Stewardship

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**Stewardship Is...**

“a lifestyle that reflects the love of God in giving in the areas of time, talent and treasure. It is intentionally prioritizing the covenants of God, family, church and community.”¹

**Think of us in this way, people serving ...**

“...as servants of Christ and stewards of God’s mysteries. Moreover, it is required of stewards that they be found trustworthy.” (1 Cor. 4:1–2)

**Theological Foundations of Stewardship²**

Stewardship education is a topic not very attractive to most church members. As your Church Finance Council, our priority in stewardship education is to teach Disciples about a life of faithful stewardship. We teach and preach that stewardship lies at the heart of Christian living and it is based on the belief that God, the creator and owner of all things, intends men, women, and children to live a joyful and abundant life.

¹From African American Disciples Pastor’s Stewardship Consultation.
²Written by Rev. Wanda I. Alejandro-Gonzalez, M.Div., Director of Stewardship.
A solid biblical and theological foundation of stewardship is the thrust for mission funding, volunteerism, and spiritual growth. “Christian stewardship is our grateful response to God’s redeeming love, expressed by the use of our resources for the fulfillment of Christ’s mission in the world.”

Stewardship is not always about money; it is about how we live our lives. Because we are a “consumerist society,” we think of stewardship in financial terms. If stewardship is our grateful response to God’s love and how we are living out our lives, then stewardship has a lot to do with how we give and set priorities.

Gratitude is the foundation of stewardship. Everything we have comes from God! God gives us life and talents, our time and our treasure, our family and friends. As faithful stewards we express our gratitude by living a life of generosity.

We can no longer teach and preach stewardship with a financial emphasis, but rather a holistic one. We should engage in the study and discernment of the theology of abundance and scarcity.

A theology of abundance is preferable to a theology of scarcity because we understand that we are blessed people of God; therefore, we should grow in our generosity to those with needs. Increased consumerism is a big reality in our society. This increased consumerism comes with a price; people are incurring debt and working longer hours to pay for a high-level lifestyle. As a consequence, we are spending less time with family, friends, our church and in community outreach.

The theological foundations of stewardship challenge this American way of understanding money. Rather than a notion of scarcity, it proclaims a theology of abundance. A biblical example is the feeding of the five thousand, which is a miracle but also a proclamation of the abundance of creation.

In this time of economic difficulty, it is important for us to teach and preach that our faith is founded in a biblical theology of abundance. We are blessed people! We cannot live in scarcity because God is calling us not to be afraid, because God gives us hope for a better tomorrow.
We believe that the church’s vision can be met through studying, teaching, preaching, and everyday Christian living as we grow in our understanding of faithful stewardship.3

Biblical Foundations of Stewardship

Local DW/CWF groups might choose to reflect on stewardship using these scriptures as part of their meetings.

• Genesis 12:1–3
• Deuteronomy 6:4–25; 8:17–18; 14:23; 28:2–8, 11–12; 29:9
• Joshua 1:8
• 1 Chronicles 22:13; 29:1–19
• Job 36:11
• Psalm 24:1–10
• Proverbs 3:9–10; 11:24–25
• Isaiah 1:10–17
• Malachi 3:6–12
• Mark 10:29–30
• John 1:2
• 1 Corinthians 4:1–2; 16: 1–2
• 2 Corinthians 8:1–15; 9:6–15
• Colossians 3:23–24
• 1 Timothy 6:6–10, 17–19

DW/CWF Giving: A Brief History

Women of the Christian Church (Disciples of Christ) have a long history of support for the total work of the church. The Christian Woman’s Board of Missions, organized in 1874, supported foreign and home missions, evangelists,

3See www.churchfinancecouncil.org for resources for reflection and study related to stewardship
schools and social centers for minority groups, and work on college campuses; helped states organize missionary societies; and funded state staff.

In 1919, the Christian Woman’s Board of Missions became a part of the United Christian Missionary Society. With the organization of Unified Promotion in 1934, offerings from women’s groups were given to support only the work of the United Christian Missionary Society.

However, in 1957 it was agreed that DW/CWF offerings would go to all work which received Unified Promotion monies including the United Christian Missionary Society. Women now continue to support the whole mission of the Christian Church (Disciples of Christ), giving a major portion of their budget to Disciple Mission Fund through Church Finance Council.

**Disciples Mission Fund**

The regular budget of the church is called Disciples Mission Fund (DMF). Offerings to DMF are used for the programs and services of the church and are distributed proportionately to church regions and units.

**Its purpose is threefold:**

**Nurture:** what the church does to enhance the faith of its own people.

Outreach funds assist in the fellowship, education, growth, inspiration, leadership and support of members.

**Witness:** what the church does to speak to the world. Outreach funds help in witnessing to the good news of Jesus Christ in many different ways.

**Service:** what the church does in an effort to meet human need. Outreach funds support ongoing programs which serve people in special areas of need.

Through DMF, women support the work of:

- Participating regional ministries
- General ministries
- Higher education ministries
- Seminaries
- Seminary foundations and divinity houses
• Disciples-related institutions

   DW/CWF goals for DMF are set by each fellowship.

