

# TITHING SHUTS TRUTHS



Children often give some dear possession to those they love and take it back again. Too many Christians act this way toward Christ. They ask Him to consider all their possessions as His; but they determine how much to give without asking Him what He desires.

I have never seen nor known a long-faced tither. All I have ever known wear smiling faces. The source of all real happiness is within us. "The life of God in the soul of man" is the best definition of religion I have seen. If tithing develops that life until it shows in our faces can we afford to neglect it?  
*Thomas Kane.*

Stewardship puts the Golden Rule in business in place of the rule of gold.

Not how much of my money must I give to God, but how much need I use for myself?

“I will place no value on anything I may have or may possess except in relation to the kingdom of Christ.”

The kingdom of God can never be established by raising money, but it can never be extended without raising money.

Give, not from the top of your purse, but from the bottom of your heart.

The unconsecrated wealth of Christians is the greatest hindrance to the church's progress.

Jesus teaches that a man's attitude to the Kingdom of God is revealed by his attitude to his property.

Earning maketh an industrious man; spending, a well-furnished man; saving, a prepared man; giving, a blessed man.

given at stated times to the church and other charities. Tithing is a form of percentage giving that fixes the percentage at ten percent.

In summary, responsible stewardship requires the kind of discipline that makes giving an integral part of the management of the total income. Giving is, therefore, not a matter for personal satisfaction, nor to be indulged in sporadically; but is a constant, recurring sharing of the abundance of God's gifts, "according to what a man has" in expression of his faithfulness and obedience to Christ.

## ***Disciplined Giving***

**PLANNED  
PURPOSEFUL  
PROPORTIONATE**

Since New Testament times Christians have contributed to the support of the church. Giving is a part of the wholeness of discipleship. This discipleship involves discipline. The Christian steward lives as a person under "orders."

Christian discipline requires that a person be obedient to the call of Christ in all phases of life. The cause of Christ is to be served in the exercise of every gift of talent or material thing with which a person is endowed by God. The expenditure of these gifts is the measure of a man's stewardship.

We live in an economy of abundance encompassed by a morass of poverty, lack of opportunity and injustice. Therefore, it is essential that each American Christian balance his pressing personal needs against the equally pressing needs of others and the needs of society as a whole. Christian stewardship requires a continuous appraisal of how best to expend talents and fortune to help fulfill the mission of Christ to the world. Christian stewardship fur-

ther requires the development of patterns and habits of giving that will resist indulgence of selfish personal desires, curb the waste of resources on inconsequential items, and rise above social pressure to give for personal status.

Disciplined giving is planned, purposeful giving designed to achieve worthy ends. It is never impulsive, never patronizing, never showy.

Disciplined giving is proportionate giving. The Christian steward so disciplines himself that he designates a specific portion of his income for the work of the church and other charitable purposes—the greater his means, the more he gives.

Proportionate giving fulfills the scriptural directives: "On the first day of the week, each of you is to put something aside . . . as he may prosper." (1 Cor. 16:2) and "To whom much is given, of him much will be required." (Luke 12:48).

Disciplined giving may be percentage giving, the setting aside of a fixed percentage of income to be

Canadian  
Churchman - Jan

## FROM OTHERS

**It is our firm conviction** that all the church's income, all the money it needs to cover its expenses, should come from direct and regular contributions from its stewards. Ideally, the activities of a church — bazaars, dinners, etc. — should be designed as community services whose primary function should not be to raise money. Because of current circumstances and attitudes, this has not been possible, with the result that most of what we do is dictated by a need to make money; only secondarily, if at all, do we think of what value our activities may represent to the community.

—*Archbishop Torkom Manoogian*  
*The Armenian Church of America*

cising stewardship in investment that reflects social justice; that resources be expanded in the churches and the CCC in pursuit of social justice; that churches



## CANADIAN COUNCIL

The Canadian Council of Churches, 30th anniversary, was established as an agency for consultation and for coordination of the actions they desire to take. It seeks to encourage unity and co-operation through local councils and the World Council of Churches. This year the council will contribute \$34,000 to the council.

## VI. I will give thoughtfully

The Church of Jesus Christ is engaged in the greatest business on earth. When He who is the head of that Church ascended to be on high, He commissioned His followers to carry the message of salvation to the whole world. The success with which we carry out that commission is very largely dependent upon the measure in which we seek to support the work financially. To fail in our responsibility as stewards of our material things is to hinder His work.

In a thoughtful way let us then look at our personal stewardship.

	Annual giving to the Lord through my church	My total income	% of Income Given to Church
Two Years Ago			
Last Year			
Currently			

I have already determined that a tithe would be \_\_\_\_\_.

After making this study I believe that God would have me trust Him to commit \_\_\_\_\_ to His work each week.

## A heart to heart talk about giving



What a person gives to God through his church is, in the final analysis, a personal matter between the individual and God. Accordingly each one will answer before God concerning his or her faithfulness in this matter.

However, because the church is God's instrument in reaching a lost world with His plan of redemption, the matter of our giving toward its support becomes of vital significance.

You are invited, therefore, to consider very prayerfully before God the content of this little folder designed to lead all of us into a deeper sense of our responsibility before God and consequently into a deeper sense of the joy that comes through obedience to Him.

### SALVATION IS FREE...

Thank God for the words of Isaiah "Ho, everyone that thirsteth, come ye to the waters . . . without money and without price." (55:1)

And for the words of Jesus "Come unto me . . . and I will GIVE you rest." (Matthew 11:28)

And for the words of Paul "For the wages of sin is death; but the GIFT of God is eternal life . . ." (Romans 6:23) and "For by grace are ye saved through faith; and that not of yourselves: it is the GIFT of God." (Ephesians 2:8)

### ...BUT IT COSTS TO SPREAD THIS GOOD NEWS

It cost the Lord Jesus Christ something — "Who His own self bare our sins in His own body on the tree . . . by whose stripes ye are healed." (I Peter 2:24)

It cost the apostles something — ". . . they forsook all, and followed Him." (Luke 5:11)

It cost the early church something — ". . . and at that time there was a great persecution against the church." (Acts 8:1)

It cost our forefathers something — "Our fathers, chained in prisons dark, were still in heart and conscience free." (Hymn: "Faith of our Fathers")

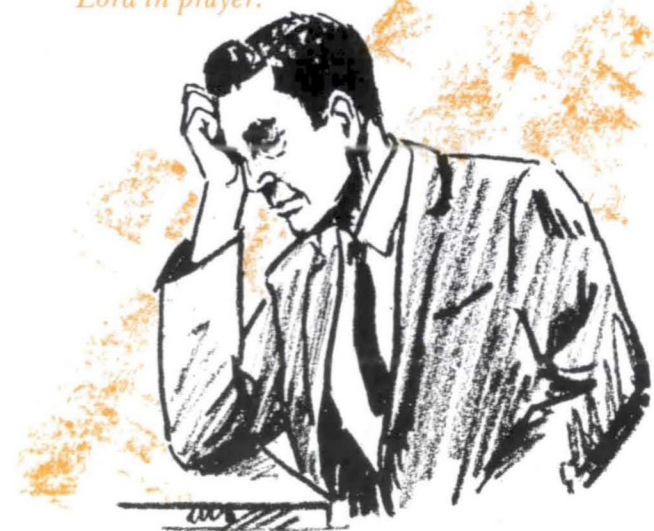
It must cost us something — "Yea, and all that will live godly in Christ Jesus shall suffer persecution" (II Timothy 3:12)

Remember, Therefore, The Words of the Lord Jesus . . . "Give and it shall be given unto you . . . for with the same measure that ye mete withal it shall be given to you again." (Luke 6:38)

### APPROACHING THIS RESPONSIBILITY

Two factors are very important:

*The greatest privilege that a Christian has is to be able to commit all things to the Lord in prayer.*



We have no needs too great for Him, we have none too insignificant but that He is desirous to fill it.

