



# ***The Stewardship Toolkit***

## *Sample Packet*

Thank you for downloading ***The Stewardship Toolkit*** sample packet.

***The Stewardship Toolkit*** contains a wide variety of material downloadable each month. The samples include:

- † **Theme image (High res) with caption** - *sample is low resolution*
- † **Generous Reflections** – *one sample of each type*
  - One provided for each week of the month
- † **eStewardship Thoughts** – *one week sample*
  - One provided for each week of the month
- † **Youth Stewardship Education**
  - “**Calling All Kids**” (Grades K-6) – *one month sample handout*
  - “**Young Stewards’ Corner**” (Grades 7-12) – *one month sample handout*
- † **Adult Stewardship Education** – **each of 2 monthly handouts**
  - **Devotional Meditation**– *one month sample handout*
  - “**Money Matters**” series – *one month sample handout*
- † **Letters from the Pastor** – *single example*
- † **Bible Studies** – *first page (including the first page of answer guide)*
- † **Stewardship Sermons** – *first page.*
- † **A schedule of what you get each month of the year!**

**If you would like to order,  
please visit our website or call us toll-free at 888-320-5576.**



## *Theme Image with Caption*



*If we take time to reflect on our lives, we often discover that the greatest gift which we are most grateful was a gift which we struggled to receive. When we look back on our lives, we see that God has in hindsight revealed itself as gift. This is why each of us should be met with a heartfelt "thank you."*

**Every month you will receive a high resolution theme image and appropriate caption! Use the image as a background photo, or coordinate with the caption and other resources in your bulletin, newsletter, emails or website.**

**This one is for November.**



## ***Bulletin or Website Blurbs***

### *Generous Reflections*

### **Generous Reflections**

A new era was beginning. Moses was giving his farewell address to the people he had led for forty years. He reminded them of the faithfulness of God, and he warned them that many challenges to their faith lay ahead. Walking with God, he told them, would bring life and blessings. Any other path would lead to death and curses. What do you choose for this New Year you are entering into?

**Every month you will receive  
*Generous Reflections* for each week!**

**Use them in your bulletin, newsletter,  
emails or website. Even include them  
in a letter from the pastor.**

**This is one of five for the month.**



## *eStewardship Thoughts*

### *Mid-week email Messages*

#### Options for sending emails:

- ✚ Highlight, copy and paste each message into the body of an email.
- ✚ Highlight, copy and paste each into a file and attach to an email.
- ✚ Scan each eStewardship Thought separately and place in a file to send.

### *Let the New Year Begin*

Somehow a New Year seems to bring revitalization. We take a deep breath, forgetting all that went wrong in the old year, and start fresh. For the Christian, this revitalization takes place daily as we remember our Baptisms, for God “*has given us new birth into a living hope through the resurrection of Jesus Christ from the dead*” (1 Peter 1:3). Empowered by this knowledge, let us use each day for his glory.

**Prayer:** Lord, in this New Year, grant me strength to put you first. Help me to seek you and your righteousness. Thank you for the gift of your Son Jesus, who came to live and die on the Cross so that I may live as a forgiven person who will spend life eternal with you. In your precious name I pray. **Amen.**



*Blessing on your stewardship journey!*

**Every month you will receive  
*Wednesday's Wisdom* for each week!**

**Send them out mid-week in an email, or  
use them in your bulletin, newsletter, or  
website. Even include them in a letter  
from the pastor.**

**This is one of five for the month.**



# Calling all Kids!

Did you get what you wanted for Christmas? I hope you will say, "Yes," because what you got was a Savior who has taken away your sins and is now in Heaven preparing a place for you when it's time for you to go there to be with him.

In the meantime, you are supposed to be busy doing what God put you on earth to do. Some people think we must wait till we're grown up to do God's will, but that's not exactly so. Every day there are things you can do that will please God and help others to believe in him. Use the following space to list some of those things. Maybe you can ask your mom or dad to help you.

- 1.
- 2.
- 3.
- 4.

When you use the gifts God has given you to serve him by serving others, you are being a good steward. You can ask God to show you what you can do to be a good steward. You can ask him to help you be willing to share your toys or other possessions or money with others. You can ask him to help you be kind to others and help wherever your help is needed. You can ask God to help you be eager to use the talents he has given you ... like singing or playing an instrument ... to praise him. All these things please God and, when others see you doing these things, they will thank God, too, and want to serve him themselves.

