

10 Suggestions for Effective Stewardship Preaching

I enjoy preaching about money. My goal in preaching about stewardship is to never be confrontational, but always invitational. I try to help all believers (including myself) to grow from wherever they are to the next step where God wants them to be. To this end, I offer ten suggestions for effective, faithful, biblical, and theologically appropriate stewardship preaching.

1

Be Bold

Boldness is the only way to address money and giving. We apologize far too much for our stewardship sermons. Here are two examples that serve to negate the biblical principle of stewardship:

“Today is stewardship Sunday. Sorry about that!”

“Next week is our annual stewardship drive. I’m telling you that now in case you want to plan for elective surgery or a root canal!”

A preacher can be proactive, assertive, and courageous without being harsh or judgmental. Some interesting facts undergird this principle. The Bible contains more than two thousand verses on the subject of money and possessions! We have approximately thirty-eight of Jesus’ parables recorded in the New Testament. Of these, there are sixteen about money and possessions.

Can you imagine Jesus saying to the so-called Rich Young Ruler, “I don’t want to offend you, sir, but you really ought to recognize your misplaced priorities?” Or can you imagine Jesus concluding the

parable of the man with many barns by saying, “I hope this is not intimidating to any of you, but you probably need to know that a person’s life does not consist of the abundance of his possessions?”

We do not run over people; we remain sensitive to legitimate differences in life situations and resources. But we speak boldly in the name and authority of Jesus on this issue.

2

Be Encouraging and Upbeat

We are bearers of the encouraging word. We never scold or chastise; those who may need a dose of Christian discipline are usually absent anyway. We will not shame people into giving. We will not induce guilt by reminding folks that our denomination has among the lowest per capita giving in the nation!

We offer hope and encouragement at every turn. The record is clear—generous givers are typically more spiritually vigorous and happier than those who are not generous.

Sometimes, hope seems elusive, especially during times of church financial campaigns. Nonetheless, we hold fast to our hope. A few years ago, our church entered a financial campaign for the construction of a Christian Life Center and other ministry enhancements in the amount of \$3.3 million. Everything in the campaign pointed toward total success. We were certain we would raise \$2.4 million in the first phase—perhaps even the total amount. Many in the congregation knew the statistically promised results. They arrived for worship on

“Celebration Sunday” with great enthusiasm.

I had announced the sermon title earlier in the week for this special day: “Reasons for Rejoicing.” However, we had all hoped for better results. We ended that campaign with pledges amounting to \$1.6 million which grew, over ensuing weeks, to about \$1.8 million. A second campaign raised about \$1.2 million. At the time of our 50th anniversary as a church we owed about \$1 million because of accrued interest. I made some quick adjustments in my sermon that day, but held to the spirit of the title. I said we had reasons for rejoicing because:

- We experienced great fun and celebration in the process.
- We raised more money than at any previous time in the history of the church.
- We had enough money to do what God wanted us to do!

I tried to provide three solid reasons for rejoicing. Because of the blessing I had helped our people articulate in their hearts, we left worship that day on a high and positive note.

3

Always Put Giving in the Context of Discipleship

The mission of the church is to build, form, and sustain disciples. The aim of stewardship development is not to finance the church’s annual operating budget but to change lives. Giving is part of discipleship. Giving is part of our spiritual formation. When God breaks in upon a sufficiently prepared people, a

new generosity emerges—one that is outgoing, joyous, spontaneous, and free.

Preachers serve their congregants best when they help believers keep the focus. Giving is a discipleship issue. Use the terms of discipleship each time you preach, write, or teach about giving in the Christian life. Bake sales, bazaars, and beef dinners build great fellowship in the church, but fund-raisers are not discipleship. Money gimmicks may make people smile or even laugh, but gimmicks are not discipleship.

For many years we used the “barometer” motif in my church. Each year, we erected the barometer at the back of the sanctuary to show progress toward a stated dollar goal. We never reached the stated goal. As we moved toward an exclusive emphasis on discipleship in recent years, the barometer came down. The goal today is not a dollar figure; rather, the goal is growth in discipleship. Today, in my church, no new budget is written until that year’s “financial faith promises” are in hand.

4

Share Your Own Experience

Tell your own stories about giving. Share the struggles, the joys, and revelations. I recall listening to my parents discussing their giving at the evening dinner table. My wife and I have since made important decisions about discipleship giving during our own journey. We have experienced times of doubt that later became moments of great promise and celebration.

I often say that I have discovered I can live better on 90 percent of my income than I can on 100 percent. Today we live better on about 85 percent of our income. With gratitude to God, my wife and I have been able to increase our household annual budget giving to just over 15 percent of our current income. At that level, we are convinced we are more blessed than ever! In addition, we periodically tithe our accumulated savings for special campaigns. God is good all the time.

I eagerly tell of my struggles and the joys as I preach and teach. I find that such stories resonate with more experiences in people’s lives than I can possibly know. How do I decide what to give? How do we make decisions about “extra” giving? What has been the procedure in our home and marriage when we feel we are “tapped out” or “tithed out”?