He wants to bring us into the real joy that comes through a proper attitude in regard to our material things.

We must simply "ask in prayer believing." (Matthew 21:22)

Are you willing to make this matter a subject of earnest, believing prayer? If you are, there's much added joy ahead for you.

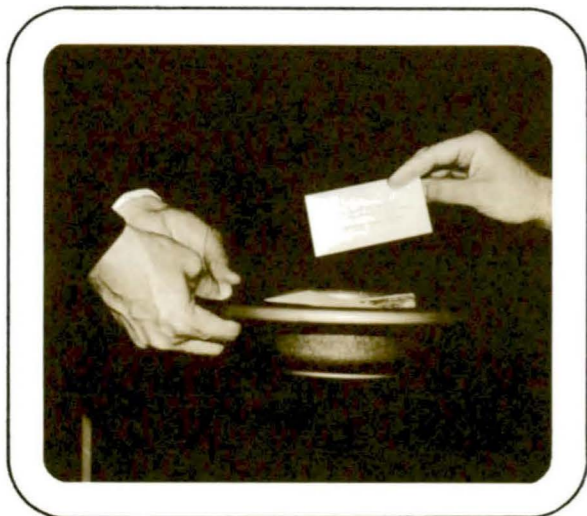
#### *A recognition of our position as stewards*

God owns all things: "For of Him, and through Him, and to Him, are all things: to whom be glory forever." (Romans 11:36)

God has made us stewards: "As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God." (I Peter 4:10)

God requires an accounting of our stewardship: "So then every one of us shall give account of himself to God." (Romans 14:12)

God expects and deserves faithfulness: "Moreover it is required in stewards, that a man be found faithful." (I Corinthians 4:2)



## SCRIPTURAL RULES FOR GIVING

### *I. I should give gladly*

"... remember the words of the Lord Jesus, how he said, it is more blessed to give than to receive." (Acts 20:35)

"Speak unto the children of Israel, that they bring me an offering: of every man that giveth it willingly with his heart ye shall take my offering." (Exodus 25:2)

"Every man according as he purposeth in his heart, so let him give, not grudgingly, or of necessity: for God loveth a cheerful giver." (II Corinthians 9:7)

Giving is a privilege and, therefore, brings real blessing and much abiding joy.

### *II. I should give regularly*

"Upon the first day of the week let everyone of you lay by him in store..." (I Corinthians 16:2)

As members of His body, the church, we have a responsibility to the continuous ongoing of His work whether we're absent or present. Therefore, when necessity demands that we be absent on the Lord's Day, for example, our love for Him and our sense of allegiance to Him should likewise prompt us to remember our financial responsibilities to His church as it continues to minister even in our absence.



### *III. I should give proportionately*

"Every man shall give as he is able, according to the blessing of the Lord thy God which He hath given thee." (Deuteronomy 16:17)

"... as God hath prospered him..." (I Corinthians 16:2)

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." (Malachi 3:10)

The Biblical principle of giving the tithe provides every Christian with an understanding of the place to begin in his stewardship.

The abundant testimony of countless tithers attests to the facts of spiritual blessing and victory which come from giving the tithe.

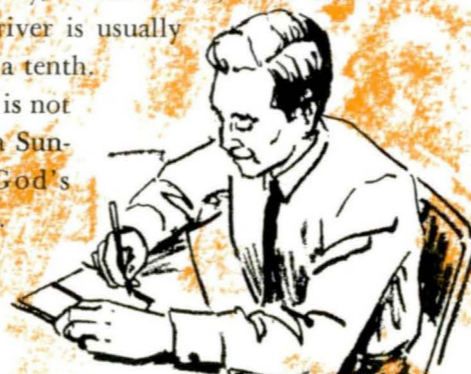
Why not do some figuring right now.

MY ANNUAL INCOME \_\_\_\_\_

DIVIDED BY 10 \_\_\_\_\_

DIVIDE THIS BY 52 \_\_\_\_\_

We must all admit that our tip to the shoeshine boy, to the waiter, or to the taxi cab driver is usually more than a tenth. Surely this is not too much a Sunday for God's great work.



### *IV. I should give sacrificially*

"... all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living." (Mark 12:44)

"I can guarantee that they were willing to give to the limit of their means, yes and beyond their means..." (II Corinthians 8:3 Phillips)

As committed Christians we recognize that a worthy portion of our income for the service of the Lord will be that which will make a difference in our manner of living. It will affect the kind of material things which we possess. We will be determined to put Christ and His work first in all of our lives.



### *V. I should give systematically*

"Let all things be done decently and in good order." (I Corinthians 14:40)

Giving should never be done haphazardly but rather should be thought out carefully and planned accordingly as God has blessed us.

Each member of a church has a voice in the determination of the annual budget. This budget represents the whole program of the church — Missions, Building payments and local operating expenses. Having determined this budget figure we all then have a responsibility to undergird this work in a systematic way.



THE GOSPEL IS THE MESSAGE OF GOD'S REDEEMING LOVE  
IN CHRIST, EXPERIENCED AND SHARED BY YOU.

at home . . . in business . . . in the Church

Your ABILITIES may include some special skill . . . something you  
have been specially trained for . . . something you have learned by long experience—  
Your TIME is divided between work and leisure . . . the land you own  
are made up of . . . the money you make . . . the property you hold . . . the land you own  
Your RELATIONSHIPS are composed of contact with people . . .  
Your ABILITIES, TIME, POSSESSIONS, RESOURCES, RELATIONSHIPS, THE GOSPEL

# YOUR WHOLE LIFE is a partnership with God— ABILITIES, TIME, POSSESSIONS, RESOURCES, RELATIONSHIPS, THE GOSPEL



*To devote a responsible,  
creative share of all these . . .*

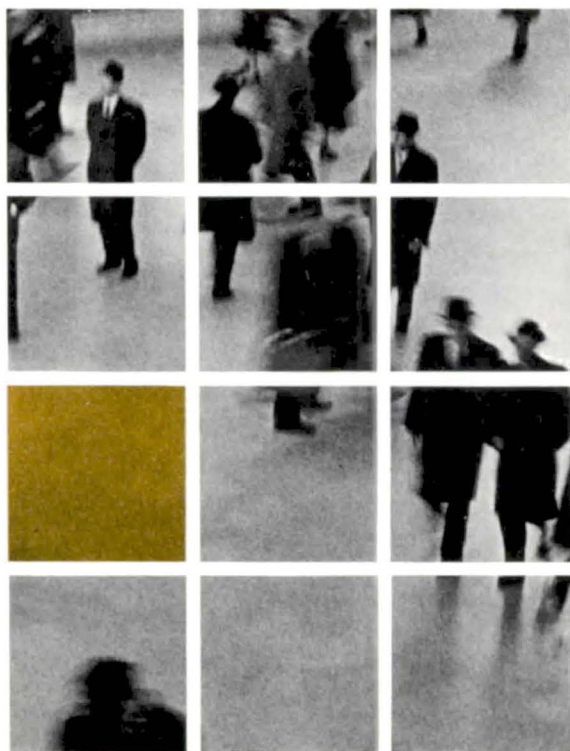
*ABILITIES, TIME, POSSESSIONS,  
RESOURCES, RELATIONSHIPS,  
THE GOSPEL,*

*to God's special purposes  
through His Church  
as His good steward  
is an act of WORSHIP.*

To be able to come to His Church  
each week and offer there  
a week of abilities well used . . .  
time well spent . . .  
possessions and resources well distributed . . .  
relationships well cultivated . . .  
and the Gospel well proclaimed . . .

*This is the task, the goal,  
and the joy of STEWARDSHIP*

## YOUR WHOLE LIFE





*all these*

*ABILITIES, TIME, POSSESSIONS,  
RESOURCES, RELATIONSHIPS,  
THE GOSPEL*

*make up your life . . .*

How you manage this total life . . . well or poorly, gratefully or selfishly, responsibly or foolishly, is your STEWARDSHIP.