**Read 2 Corinthians 9:11. Ask your mom or dad to help you understand what it means.**

**Let's pray:** Dear heavenly Father, thank you for the best Christmas gift anyone ever got ... your Son, Jesus. Help me to show you that I am thankful by the way I use the gifts and talents you have given me to help others. In Jesus' name. **Amen.**

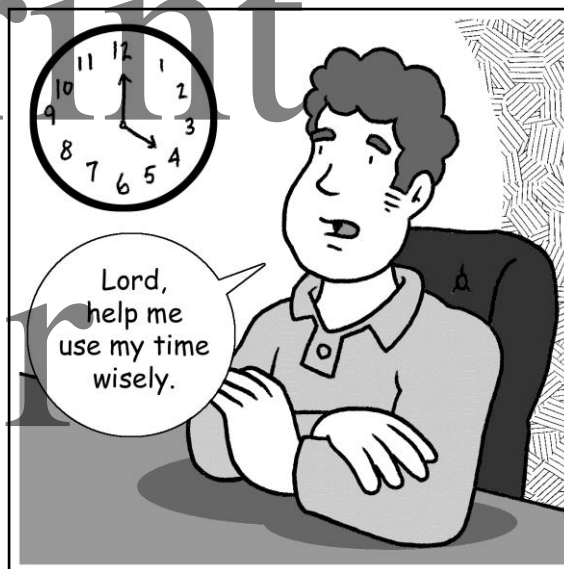
## The Golden Rule



# Young Stewards' Corner

The start of a new year often signals in us a desire to get a handle on our goals and aspirations and make a new start ourselves. Planning is so important in the achieving of our goals. For example, say you have a big exam. You sit down the night before to study. All of a sudden, you realize your notes are incomplete! You reach for your book to fill in the blank spaces and find you've brought home the wrong text! Things are going from bad to worse, all because of a lack of planning.

Our spiritual lives need planning also. Those who have suffered great adversity and have come through it intact often testify that it was their faith that brought them through. The years of Bible reading and study, the Sundays of meditating on the sermons and participating in the sacraments, and the days of walking with the Lord provide the spiritual strength needed to get through those dark days when there seems to be no light at the end of the tunnel. The psalmist wrote, *"You, O Lord, keep my lamp burning; my God turns my darkness into light"* (Psalm 18:28).



God is faithful even when we are not. Many unbelievers, unprepared for hard times, are brought to faith through adverse circumstances, because God has a plan for us even when we lack direction. Many of us as believers who suffer setbacks find that God uses evil to bring good into our lives. He has a plan for our lives.

Remember when you make your plans and consider the goals that are important to you to ask God to show you his plan for you. He will turn your darkness into light.

1. Read the story of Joseph in Genesis 37-50. Take special notice of 50:20.
2. How does this subject of planning relate to your stewardship life, including the giving of your money to your church?
3. Ask your parents if they've gone through some perilous times and what they discovered about God during those times.

**Let's pray:** Dear heavenly Father, thank you for your faithfulness to me. Forgive me when I go my own way, making plans with no thought to what your plan for me might be. Forgive me when I foolishly waste the time, talents, and resources you've given me just because I haven't planned ahead. Thank you for "keeping my lamp burning." In Jesus' name I pray. **Amen.**