   DMF is a ministry by which congregations, regions, institutions of higher education, and general units share in the mission of the Christian Church (Disciples of Christ). This ministry is a faithful witness of receiving, caring, and giving in Christian community.

   DMF, formerly known as Basic Mission Finance, receives contributions from more than 2,800 Disciples congregations to support the worldwide mission of the church. This is done through annual contributions to DMF and through Special Offerings received at Easter, Pentecost, Thanksgiving and Christmas.

   New to DMF is the designated distribution of these four Special Offerings:

   **Easter**—for general ministries implementation of Disciples Imperative to strengthen congregational life.

   **Pentecost**—for new church development, divided equally between the region in which the offering is received and general new church ministry.

   **Thanksgiving**—for higher education institutions who are responsible for the theological education of the church’s leaders.

   **Christmas**—for regional ministries in the region where the funds are contributed for implementation of the church’s imperative: “To strengthen congregational life for this mission.”

   Our mission as Disciples is “to be and to share the Good News of Jesus Christ, witnessing, loving and serving from our doorsteps to the ends of the Earth” (Acts 1:8).

### Remittances

Offerings of DW/CWF groups are sent together with the remittance form to:

   Church Finance Council, Inc.
   Christian Church (Disciples of Christ)
   Box 1986 (222 South Downey Avenue)
Indianapolis, IN 46206
Checks are made payable to:
Church Finance Council
Remittance forms are returned with the receipt for offering. Additional forms are available from the Church Finance Council Office. When filling in the remittance form:

• Print or type the name and address of the DW/CWF treasurer
• Include the name of congregation and city or town
• Show the date and total amount of gift(s)
• Mark clearly that the gift is from DW/CWF.
• If a Blessing Box offering is being remitted, mark clearly that it is Blessing Box monies.

For further information go to: www.churchfinancecouncil.org

Blessing Box

Practice of Gratitude

Be joyful always, pray constantly, give thanks in all circumstances.
For this is God’s will for you in Christ Jesus
(1 Thessalonians 5:16–18)

The Blessing Box is first a spiritual discipline. It is a tool to help us focus on recognizing how God is blessing us every day. The Blessing Box is a small cardboard box that you can put on your kitchen counter, dining room table, your desk at work, or anywhere it is convenient for you to put a coin in the box when you see a blessing in your life.

You might put a coin in the box for the great hugs you received from your children when you picked them up at school, or you might put a coin in the box when your boss says, “good job.” Maybe you would put a coin in the box when the grown child you have not heard from calls to say, “I love you, Mom,” or when
you receive an unexpected phone call or email from a friend saying, “I lifted you up in prayer today.”

You will be amazed how many ways God blesses you once you start to put coins in the box. As you practice the discipline of gratitude by doing something physical every time you think about your blessings, you will find you recognize more blessings. And, as the box gets heavier, you will see the amazing generosity of our God in a very tangible way.

God’s love and grace are at the core of our blessings. We are a blessed people. Being intentional about recognizing how blessed we are every day is one way to keep God present in our daily lives. Sharing our gifts with God’s people in the world is one way we can share God’s love.

In the popular book *Simple Abundance* by Sarah Ban Breathnach, gratitude is lifted up as transformational. The invitation to write down the things you are thankful for is offered as a way to transform the way you look at your life and the world. The writers of our scriptures have always known this. That is why we are invited to thank God for every day and for all the things that we receive and experience every day. It is in the gratitude that we learn to look at life through new eyes.

The history of women’s systematic and sacrificial giving to support their dreams and visions for mission and education was one of the first projects of the Christian Woman’s Board of Missions.

The mite box (from the scripture about the widow’s mite) was introduced to the women early in the history of the Christian Woman’s Board of Missions. It was originally seen “as a means of developing the habit of systematic giving among the women.” Small boxes were given to be used for special offerings and sacrificial giving. According to the history book *In the Fullness of Time*, the earliest examples were for Easter week of prayer and self-denial. This later changed to Love Gifts and then Thank Offering Boxes which were designated for specific projects like programs for scholarships for women overseas to receive leadership training and educational experiences.
In 1957 when Christian Women’s Fellowship monies were released to support all Unified Promotion ministries, they were changed to Blessing Boxes and the responsibility to provide support for education and leadership training was moved to Division of Foreign Missions. Since then, Blessing Boxes have been kept in the homes and offices of women across the church to enable them to express their gratitude for everyday blessings. Thanks is given for a sunny day, a birth, a reconciling experience, a welcome phone call, a child’s smile, a beautiful snowfall, a flower in full bloom, relief from pain, a good book, a safe journey, visits from grandchildren, and anything else for which we are grateful.