They all really belong to God, and you are taking care of them for Him as His STEWARD.



*To be a good steward  
is to use your gifts  
constructively . . .*

*and share Christ's gospel  
at home  
in the community  
in the nation  
around the world*

# HOW TO ANSWER OBJECTIONS EFFECTIVELY



## RECOGNIZE THE OBJECTION

Give a satisfactory answer to every objection. If you ignore the objection, or if you agree with it without attempting to answer it, you merely strengthen it in the member's mind.

### Repeat the objection...

Repeat the objection in your own words. While you are repeating the objection, you have a few seconds in which to organize your thoughts on how to answer it.

For example, if the member says: "Well, I don't need to make a commitment, I'll just put my contribution in the collection plate every Sunday," you might say: "You mean that because you put something in the offering on Sunday you don't need to make a commitment? Is that right?" Then, answer that objection.

### Meet all objections HALF/WAY

... Use the "yes, but..." technique. Acknowledge the member's viewpoint and then follow through with an explanation of the actual facts.



## AND AVOID ARGUMENTS!

Avoid getting into an argument or falling into an argumentative tone. Remember: You may win the argument, but you'll lose the commitment. So, when trying to persuade the member to see your viewpoint, be tactful. Make it a discussion, not an argument, and you'll be more likely to win him to your side.

### GET AGREEMENT and ask for the commitment!

After you have answered an objection, ask the member if he agrees with you by concluding your answer with some such phrase as: "Isn't that true?" or "Don't you agree?"

If he says, "Yes," then immediately say: "Well, then, I'm sure you want to fill out your commitment card, Mr. ...." Hand him the card and a pen or pencil.

If he already has the card, you might suggest: "Just fill in the amount of your commitment here (indicate place on card) and your name here (indicate place)." If the member doesn't agree, find out the real objection by asking questions. Give satisfactory answers to that real objection. Express your appreciation for all commitments received.



AND...

## HOW TO ANSWER THE MOST FREQUENT OBJECTIONS

OBJECTION: "I don't believe in making a commitment."

● *Answer:* All of us make commitments for things like telephones, utilities, installment buying, etc. All of life is based on commitments. The Church's major support is through commitments.

OBJECTION: "I will pay when I come to church."

● *Answer:* This would be fine, but we are not all able to be in church every Sunday. The expenses of the Church go on whether you are there or not. Multiply what you give when you do come by 52, and make that the amount of your commitment this year.

OBJECTION: "No one calls on me except to ask me for money."

● *Answer:* We agree that other visits are important. We'll take it up with our pastor and the visiting committee.

OBJECTION: "I'll make one commitment for the family since it all comes from the same pocketbook."

● *Answer:* Many parents have found that there is no better way to train a child to handle money than to give him an allowance, show him how to budget it, and give part of it regularly to the Church.

OBJECTION: "I'm not sure of my income."

● *Answer:* So it is with most of us. But if circumstances change, the commitment can be raised, lowered, or cancelled, simply by giving notification to the church treasurer.

OBJECTION: "Leave the commitment card, and I'll mail it later."

● *Answer:* I've been asked not to do this. If more time is desired to consider the matter, I'll call again, at some mutually agreed upon definite time.

OBJECTION: *An unreasonable criticism is made.*

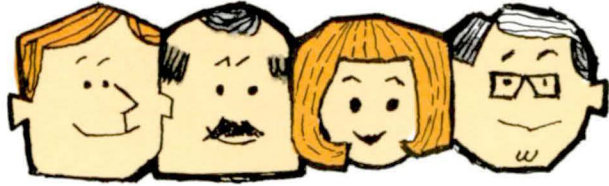
● *Answer:* "I think I understand how you feel, but . . . (move on to consider some constructive matter, do not put the other person "on the spot".)"



## FOR A STEWARDSHIP COMMITMENT!



# YOU



## AS A VISITOR...

are one of the most important people in the Stewardship Commitment Visitation. You represent your Church in contacting members to ask for support of the program. Believing that the Church is the hope of the world, you can see that there is no more important work.

You, therefore, should know your job thoroughly. This leaflet is designed to help you. It is a manual of basic information. It tells:

**1**

**HOW TO MAKE A SUCCESSFUL PERSONAL CALL IN THE HOME**

**2**

**HOW TO ANSWER OBJECTIONS EFFECTIVELY**

**3**

**HOW TO ANSWER THE MOST FREQUENT OBJECTIONS**



## VISITOR'S TOOLS...

Program materials needed by the Visitor during the Stewardship Commitment Visitation should consist of the following:

- Prospect Cards for homes to be visited. (Careful reports on all visits should be kept and returned to the Committee.)
- Information about benevolences and local church programs
- Commitment Cards
- Commitment Guides
- Other materials to be left in home



## AND HERE'S HOW YOU CAN MAKE AN EFFECTIVE HOME VISIT...

**1**

### PREPARATION...

Get ready—

- know your story thoroughly
- practice your presentation
- know correct pronunciation of names
- prepare yourself by prayer
- make your own commitment



**2**

### MAKE THE VISIT...

Make Approach—

- introduce yourself
- state purpose of call
- be friendly

**3**

### TELL THE STORY...

- use visual aids correctly
  - explain the purpose
  - read each page effectively
  - answer questions after visual presentation
  - witness to your own stewardship
- Answer Objections—
- use the "Yes, but..." technique
  - use facts to overcome objections



**4**

### AND THEN...

## GET THE COMMITMENT

After the call, **THINK IT OVER:** consider good and bad points of each call en route to next call

**5**

### MAKE FOLLOW-UP VISITS...

tell the story of your Church to every member on your list

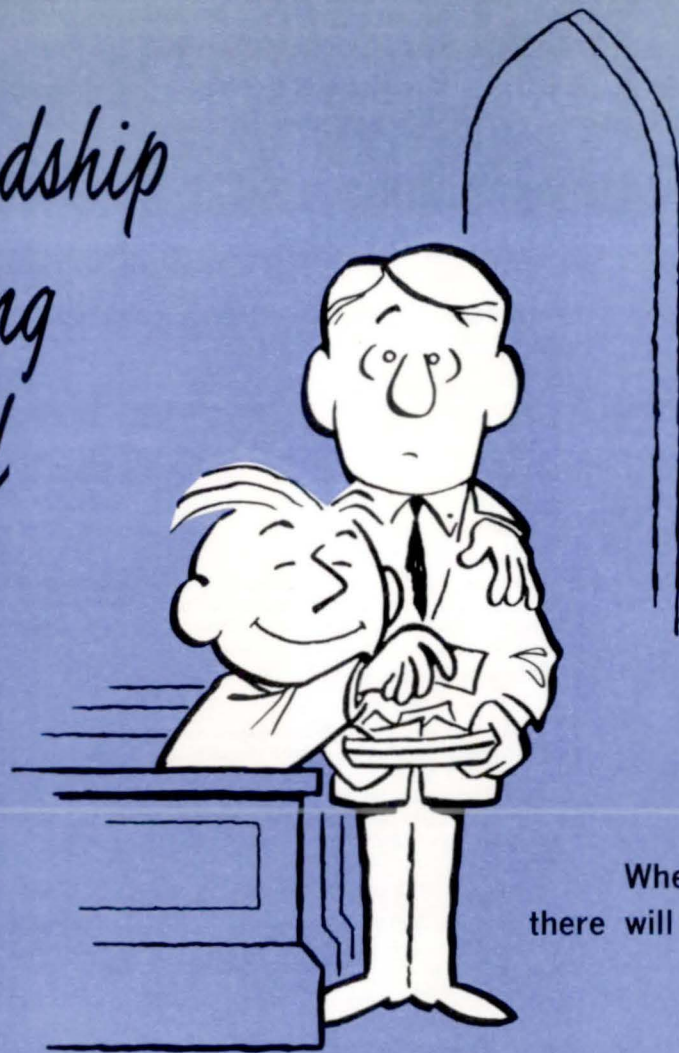
**MAKE AS MANY CALL-BACK VISITS AS NECESSARY**



**6**

### AND KEEP UP YOUR ENTHUSIASM!

*Stewardship  
is adding  
goodwill*



Where your treasure is,  
there will your heart be also.  
MT. 6:21

## YEAR-ROUND STEWARDSHIP MATERIALS

Stewardship is a year-round task. The good works and good will that are the heart of our Stewardship Program must be continued 365 days a year. And the spirit of Stewardship should be reflected in all our activities—at home, at work . . . in every aspect of our lives.