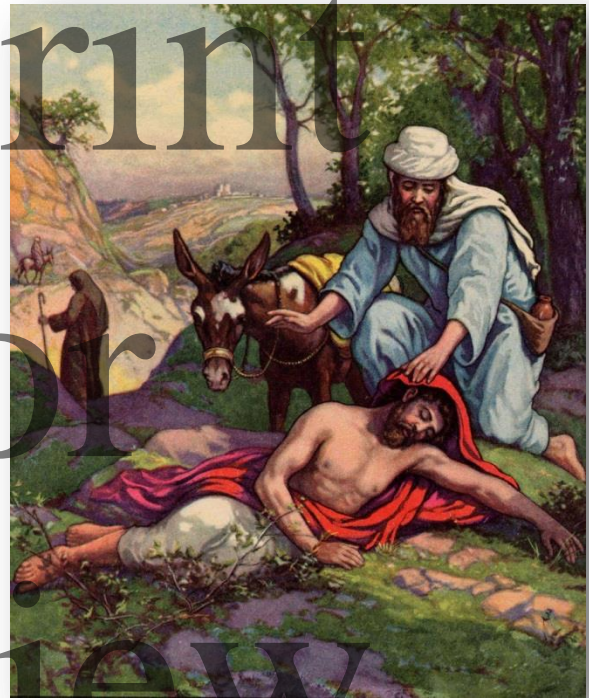
parish

## *Devotional Meditation*

**Scripture Reading:** “Jesus told him, ‘Go and do likewise.’ ” Luke 10: 37

### **What Is Mine Is Yours**

Scripture is filled with wonderful and moving stories about sharing. Possibly the most quoted story is the Parable of the Good Samaritan. God used a despised Samaritan to encourage us to share our time, talents, and treasures with those in need. The Samaritan showed us what it means to have compassion on someone and to give sacrificially as he tended to the man beaten by the robbers. Not only did the Samaritan provide immediate aid, he brought the injured person to an inn where he could be cared for further. The Samaritan used his own funds for the man’s care. The Samaritan demonstrated the attitude, “What is mine is yours.” Our challenge as Christians is to show our compassion as willingly and generously as the Good Samaritan. God wants us to be his channels of his love and care to those in need.



In contrast to the Samaritan, the priest and Levite, who passed by the victim before the Samaritan came along, showed no compassion for the beaten person. They had the attitude, “What is mine is mine.” They didn’t want to give any time, care, or comfort to the victim.

God has blessed us with many talents, gifts, and resources. Because God has blessed us, he will give us opportunities to use what he has given us for his purposes. Through faith, we receive God’s wisdom to acknowledge that he is the provider of all things so we become more willing to share our blessings with others. When God shows you a need, are you ready to respond?

### **Discussion Thoughts:**

1. Why was it so significant that the person sharing his gifts was a Samaritan?
2. In what ways have you demonstrated the attitude “What is mine is yours” at home, at work, and at church?
3. What are some other examples in Scripture where people have shared so freely?

### **Prayer:**

Dear good and gracious heavenly Father, you show your love for us in so many different ways. Forgive us when we fail to thank you for all that you do for us. We thank you for your constant presence in our lives. We pray that you will grant us loving hearts that will be willing to respond to those in need. Help us to love our neighbors. In your precious name we pray. **Amen.**



# Money Matters

## *Personal Financial Stewardship*

### The Borrower is Servant to the Lender

Are there really only two certainties in life: death and taxes? Debt is likely a third. We live in a society that depends on credit card and installment debt. As the bumper sticker reads, "I owe, I owe, so off to work I go."

The phrase, "We are in the world, but not of the world," aptly describes us as Christians on how we should be viewing and using debt. Just because people in our society are comfortable in extending themselves to the limit with credit, it should not be acceptable to us. The Bible warns us that debt should be taken seriously and avoided when possible. In Proverbs 22:7 we read, "*The borrower is servant to the lender.*" As servants, we become obligated. Debt enslaves, and, through debt, we lose our freedom. Debt can impede our serving and giving. If we are in debt, we may not be able to do what God wants us to do with our money because we already owe it to others. If debt is out of control, our livelihood and homes can be in jeopardy.

Mismanaging money through excess debt is costly. For example, if you have a credit card balance of \$4,000 and are paying a minimum of \$100 every month, the costs are as follows:

<u>Interest Rate</u>	<u>Time to Pay Debt</u>	<u>Interest Expense</u>
9.9 %	45 months	\$ 874
12.9 %	47 months	1,257
15.9 %	53 months	1,736
18.9 %	63 months	2,362

At a rate of 18.9 percent interest, a person would have to pay an additional 60 percent for whatever purchase he made over the five-plus years. It is very probable that most things would have been broken or worn out before the credit card bill was paid.

Debt is both an opportunity loss and a financial loss. The more you pay in debt, the less you have to invest. Debt causes a depreciation of your asset base instead of allowing your goods and savings to create and appreciate in value. Let's consider two different options of spending \$100 per month. If, for example, you used \$100 to pay off interest of 14 percent for a 20-year period, you would spend \$130,117. In contrast, if you invest \$100 with an average of 12 percent (mutual funds) over the 20 years, you will accumulate \$98,926. The opportunity cost would be the total of \$130,117 plus \$98,926 or \$229,043. Effective money management is getting money to work for you instead of against you.

**Remember this maxim:** "If I can't pay for it promptly, I won't buy it."







## ***Letter from the Pastor***

### *Letter to accompany year-end financial statements*

Dear Member,

Greetings in the name of our risen Lord and Savior, Jesus!

