went far beyond tithing when they gave all that they had to be used for the common good (c.f. Acts 2:44-45; 4:32-35). The New Testament writers do not lay down any laws about giving, but challenge us to learn to give with the same whole-hearted generosity that we see in Jesus.

Question: What will be my reward for giving?

Answer: Jesus makes it clear that giving has its own reward—there is a blessing in giving. In giving we reach out to others, support the mission of the congregation, we grow in grace and we make the world a better place.

How do I determine how much to give?

Answer: The answer to this question is a personal one. At First Presbyterian Church we do not tell people how much to give. Rather, we encourage everyone to apply the preceding principles. Summarizing these principles we encourage each member and adherent to: a. give a percentage of their income (proportional giving) b. give regularly, therefore we emphasize participation in the automatic bank withdrawal program and c. evaluate their giving each year and to grow their giving by taking a step *along* or a step *up* as illustrated in the following diagram:



- Earn our money.
- Enjoy it. Usually we over-enjoy it, which lands us in debt.
- Repay our debt from overspending.
- Save for future needs once we're out of debt.
- Give if and when anything is left over!

With the exception of earning our money, the Bible inverts the order to share, save, and spend:

- We are to give first.

In the Old Testament this is referred to as offering our 'first fruits'. In the agricultural context of the Old Testament, 'first fruits' referred to the first fruits of the harvest. People brought their offering as a sign of gratitude and trust—grateful for what God had provided and trusting that God would continue to provide. In the New Testament, Paul sets out the same principle when he says we are to regularly set aside some of our resources to share with others. By learning to give first, rather than last, we take an essential step of faith. When we learn to give first, we make an important statement that faith rather than fear will guide our lives. We follow the command of Jesus to seek first the kingdom of God, trusting that God will provide for our day to day needs.

- We are to save for future needs.

The Bible does not lay out percentages to save the way modern financial planners do when they suggest that we save 10% of our income but we are taught that saving for future needs is a sign of wise living. Consider the ant, says the writer

to Proverbs, “It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest” (Proverbs: 6:7-8).

- We are to repay our debts.

Paying down our debts and using debt wisely frees us to do other things with our financial resources.

- We are to enjoy our lives.

While not the sum total of life, financial resources are a necessary part of enjoying life, often opening new opportunities and experiences. The writer of Ecclesiastes encourages us to “make the most of what God gives, both the bounty and the capacity to enjoy it, accepting what's given and delighting in the work. It's God's gift!” (Ecc. 5:19.)

God calls us, as an expression of our trust in God's providential care, to give the “first fruits” of our income, not what is left over after we have paid our other bills and expenses. As we practice this principle, we grow in generosity.

6. We grow in generosity as we give proportionally.

In setting out this guideline Paul writes, “For if the eagerness is there, the gift is acceptable according to what one has—not according to what one does not have” (2 Cor. 8:12). The members of the Board and Session of First Presbyterian encourage each member and adherent of our congregation to become a **proportional giver**. *This means that each of us takes time to consider what we can give according to what we have and to review our giving as our circumstances change, either positively or negatively.*

7. We grow in generosity when we give cheerfully

The story is told of a mother who wanted to teach her daughter a moral lesson. She gave the little girl a quarter and a dollar for church "Put whichever one you want in the offering plate and keep the other for yourself," she told the girl. When they were coming out of church, the mother asked her daughter which amount she had given. "Well," said the little girl, "I was going to give the dollar, but just before the offering the man in the pulpit said that we should all be cheerful givers. I knew I'd be a lot more cheerful if I gave the quarter, so I did."

Paul says that “God loves a cheerful giver” (2 Cor. 9:7). We know from our own experience that there is great joy in giving. A life that only receives is the most impoverished life of all. *In giving we make a difference not only to others but to ourselves as we grow into the image of Christ.*



QUESTIONS AND ANSWERS

Question: What about tithing?

Answer: Tithing is the practice of giving 10% of one's income for sacred purposes. The Old Testament includes many commands to the people to present a tithe of their produce to the Lord. In the New Testament, tithing is never commanded of God's people. Jesus himself condemned tithing when it led to self-righteousness (c.f. Luke 18:9-14), Zaccheus gave more than half of his savings away after he had been touched by Jesus' love (Luke 19:8), and the