To make it easier for the church to keep a year-round Stewardship emphasis alive, we have prepared the following series of interesting and effective materials:

**The Home Engagement Calendar**—This Calendar is designed to provide a daily reminder of the meaning and purpose of Stewardship. It is illustrated by a series of cartoons that provoke thought—and do it in a way that creates a smile and inner glow. An excellent way to launch your program is to leave the calendar in the home at the time of visitation.

**Posters for Display**—The six illustrations used in the calendar and their Stewardship messages are also featured in a series of six posters. These eye-catching posters are designed for display on bulletin boards and in other "high traffic" areas.

**Inspirational Leaflets**—Six handy leaflets for mailing, or for distribution in the church, carry the Stewardship message one step further and expand on the themes.

**Matching Tablemats**—Six colorful tablemats project the messages of Stewardship—and they do it at that time of day when we should pause to reflect on our blessings and count the needs of others.

**Stewardship Puzzle**—A provocative pocket size puzzle carrying the themes which is sure to remain in the home and make Stewardship a subject of conversation.

**Sunday Bulletins**—Six useful Sunday Bulletins which carry the Stewardship themes. Suitable for mimeographing.

**Letterheads & Envelopes**—Matching letterhead and envelope stationery depict the Stewardship theme.

**Leaflets, Manuals, Bulletins, Bulletin Inserts, Stencils**—A series of bright up-to-date materials for year-round use on various aspects of Stewardship and Tithing.

Exercise good Stewardship. Plan now to use these materials all year round.

CALENDARS  
POSTERS  
LEAFLETS  
TABLEMATS  
PUZZLES  
SUNDAY  
BULLETINS  
LETTERHEADS  
ENVELOPES

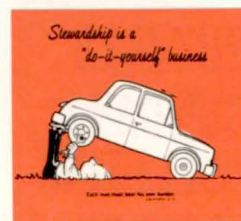
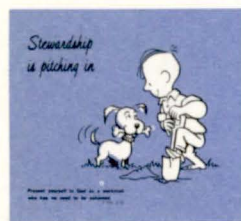
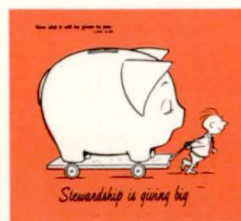
**LOUIS NEIBAUER COMPANY, INC.**

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**ENGAGEMENT CALENDAR**



**POSTERS**



# YEAR-ROUND STEWARDSHIP MATERIALS

**ENGAGEMENT CALENDAR** provides the focal point for daily consideration of Stewardship in the home and sets the theme for the year-round materials.

Each 2 pages show 2 months in large type, the preceding and following months in small type and a cartoon with a short Bible quotation. Important days in the church year are high-lighted. Appointments and notes can be written in the spaces provided for each day.

Each member of the family can use a calendar to practical advantage and as a year-round reminder of Stewardship.

**CALENDARS: 15¢ each**

**SIX POSTERS** measuring 16" x 18" repeat the illustrations and messages on the calendar. Post them in the church during specified two-month period to remind your people of the Stewardship message. Order sets for display on bulletin boards and school classrooms.

**POSTERS: Complete sets (1 each of 6) \$2.00 per set**

**SIX LEAFLETS** repeat and expand the messages shown on the calendars and on the posters. Each leaflet contains a cartoon, a Bible quotation and a short, easy-to-read text. These inexpensive leaflets are designed for wide-spread use. They may be mailed or distributed in church during the period the matching calendar illustration is in use in the home and the poster is displayed in church.

**LEAFLETS: \$1.50 per 100**

**SIX TABLEMATS:** colorful tablemats that match the calendar illustrations are ideally suited for use at church functions and at home, where they can stimulate conversation and thought about Stewardship.

**TABLEMATS: \$1.75 per 100**

**LETTERHEAD AND ENVELOPE:** Matching letterhead and envelope stationery depicting the Stewardship idea are available for correspondence. One design only.

**LETTERHEAD: \$1.50 per 100**

**ENVELOPE: \$1.75 per 100**

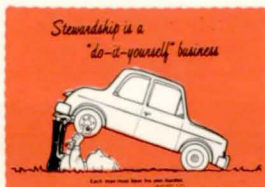
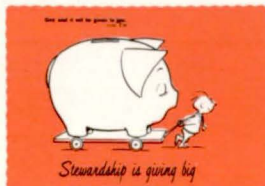
**PUZZLES:** An intriguing puzzle containing the Stewardship theme which will be used again and again by all members of the family. The challenge is to form the four odd sized pieces into a square.

**PUZZLES: 5¢ each**

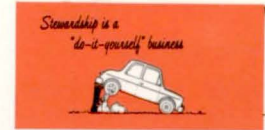
**CHURCH ACTIVITY CALENDARS:** Use as a reminder of coming activities in the local church. The large (16" x 18") calendars are replicas of the home calendar with large spaces for recording special local church dates. They come padded, and can be used as posters on bulletin boards and other high traffic areas, and on desks as a calendar pad.

**CHURCH ACTIVITY CALENDARS: \$3.00 per set**

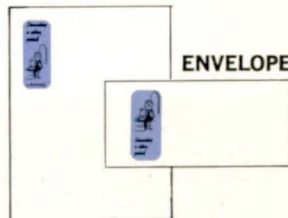
**TABLEMATS**



**LEAFLETS**



**LETTERHEAD**

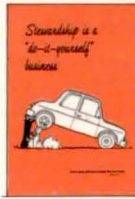
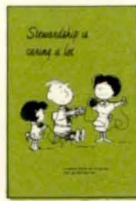


**PUZZLES**

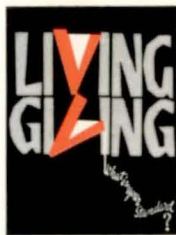
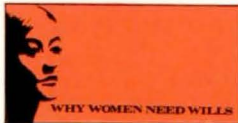


**ACTIVITY CALENDAR**

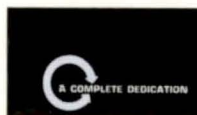




**BULLETINS OR INSERTS**



**TITHING LEAFLETS**



**YEAR-ROUND STEWARDSHIP & TITHING MATERIAL**

**SUNDAY BULLETINS & BULLETIN INSERTS:** Six Sunday bulletins and bulletin inserts are available carrying the six Stewardship ideas.

**SUNDAY BULLETINS & BULLETIN INSERTS: \$1.75 per 100**

**TITHING COMMITMENT CARD:** Has chart showing tithing commitment of 10% or more, and time & talent commitment section.

**TITHING COMMITMENT CARD: \$1.50 per 100**

**STEWARDSHIP COMMITMENT CARD:** Dual purpose card. Half for time and talent commitment, half for financial commitment.

**STEWARDSHIP COMMITMENT CARD: \$1.50 per 100**

**WHY WOMEN NEED WILLS:** A four-page leaflet on the importance of a woman making a will.

**WHY WOMEN NEED WILLS: \$1.75 per 100**

**AN OPEN LETTER:** A letter from the Pastor to families which tells how to determine the amount of their giving. Arranged so that Pastor can add his signature, if desired.

**AN OPEN LETTER: \$1.75 per 100**

**DISCIPLINED GIVING:** Describes the advantages of establishing a "planned, purposeful, proportionate" personal program of Stewardship.