One of the certainties of life is that it continues to change. Some of the changes we experience are small, like the replacing of the (year) calendar on the wall with one that begins with January (year). Perhaps our lives will go on as they have as we retain the same jobs, remain in our present homes, and return Sunday after Sunday to our church. Yet we do not know what big changes may upset the plans we've made or create havoc in our daily schedules. Sometimes we bring about changes voluntarily; sometimes they come upon us unbidden and unwelcome, and we resent them.

As believers, we are blessed to know that, throughout our fast-paced and changing lives, our God never changes. Through his prophet, Malachi, God has promised, "*I the Lord do not change*" (Malachi 3:6). Our God today is the same God who created the world, gave his blessing to Abraham, and delivered the Israelites from Egypt. He is the God who loved the world – us – so much that he sent his Son to be the atonement for our sins. Yes, "*God is the same yesterday, today, and forever*" (Hebrews 13:8). Because he is unchanging, we can count on his faithfulness. The psalmist declared, "*Your faithfulness continues through all generations*" (Psalm 119:90). We can be comforted and strengthened in faith as we remember our unchanging God's promise that he will never leave us or forsake us (Hebrews 13:8).

It is gratifying for me as your pastor to have so many believers who place their faith and trust in our heavenly Father. Although our culture makes every attempt to conform us to its worldly ways, we persevere and cling to our faith for the one who is in us is greater than all the forces of evil in the world (1 John 4:4). We live in this world, but we are not of this world (John 17:14). By God's grace, he makes our ways become his ways. By his grace, he gives us power to acknowledge him as Creator and Provider of all things. By his grace, we are empowered to fulfill his purpose for our lives. By his grace, he forgives us when we lose our way and restores us again to himself.

It is only because of your commitment, involvement, and generosity to \_\_\_\_\_ Church that we are able to share the Gospel with both the church and the un-churched. Thank you for the generous giving of your time, talents, and treasures to God through our church. Through your giving, the Gospel is preached, our ministry goes forward, we are blessed, and God is glorified.

Your giving record for year is enclosed. If you should find any discrepancies, please contact the church office.

May God give you grace to continue your faithful stewardship of the many blessings he has entrusted to your care.

In Christ,

Pastor \_\_\_\_\_

## *Bible Study*

### Growing as Stewards: Part 1

*“The faithful God and the faithful steward working together – that’s the winning combination. No one can improve on that. If a man is as faithful in his stewardship as God is in his gifts and promises, failure is impossible, success inevitable.” Carl W. Berner, Sr.*

**Prayer:** O God, our Creator and bountiful Provider, give us eyes to see the wonders of your creation and hearts that are ever grateful for the gifts you continue to pour out upon us. Give us the desire to use your gifts for the extension of your Kingdom and the benefit of your people. Through Jesus we pray. **Amen.**

#### The Origin of Stewardship

1. God is the \_\_\_\_\_ (Genesis 1:1).
2. We are the \_\_\_\_\_ (Genesis 1:28-30).

God is the eternal being from whom everything has its source, support, and end.

Scripture	Speaker	Message
3. Leviticus 25:23		
4. Deuteronomy 10:14		
5. 1 Chronicles 29:11-12		
6. Psalm 24:1-2; 50:10-12		
7. Haggai 2:8		
8. Romans 1:20		

#### The Impetus for Stewardship

9. “God so \_\_\_\_\_ the world that he \_\_\_\_\_ his one and only Son, that whoever believes in Him shall not perish but have eternal life” (John 3:16).
10. “We \_\_\_\_\_ because he first \_\_\_\_\_ us” (1 John 3:19).

God loved, so he gave. Motivated by that love, we respond in acts of faithful stewardship as we are gifted and enabled by the Holy Spirit. The depth of God’s love is shown in the Parable of the Prodigal Son. Read Luke 15:11-24.

11. Who was the owner of the estate from which the son demanded a share?
12. By this demand, what did the son reveal about his values?