5

Model Good “Growth Giving”

We pastors must model good giving, but more importantly, model good “growth giving” to the church. Don’t think your people don’t know about your giving—they do! I remember a frank discussion with a finance chairperson from a larger church. He said, “Brian, our pastor doesn’t give to this church!” I agreed to talk to the pastor.

The pastor and I met later that day. The pastor acknowledged that he had some very unusual ways of “giving” to the church—none of which found their way into the general ministry budget. As we talked, he finally recognized a great truth. “I have been obeying the spirit of giving, but cheating the church,” he said. Before the campaign ended, he and his wife had pledged 13 percent of their income to the ensuing year’s church budget.

Do you believe in giving to the church? Do you believe in tithing? Do you believe in growing toward tithing? Can you model a growing edge? Consider doing so in faithful, non-boastful ways. You and the lay leadership in your church set the pace for growth giving in your gathered faith community.

6

Preach Tithing

I have tithed all my life. In my parents’ home, we tithed on every bit of money that came in. I love to tithe. I find that tithing gives me an opportunity for significant giving and substantive discipleship. I also find, although I cannot rationally explain it, that tithing gives me greater control over the rest of my resources.

Too often, many persons under fifty years of age know little about tithing. The word and the biblical concept itself are foreign. What people do know about tithing seems cold and legalistic to them.

Try not to get caught up in the details of tithing. Net or gross? Adjusted growth? Salary or benefits? Cash income or investments? Instead, talk about how you make those decisions, and also

encourage people to make their own choices in this regard. Invite them to move toward a tithe of something! Work to raise five to ten new tithers every year in your congregation and make it part of your annual ministry goal.

7

Preach the “Gift of Giving”

For some believers, tithing is an insufficient objective. Many people have the spiritual gift of giving as part of their call from God. The Bible lists approximately twenty-five spiritual gifts given to believers. Among the gifts are pastoral care, teaching, administration, leadership, and hospitality. Giving is but one of our God-given spiritual gifts. Announce the “gift of giving” in your preaching. Recognize that the gift is present in your place of worship on any given day.

I initially learned about the gift of giving from a lay member of my previous congregation who invited me to lunch one day. As we shared a meal, he told me that he and his wife wanted to make a contribution to the “seed fund” for a major building program that our church envisioned. He handed me a check for \$25,000. I was dumbfounded. No one had ever given a gift of that magnitude in any church where I had served. He then explained. “Brian,” he said, “we are doing this for two reasons. First, God has richly blessed our lives and we want to share those blessings with our church. Second, I want to use this opportunity to challenge you to seek others like us to make significant gifts to the church and the work of God’s kingdom.”

Lay people have taught me an exceedingly important truth about the promise of scripture and the power of spiritual gifts. I now try to open up two or three new “gifts of giving” in my church each year. I refer to this gift as often as I can. I give the gift of giving as much visibility as possible.

8

Be Creative with Titles and Texts

Let your mind and heart discover fresh titles and texts that capture the imagination and challenge the spirit. Listen for words and phrases that easily form into

**Boldness
is the only
way to address
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giving.
We apologize
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sermons.**

titles and images.

Sermon on the Amount
Right on the Money
A Farewell to Alms
Fit to be Tithed
Blessed be the Tithe that Binds
The Sounds of Substance

(Some of these titles, and the message to go with them, appear in my *Right on the Money* from Discipleship Resources).

Have fun with titles and use imaginative texts.

Some years ago we held a stewardship effort that placed signs around the church for several weeks. The signs simply said "TIYC SDAW." No explanation was given. People thought the signs had something to do with stewardship but could not discern the meaning of the letters. Finally, someone correctly determined that the first four letters stood for "This Is Your Church." Guessing games began regarding the other four letters. One suggestion: "So Donate A Wad;" another, "Sit Down And Weep." The actual solution was fairly simple: "Seven Days A Week."

Have fun with texts, titles, and themes. Stretch your imagination. Make steward-

ship a time to look forward to with each new season.

9

Use Humor

Christian people love to laugh at themselves. Money and the church often have humorous applications and I enjoy collecting some wonderful stories. In fact, I have preached many stories multiple times over the past ten years.

Comedian Jack Benny had a reputation as an inflexible tightwad. One day, in a skit on his radio show, a would-be robber stopped him on the street, poked a gun into his ribs, and said, "Your money or your life." After a long pause, and a few more jabs with the gun, Benny quipped, "I'm thinking, I'm thinking." The preacher of a small Methodist church in England used the theme from that skit for his sermon on stewardship Sunday one year. His title: "Your Money or Your Life." That morning, the choir's anthem was the familiar "Take my Life."

Humor enriches good stewardship preaching.

10

Preach for the Long Haul

Set some long-term goals for your stewardship development. Let your goal be to build giving disciples. Most people will grow best in gradual steps—incremental growth feels more realistic to most realistic people. Remember to teach and preach this principle in each new season: Grow from wherever you are now to the next step where God wants you to be.

In all probability, major overnight advances in giving will be few. Most people move upward by gradual steps. Our call as preaching pastors is to cultivate new givers and new "conversions" (toward tithing and the gift of giving) each year. □

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