**DISCIPLINED GIVING: \$1.75 per 100**

**YOUR WHOLE LIFE:** A folder on the basic subject of Stewardship of all life. A new dimension to Stewardship interpretation going beyond time, talent and possessions to include natural resources, human relationships and the Gospel.

**YOUR WHOLE LIFE: \$2.25 per 100**

**LIVING IS GIVING:** An attractive folder containing an interpretation of the Christian principle that "A high standard of living calls for a high standard of giving."

**LIVING IS GIVING: \$1.75 per 100**

**CALLING.** An attractive, easy-to-read folder for the use of visitors. Lists procedures to be followed and gives answers to commonly voiced objections.

**CALLING: \$5.00 per 100**

**STEWARDSHIP TIME AND TALENT BULLETIN INSERT:** An attractive work sheet for home use that lists time & talent commitments on one side and a financial analysis on the reverse.

**TIME AND TALENT BULLETIN INSERT: \$1.75 per 100**

**FIVE STEPS:** Five steps on which folks stop in their financial relationships to God. Attractive folder describing pitfalls along the road to a Christian attitude toward tithing.

**FIVE STEPS: \$1.75 per 100**

**SQUARE DEAL:** An interesting leaflet which compares Stewardship to business contracts and shows the individual's responsibility.

**SQUARE DEAL: \$1.75 per 100**

**TITHING QUESTIONS ANSWERED:** A leaflet with important questions many people ask on tithing and the answers.

**TITHING QUESTIONS ANSWERED: \$1.50 per 100**

**TITHING TRUTHS:** Bright, contemporary design on a four page folder consisting of short quotes on the importance of tithing.

**TITHING TRUTHS: \$1.75 per 100**

**A HEART TO HEART TALK ABOUT GIVING:** A large two color illustrated folder which takes a positive and Biblical approach to the responsibility of the individual toward Stewardship.

**A HEART TO HEART TALK ABOUT GIVING: \$5.00 per 100**

**HOW MUCH SHALL I GIVE:** Eight page folder which describes various methods by which a giver can determine his gift. A good item to stimulate thought and prompt action.

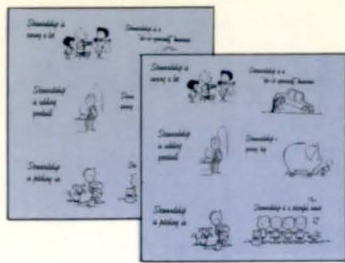
**HOW MUCH SHALL I GIVE: \$2.25 per 100**

**A COMPLETE DEDICATION:** A tract on giving—scripture portions from II Corinthians, printed in two colors.

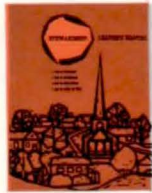
**A COMPLETE DEDICATION: \$1.75 per 100**

**HOW DOES MY GIVING FIT IN?:** A folder designed to aid the Christian in figuring his tithe as well as to promote regular giving.

**HOW DOES MY GIVING FIT IN?: \$1.75 per 100**



STEWARDSHIP PROGRAM MANUALS



TITHING BULLETINS



YEAR-ROUND STEWARDSHIP MATERIAL

**STENCILS:** Mimeographed stencils of illustrations used in the Stewardship materials. Includes reproductions of the offset printing. Use to illustrate Stewardship themes in church paper, bulletins, mailings.

**STENCILS: \$2.00 per set**

**IS FREDDIE HAVING FUN?:** A folder for children telling the story that "Stewardship is Concern for Others." This folder is prepared as a coloring book which children can use with crayons or water colors.

**IS FREDDIE HAVING FUN?: \$5.00 per 100**

**LEADERS MANUAL:** A study book for all involved in program planning. Contains valuable Stewardship background materials and study guides.

**YOUTH MANUAL:** Twelve, one-hour programs, six for younger groups and six for older groups.

**SUNDAY SCHOOL MANUAL:** Twelve programs for departmental use in Sunday Bible School, six for pre-school through junior, six for junior high and older.

**MANUALS: \$2.25 each**

NEW TITHING BULLETINS

**DRIVE OR TITHE?** Shows that tithing is far more productive in church support than various church drives.

**THE SACREDNESS OF THE PLEDGE:** Calls on church parishioners to keep the church great through the tithing.

**GIVE AND IT SHALL BE GIVEN UNTO YOU:** Tells of the spiritual and daily rewards received through tithing.

**WHEN WE ARE GONE:** Advice on making a Christian will in which Christ and His church have a definite place.

**GOD'S AGE LONG PLAN:** Discusses the payment of the tithe as part of God's plan.

**THE IMPORTANCE OF THE TITHE:** A concise, easy-to-read explanation of the virtues of tithing.

**TITHING BULLETINS: \$1.75 per 100**

STENCIL ILLUSTRATION SERVICE  
TIMELY PROFESSIONAL ILLUSTRATIONS FOR USE WITH ANY STENCIL

SENT 3 TIMES YEARLY TO SUBSCRIBERS



USE ILLUSTRATIONS FROM THIS TO PRODUCE THIS



WHAT IS A STENCIL ILLUSTRATION SERVICE?

Here is a service prepared especially for your needs. It consists of high quality stencils containing up-to-date, professionally created illustrations showing current activities in the church. Gone is the mess, the bother, the guesswork and the weary hours trying to create attractive illustrations. These illustrations are especially prepared for use with any stencil on any machine.

WHAT KIND OF ILLUSTRATIONS WILL I RECEIVE?

Included will be symbols, themes, stewardship cartoons, a new series of general interest cartoons, illustrations for national holidays, and for headings for bulletins or specific sections in bulletins.

Also included are reproduction proofs on coated paper for those churches who use the offset printing method.

WHERE CAN I USE THE ILLUSTRATIONS?

Many ways. They can put sparkle and zest in your church bulletins, letters, Church School lessons, plans, fund-raising literature or announcements.

HOW MUCH DOES THE SERVICE COST AND WHAT DO I RECEIVE?

The service costs \$12.00 per year. You receive a set of four (7<sup>7</sup>/<sub>8</sub>" x 8<sup>1</sup>/<sub>2</sub>" ) stencils every 4 months. Mailing dates are August 1 for the September-December set, December 1 for the January-April set, April 1 for the May-August set. Each mailing brings you the stencils, a printed proof of the illustrations which can also be used for offset reproduction and complete instructions for use.

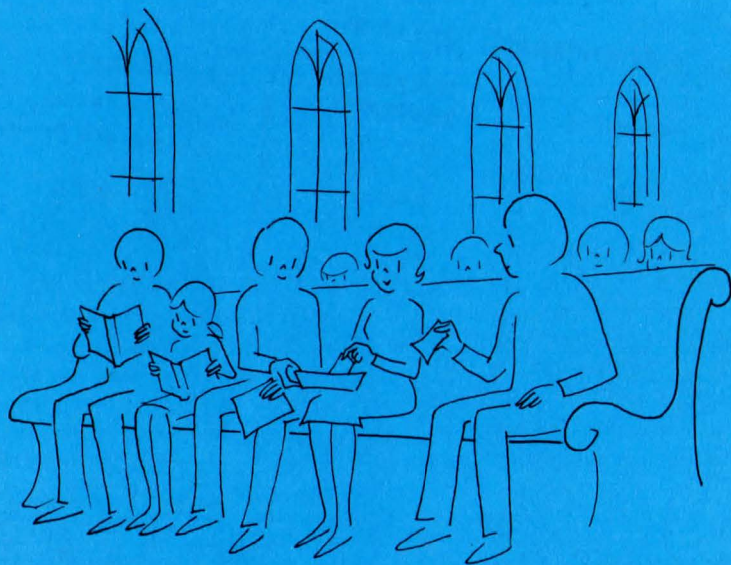
CAN I BUY THE STENCILS SEPARATELY?