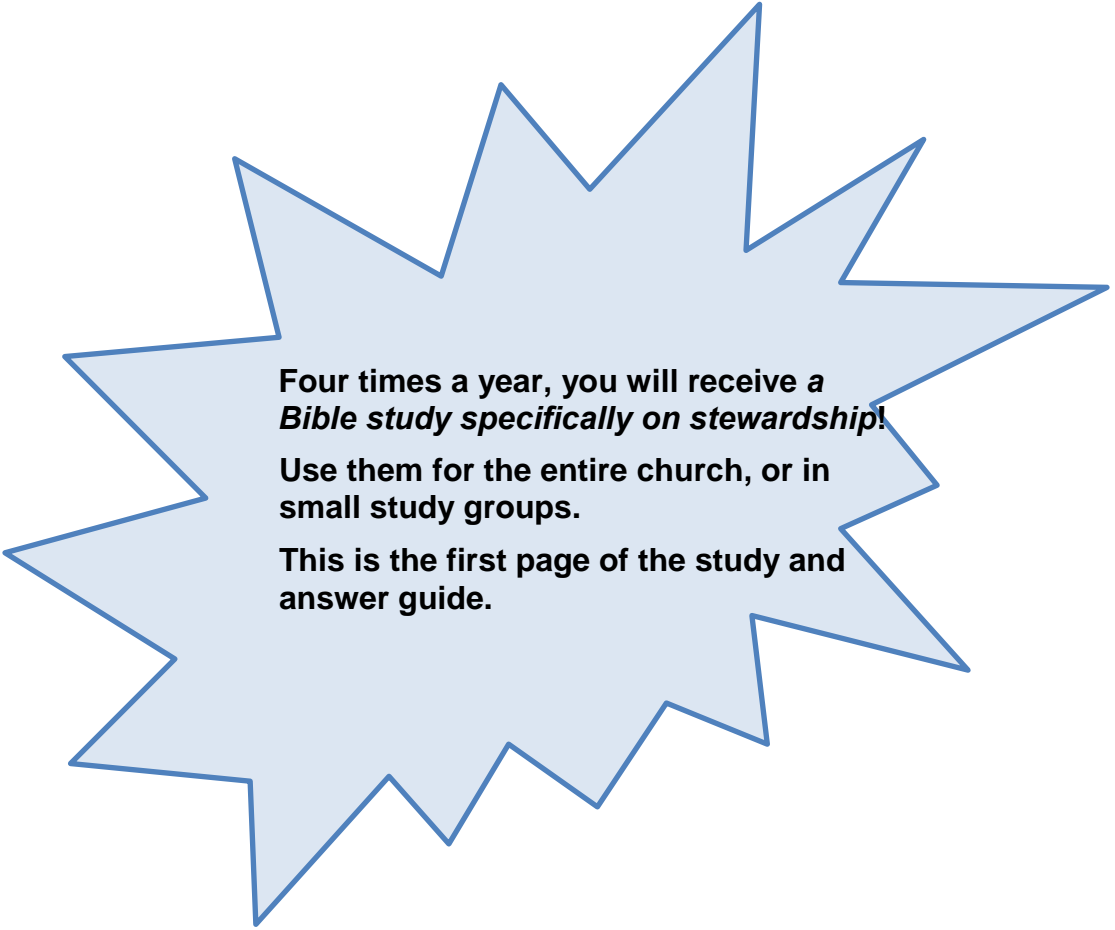
# ***Bible Study Answer Guide***

## **Growing as Stewards: Part 1**

1. God is the owner.
2. We are the managers/stewards.

#	Scripture	Speaker	Message
3.	Leviticus 25:23	God	"The land is Mine"
4.	Deuteronomy 10:14	Moses	The heavens and earth belong to God.
4.	1 Chronicles 29:11-12	David	The earth and everything in it is the Lord's.
6.	Psalms 24:1-2; 50:10-12	David; Asaph	The earth and everything in it is the Lord's.
7.	Haggai 2:8	God	The silver and gold is God's.
8.	Romans 1:20	Paul	God's qualities are seen through his creation.

9. *"God so loved the world that he gave his one and only Son, that whoever believes in Him shall not perish but have eternal life"* (John 3:16).
10. *"We live because he first loved us"* (1 John 4:19).
11. The father owned the estate.
12. What the father had to give was more important to him than his father was.
13. No, the father didn't have to give the son his inheritance, especially at that time.
14. Another parent might safely assume that the father's heart was broken. Perhaps he even wondered what he had done wrong for his son to esteem him so lowly and value his money so highly.
15. When the son "came to his senses," he decided to return to his father.
16. He had learned that money is a fleeting commodity. Perhaps he also began to see his father in a new light, realizing how kind and generous he had been.
17. The father was overjoyed at his son's return. He ran to meet him and welcomed him with open arms, asking for no explanations. Then he planned a party for the son who *"was dead and is alive again; [who] was lost and is found."*
18. Personal response. Just like the Prodigal Son, we stray. We value the gifts more than we do the giver. Often, it is only when we lose what we thought was everything and turn back to God that we find we have really gained everything.
19. The older son was resentful. He had been reliable and trustworthy and kept his nose to the grindstone while his little brother was off having a good time and wasting his money.