The first year Blessing Boxes raised $76,641.65 (10% of total CWF giving)
In the 1999–2002 quadrennial Blessing Boxes raised $1,035,000.00
In 2002 Blessing Boxes raised $256,000.00 for mission
In 2003 Blessing Boxes raised $237,000.00 for mission
In 2004 Blessing Boxes raised $223,604.74 for mission

Since the 1950s, Blessing Box monies have been counted separately, but have been given to what is now DMF for supporting the wide range of ministries we call whole church.

Blessing Box money goes to the Church Finance Council, where it is used to fund the ministries of the whole church. A percentage of those dollars goes to support the ministries carried out by the DW/CWF.

For more information, you can visit the Church Finance Council Web site at www.churchfinancecouncil.org or visit the Disciples Women Web site at www.discipleswomen.org.

Look in the Worship Module for sample Blessing Box dedications.

Global Women Connecting

A Global Women Connecting Birthday Gift is a voluntary annual offering sent directly to Global Women Connecting. (formerly World CWF) For more information on Global Women Connecting, see Organizational Structure Module.
The Women’s Endowment Fund

The Women’s Endowment Fund was established in 1990 to give women an opportunity to contribute to a permanent fund that benefits the work of women in the church. Funds are invested with the Christian Church Foundation to keep pace with inflation and to produce a steady stream of income for programs such as the following:

- Leadership training
- Scholarship support
- Outreach ministries
- Faith development

Grant applications for ministries in any of the above areas are available online at www.discipleswomen.org or from the Office of Disciples Women. Some examples of projects that have received funding from the Women’s Endowment Fund are: Women’s Action Web experiences at both regional and national levels, a new ministry for empowerment and education in a housing project, scholarship support for women in leadership, support for women of limited income to participate in the Certificate of Ministry Studies, a mentoring project, and leader development for women in new congregations, to name a few.

The Women’s Endowment Fund was created to offer a legacy beyond one’s life and provide for the future needs of programs for women. With careful planning, a woman can make a strong personal faith statement through her will and other types of gifts. There are many ways you can support the work of the Women’s Endowment Fund:

- Include it in your will
- Create a planned gift
- Make an outright gift
• Encourage others to do the same.

Make checks payable to:

Women’s Endowment Fund
Christian Church Foundation
Christian Church (Disciples of Christ)
P.O. Box 1986
Indianapolis, IN 46206-1986
Toll-Free (888) 346-2631
(317) 635-3100, ext.313
http://www.disciples.org

Women’s Endowment Fund brochures are available from Office of Disciples Women.

Fellowship of the Least Coin

The Fellowship of the Least Coin (FLC) is a worldwide ecumenical movement of prayer for peace and reconciliation. The idea for FLC was born at the first Asian Church Women’s Conference in Hong Kong in 1958 as a response by Shanti Soloman to the realization of the need of Christian women everywhere to be able to share not only Bible study and prayer, but also the joy of giving their coin to help others. Persons in this movement make a commitment to spend time in prayer, and to uphold in prayer others who are victims of jealousy, hatred, violence, and injustice in the family, community, nation, and world. Every time one prays, she sets aside a “least coin” of her currency as a tangible token of her prayer. Church Women United is the custodian for FLC offerings. For more information, go to www.churchwomen.org.

Estate Planning

As beloved children of God, we are led to understand that God has entrusted us with all we have and all we are; God only asks that we be good
stewards of that. Part of that stewardship involves creating a plan that will properly distribute our assets when we no longer are on earth to enjoy them. We are unable to predict the future or our days on this earth. But planning for it is the greatest act of stewardship we can perform.

Amazingly, seven out of ten people do not have an estate plan. This can be a costly mistake, since the government will decide how to distribute a person’s assets – and there have been few cases where the government’s selection matched the individual’s desire. Creating our own estate plan ensures our wishes will be carried out after we are gone. And it is the only way to create a lasting legacy that can benefit our most cherished ministries.

**What Is an Estate Plan?**

An estate plan allows us to get the most use of our assets during our lifetimes while facilitating the distribution of our property to the beneficiaries of our choosing at death. Simply, it involves deciding who will get what. But it also involves the use of tax-planning tools, including charitable giving, to reduce the cost of distributing our estates.

**A Five-step Plan**

1. Inventory assets, including property, savings, life insurance, and retirement assets.
2. Determine what is important and decide how to distribute property.
   - Questions to ask include:
     - Whom do I wish to benefit?
     - What amounts should my beneficiaries receive?
     - What charitable causes are important to me?
3. Seek financial and legal advice. Trained advisors often can help us discover planning vehicles that will meet our objectives. While there may be some initial out-of-pocket costs, the savings at time of probate — and the peace of mind — can be significant.
4. Prepare the necessary legal instruments. A Last Will & Testament is essential. Already have one? When was it last updated? Does it currently provide for our beneficiaries, including charities?

5. Review the estate plan from time to time; changes in family situations often mean revisions in the original plan.

To receive more information on creating an estate plan and how to create a lasting legacy to specific ministries of the Christian Church (Disciples of Christ), contact:

Christian Church Foundation
130 E. Washington Street
P.O. Box 1986
Indianapolis, IN 46206-1986
(800) 668-8016
www.disciples.org/ccf