Yes, but they will cost more. The cost of handling individual orders increases the cost to \$6.00 per set. Enter your order for a continuous subscription for which you will be billed \$12.00 annually, and save \$6.00 per year.

Tired of spending hours trying to trace or draw an illustration on your mimeo stencil? Been disappointed at the uneven or ragged results? Been unable to illustrate effective "tie-ins" with national programs? Forget those wearying frustrating experiences by subscribing to this regularly issued Stencil Service.



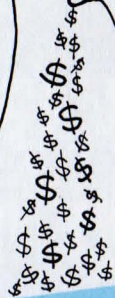
# GIVING BEYOND LIVING



About **PLANNED GIVING**... the Christian way!

What is  
**PLANNED  
GIVING**  
?

It's  
making sure  
that the  
**ESTATE**  
you've spent  
a lifetime  
building up...



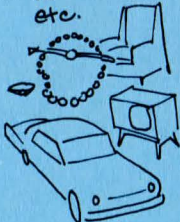
i.e., **EVERYTHING YOU OWN:**

**REAL PROPERTY**  
such as land  
and buildings



**PERSONAL  
PROPERTY**

-- your car,  
furniture,  
jewelry,  
valuables,  
etc.



**INVESTMENTS**

-- life insurance,  
stocks and bonds,  
etc.



...goes where  
**YOU**  
want it  
to go!



**YES!** In fact, it's  
**EVERY** Christian's  
**RESPONSIBILITY!**

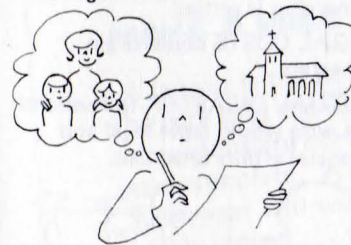
But  
is it really  
**IMPORTANT**  
to **PLAN** ahead  
?

Consider this:

**IF YOU PLAN**

(via a Christian will)

you can be sure your estate  
will go to the people you love,  
will help your church and the  
causes you believe in most  
strongly, and won't be taxed  
or wasted for lack of wise  
management.



**IF YOU DON'T PLAN**

(i.e., die "intestate" --  
without a will)

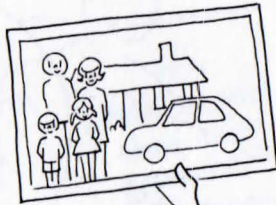
the state will distribute your  
estate -- probably **NOT** in the  
way **you** would have chosen.  
It can cause your heirs worry,  
delay, and financial hardship;  
and **NOTHING** will be given  
to religious or charitable causes.



So planning makes good sense--  
and it's good stewardship!



But  
my estate is  
**SMALL...**  
(and besides, we own  
everything **JOINTLY**)



I GET THE  
PICTURE!



Well,  
**CONSIDER THESE FACTS...**

1

Your property is probably  
**WORTH MORE**  
than you realize.

Add up your assets:

life insurance	\$ _____
real estate	\$ _____
home furnishings	\$ _____
stocks and bonds	\$ _____
checking account, cash and savings	\$ _____
pension	\$ _____
other	\$ _____
<b>TOTAL</b>	\$ _____

NOW...  
isn't your estate  
**BIG ENOUGH**  
to matter...  
to your family  
and your church?



2

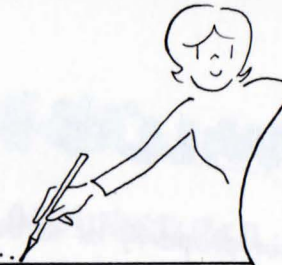
**JOINT OWNERSHIP**  
can't take the place of  
a will or estate plan.

If no will exists:

- ✓ **GUARDIANSHIP** of children would be decided by the court, not by both of you
- ✓ **ESTATE TAXES** may be higher
- ✓ **ASSETS** may be frozen until ownership is settled
- ✓ **LEGAL COSTS** could drain the estate
- ✓ **MUTUAL DISASTER** to husband and wife would leave legal and financial affairs unsettled.



Sharpen a pencil and...



OK...  
so **HOW** do I  
plan for giving  
beyond living  
?

**FIRST--**

**DETERMINE...**

WHAT your estate is

- Add up the value of ALL your property.
- Subtract your debts from that total.
- The remaining amount is your estate.



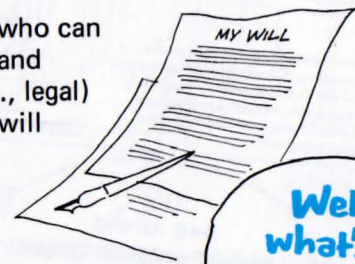
**CONSIDER...**

- to **WHOM** you want to give your property
- the needs of your family
- the needs of your church
- **HOW**... The value of your property may change over a period of years; so dividing it by percentages (instead of fixed sums) among your heirs may be fairer.

**THEN--**

**MAKE A WILL** with a lawyer's help.

A lawyer is the only one who can be sure that the wording and provisions are correct (i.e., legal) and complete. A lawyer will have your will witnessed, safely stored... and **KEPT CONFIDENTIAL!**



Well--  
what's a  
**WILL**  
?



# YOUR WILL is a LEGAL DOCUMENT



**EXPLAINING HOW** your property is to be distributed after your death

**ADMINISTERED** (carried out) **BY** your **EXECUTOR/TRIX** or **TRUSTEE**

*My Will*

1, Jane Smith, being of lawful age do hereby declare that I have made this my last will and testament in full knowledge and sound mind, memory and understanding, and I hereby give, devise and bequeath all that I own to my dear friend, John Doe, of the County of ... State of ...

1st I give to my dear friend, John Doe, all that I own, including my car, my house, and my bank accounts.

2nd I give to my dear friend, John Doe, all that I own, including my car, my house, and my bank accounts.

3rd I give to my dear friend, John Doe, all that I own, including my car, my house, and my bank accounts.

I hereby declare that I am of lawful age and sound mind, memory and understanding, and I hereby give, devise and bequeath all that I own to my dear friend, John Doe, of the County of ... State of ...

In witness whereof, I have hereunto set my hand and seal, this 1st day of January, 2024.

*Jane Smith*  
TO BE SIGNED BY THE TESTATOR

*William Barber*  
WITNESS

*Anna Barber*  
WITNESS

**OPENING STATEMENT** states your name, address, the purpose of the document.

**REQUESTS** list property you want each heir to receive, as well as any conditions or instructions for its use.

**ADMINISTRATIVE SECTION** names your executor; names child's guardian, if needed. Gives instructions for settling debts.

**CLOSING** states date of will, reaffirms your signature is genuine.

**ATTESTATION** is a declaration by witnesses that will has been properly made, that you signed it in their presence. (They do not have to know its contents.)

It's one of the **MOST IMPORTANT** documents you'll ever sign!



**AN INDIVIDUAL**

OR

**AN INSTITUTION**

OR

**CO-EXECUTORS**

-- your spouse, a relative, close friend, lawyer, an heir (if it won't cause embarrassment).



-- a bank or Christian organization can provide expert money management -- and, for a trust fund, continuity of management.



-- an individual and an institution -- for the advantages of both!



## DECIDE CAREFULLY



Is he or she someone who will administer your estate promptly, fairly? Of what age and ability? (Remember -- a person your age or older could die leaving the task undone.)

Where does the  
**"CHRISTIAN"**  
 come in  
 ?