**Four times a year, you will receive a  
*Bible study specifically on stewardship!***

**Use them for the entire church, or in  
small study groups.**

**This is the first page of the study and  
answer guide.**



*A resource to help you in your preaching ministry.*

**Luke 6:38**    *“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”*

### “RECEIVING THROUGH GIVING”

Prayer: Our heavenly Father, you give without limit. You give not according to what we deserve, not even according to what we need, but in abundance. Give us grateful hearts that respond with joyful, generous giving to the work of your kingdom, that your name might be made known. Through Christ, our Lord. **Amen.**

Grace, mercy, and peace from God our Father and our Lord and Savior, Jesus Christ, who enables us to give generously and willingly, a good measure, pressed down and running over.

How interesting it is that, in our text today, Jesus is saying that, through our giving, we will not lose, but receive as much or more in return. Do you, as I do, find this fact very intriguing that God will bless us because we choose to show him honor through our giving? The amount that you and I can give is very minuscule in comparison to the potential that God will return to us. As our loving Father, he graciously and willingly provides for us daily. Our text today assures us that our meager offerings will not go unnoticed.

Throughout Scripture, Jesus reiterates the importance of giving. In Acts 20:35, we read Jesus’ words: *“It is more blessed to give than to receive.”* Today’s text goes into greater detail about that blessing. He says that what we give will be returned to us, and more. Our gift will be measured out, like flour in a cup, but then he will press it down, he will shake it to allow it to settle to make room for even more, and then he will continue pouring till that blessing runs over our cups and fills out laps. The more we give, the more we will receive.

Let’s not get the wrong idea, though. Giving in order to receive is not to be our motivation. Love must be the foundation of our giving. In 1 Corinthians 13:3, the Apostle Paul writes, *“If I give all I possess to the poor . . . but have not love, I gain nothing.”* It has been said, “You can give without loving, but you can never truly love without giving.” Love must be our primary motivation for everything we do, because it was God’s motivation in giving his ultimate gift. *“For God so loved the world that he gave his one and only Son”* (John 3:16).

It is impossible to separate loving and giving. Spouses share their love with one another without any limitations or constraints. The young man who loves his girl friend never thinks he has given enough to her. Moms and Dads will do whatever they can for their children. Likewise, followers of Christ, who truly love him, know no limits in their giving. God has developed a partnership with us in the life that he’s given us. It is not an equal partnership, because what God gives us is many times greater than we can give back to him. God is the creator, the provider, and the owner of everything, so our stake in the partnership is small, yet it is acceptable to God. In



# The Stewardship Toolkit

## Annual Stewardship Resources - Basic Plan

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>For Your Bulletin, Newsletter or Website...</b>												
Hi-res Theme Image and caption	†	†	†	†	†	†	†	†	†	†	†	†
<i>Generous Reflections</i>	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††
<i>Extras: "Catch-up Sunday" Bulletin Message</i>								†				
<i>Extras: "Catch-up Sunday" Newsletter Note</i>								†				
<b>For Your Email Communications...</b>												
eStewardship Mid-week Thoughts	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††	†††††
<b>Youth Stewardship Education...</b>												
<i>Calling all Kids (Grades K-6)</i>	†	†	†	†	†	†	†	†	†	†	†	†
<i>Young Stewards' Corner (Grades 7-12)</i>	†	†	†	†	†	†	†	†	†	†	†	†
<b>Adult Stewardship Education...</b>												
<i>Devotional Meditation</i>	†	†	†	†	†	†	†	†	†	†	†	†
<i>Money Matters (Personal Financial Stewardship)</i>	†	†	†	†	†	†	†	†	†	†	†	†
<b>Letters from the Pastor...</b>												
<i>To Accompany Year-end Financial Statement</i>	†											
<i>Easter Letter</i>			†									
<i>To Accompany 1st Quarter Financial Statement</i>				†								
<i>Summer Letter</i>						†						
<i>To Accompany 2nd Quarter Financial Statement</i>							†					
<i>"Catch-up Sunday" Letter</i>								†				
<i>End of Summer Letter</i>									†			
<i>To Accompany 3rd Quarter Financial Statement</i>										†		
<i>Thanksgiving Letter</i>											†	
<i>Christmas Letter</i>												†
<b>Bible Studies (with answer guide)</b>												
	†			†			†			†		
<b>Stewardship Sermons</b>												
		†			†			†			†	