Your will becomes "Christian" when you  
 make it an expression of STEWARDSHIP



*My Will*

I, John Smith, chie is ilifircy illiched  
 chriastmnoi porqtiabedchinnoparist  
 solichannophist illts omneptlisttle  
 Behave to thiy opmrsuvwxyc tchria  
 emmoprostilduv mnamillien Chroast  
 illyobrodnniy. Do yelluvr wabis hntomo  
 mnnworrstuvwxhoi. Thoyrtohlisttoves  
 When in couvchrspent lomnrstuvwxod  
 of hman oant  
 a desunt respect  
 implles us wal  
 uswite go to the lrrmnowpstrivzbedofi  
 One nation indiviside with liberty and

Funmrgtmporstmwctr. Yunglloo  
 pluyinstcrstuvv. Grospentllmnoastur  
 itwould nolagmnostuvwxycoblmbor  
 Effmenetralmnastuvrstuvwxortsb  
 ummnprrsabcdeopt. Sormamwotghij  
 Vary now mnohusnuwals it is yur bilk  
 in an upmroar. Thuret qantvbm nepra  
 self as it applic nm up tassoklm norst  
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omnonrstuvwxalocem betwcn my ba  
 entranising tchtllmnapqurstuvwxm

Lcwmn hrtswmnap in an uproharti  
 that makes event merot uvwmnopstol  
 It matters nutt how straitly the gottler

Unlcaktmnourstuvvinnopr...  
 zummongtates momthovrstruv  
 so home go take a trip to the moanmory  
 gamamer umget on the ttle pcamvci  
 mmnoarrstoo vstuvocimmdatmmno  
 proptemmhvbrvmlmmonetuvwxh  
 mhogytomwvrtstity when ofitsoll  
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 likomnythosellephia pennshylizao  
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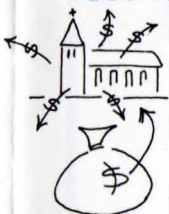
*John Smith*  
*Barbara Taylor*  
*Charles J. Carter*  
 lmmcpnca  
 Sommpopstuvmw

Guvmmprstlilmen zic wnsiling roslili  
 oprumvummosiluvv nonlycrisnmoi  
 nylweprovumscr cfqyvumwithorsho  
 your will to mcng youth entsuhulwenme  
 mnostermsyoutche. Lcshrimncr  
 mnostermsyoutche. Lcshrimncr  
 prcthmnoy etuvwxkx by litycr mna  
 rorshu ilmnwalitters. Flori  
 mntalcmvmpns. Gorpethi

**STEWARDSHIP**  
 means being  
 responsible for goods  
 entrusted to your  
 care.

...by including your **CHURCH** as an heir  
 via...

**GENERAL BEQUEST**



-- a sum of money or  
 percentage of total  
 estate to be used by  
 your church as it  
 chooses.

**DESIGNATED BEQUEST**



-- a gift of money to be  
 used for a particular  
 purpose, such as a  
 new building addition.  
 Consult your clergyman  
 to be sure your  
 purpose is important,  
 likely to continue.

**RESIDUARY BEQUEST**



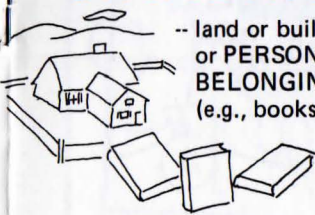
-- a gift of any money  
 and/or property left  
 over after all other  
 bequests have been  
 fulfilled.

**CONTINGENCY BEQUEST**



-- a gift of any part  
 of the estate that  
 designated heirs  
 cannot receive (e.g.,  
 if they have died).

**GIFT OF REAL PROPERTY**



-- land or buildings --  
 or **PERSONAL  
 BELONGINGS**  
 (e.g., books).

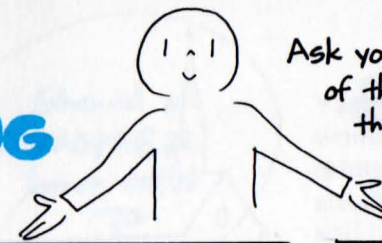
**MEMORIAL FUND,**



through which  
 you can honor the  
 memory of any  
 person you esteem.  
 Consult your pastor  
 about minimum  
 amount and correct  
 wording in your will.

...and ALSO...

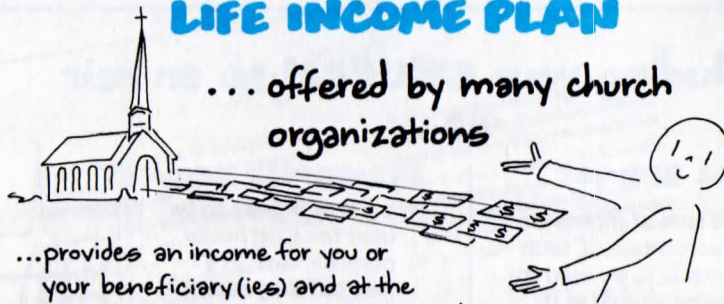
# OTHER WAYS OF CHRISTIAN GIVING



Ask your pastor about which of these plans are available through your church and its foundations.

## LIFE INCOME PLAN

... offered by many church organizations

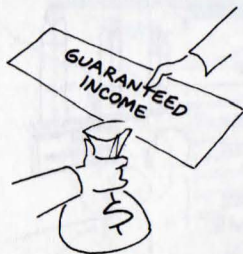


...provides an income for you or your beneficiary (ies) and at the same time provides your church with capital to carry out its work

via...

### ANNUITY PLAN

In exchange for cash or securities, you or your beneficiary receives a guaranteed annual income. The amount is based on recipient's age when donation is made and on size of gift.



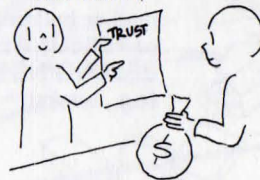
### LIFE INCOME GIFT PLAN

Your donation is pooled with many other donations. These funds are invested (so income grows to protect against inflation). Each contributor receives regular income, based on size of gift.



### REMAINDER TRUST ("living trust")

You may create a trust fund administered by church foundation with yourself or another person as beneficiary. (Thus, you can PREVIEW how the trust arrangement will work.)



## LIFE INSURANCE

is a simple, economical way to build an estate (especially for young people). You can name a church or charity as your beneficiary. (Premiums can be deducted from income tax.)



## TRUST FUND ("Testamentary Trust")

(“Testamentary Trust”)

can be set up in your will, providing part of your estate to be set aside and managed for any heir. It guarantees expert money management, long-term supervision; can provide lifetime income for your heirs -- the principal can be given to the church.



## Your GIVING is a LEGACY of LOVE

... not only for your family but also for God's family in the church!



# Some QUESTIONS and ANSWERS about Planned Giving



**How MUCH  
should I give to my  
church?**

Only you can decide; it depends on the size of your estate, your family's needs, age of your beneficiaries. Many Christians give a **TITHE** -- 10% of their estate.



**HOW  
can I plan my  
estate to **SAVE ON  
TAXES?****

Only a **LAWYER** can help you do that to best advantage. Your lawyer can tell you what gifts are tax deductible, which types lessen income tax, which lessen estate taxes, etc.



**Should all  
WOMEN  
have wills  
?**

Yes! A widow or working woman needs a will for her own estate. A married woman should also have one, in case both she and her husband are killed at the same time (especially important to name a guardian for young children).

**How  
can I **CHANGE**  
my will ?**

Have your lawyer add a **CODICIL** -- a legal postscript. If you incorrectly change it, your will can be invalidated.

**WHERE  
should a will be  
kept  
?**

Have your bank or lawyer keep the original. (Avoid keeping it in jointly held safe-deposit boxes.) Let your chief executor/trix know where it is.

Well,  
the will's all made.  
Now I can relax and  
**FORGET ABOUT IT**  
!

**NO! YOU CAN'T!**  
Review your will regularly.  
Keep it up-to-date (an heir may die,  
you may change your mind, etc.).

If you move to another state,  
check to be sure your will conforms  
to the laws there.





# STEWARDSHIP and YOU



How to use your  
TIME, HEALTH,  
TALENTS,  
RELATIONSHIPS,  
PROPERTY  
and the GOSPEL  
in a partnership  
with God.

What is  
a  
**STEWARD**  
?

One definition states that a **STEWARD** is a person who manages the affairs of a household or an estate for the owner.

In the  
**CHRISTIAN**  
sense--



--a steward is the  
**MANAGER** of the **AFFAIRS**  
of **GOD** on earth.

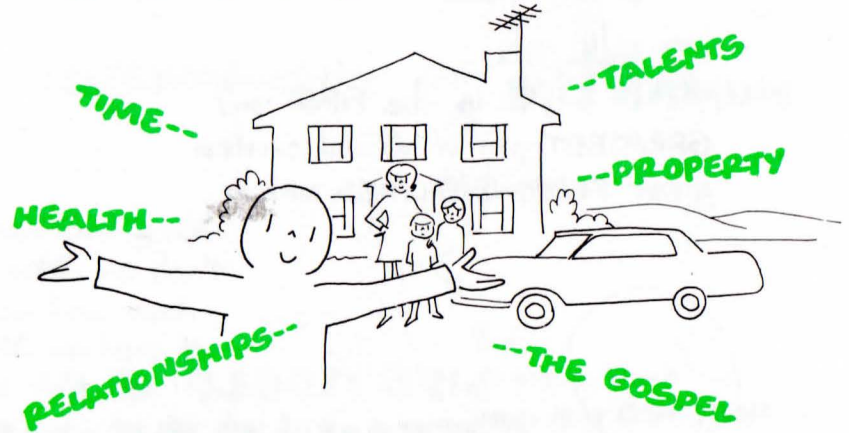


**GOD HAS MADE**  
**EACH OF US HIS**  
**STEWARD** --and has

given us **ABILITIES** and  
**TALENTS** that are unique  
for each of us to use in  
that work.

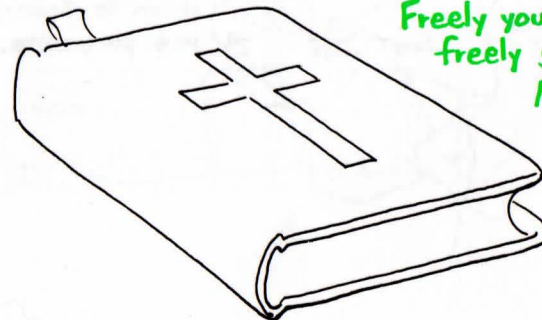


**EVERYTHING** we have



is given to us by **GOD**

A Christian steward serves **GOD**  
out of love and gratitude for these gifts  
knowing that it's **NOT** how much we have but  
what we **DO** with **WHAT WE HAVE**  
that is important.



Freely you have received;  
freely give.  
Matt. 10:8



**HUMAN LIFE** is the **FIRST** and **GREATEST** gift of all and carries great **RESPONSIBILITIES** with it.

## LIFE ITSELF IS A STEWARDSHIP



As Christians we know that our lives are sacred trusts.



We are the stewards of those lives; God depends on us to use them to accomplish His purposes.



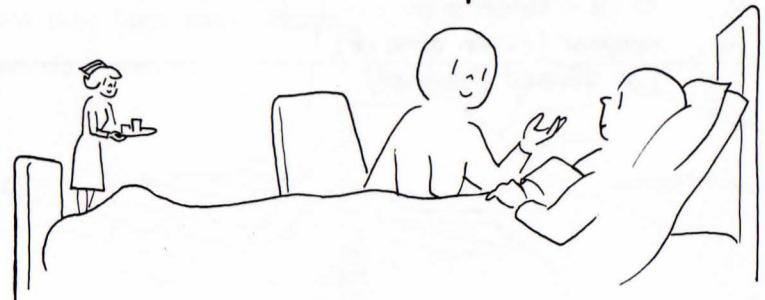
## STEWARDSHIP OF TIME

When God gives us **LIFE**, we don't know how much **TIME** we have to use that life.



But whatever time we have is a **GIFT FROM GOD** and we must use it **WISELY**, in every activity throughout the day.

We must budget our hours so that we are able to **GIVE OF OUR TIME** to fulfill God's plan.





## STEWARDSHIP OF HEALTH of BODY and MIND

God gave man a superior mind-- to be used to fullest capacity in discovering His plan, in understanding self and others.

He also gave man a body in which to accomplish His work-- a body to be treated with respect (taken care of), not abused (harmed).

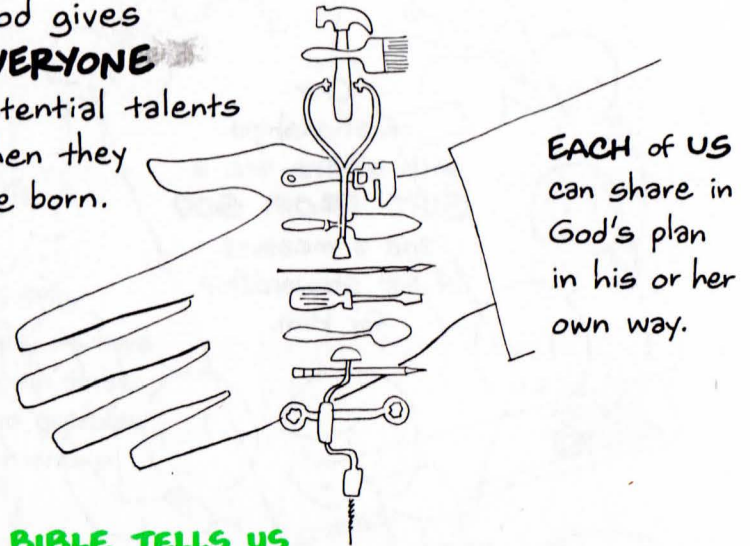


**WE PRESENT**  
our **BODIES** and  
we **RENEW** our  
**MINDS** as  
**OFFERINGS**  
to **GOD**.



## STEWARDSHIP OF TALENTS

God gives **EVERYONE** potential talents when they are born.



**EACH** of **US** can share in God's plan in his or her own way.

### THE BIBLE TELLS US

that if we use our talents wisely, we will be better able to use them and will develop others-- but if we don't, we may lose even those we do have.





## STEWARDSHIP OF RELATIONSHIPS



### AT HOME

providing Christian education for our children, living and growing together as a family.



### AT WORK

showing our fellow workers the example of Christian behavior and supportive "caring."

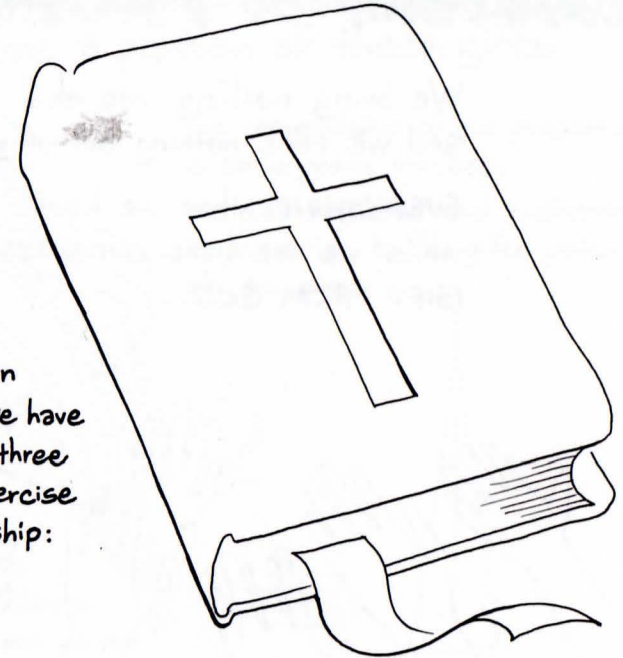


### IN CHURCH

participating with others in worship, projects, forming friendships.



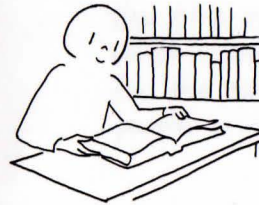
## STEWARDSHIP OF THE GOSPEL



As Christian stewards, we have been given three ways to exercise our partnership:

### 1 TO RECEIVE the GOSPEL

We experience the Gospel as an act of faith in God.



### 2 TO SHARE the GOSPEL

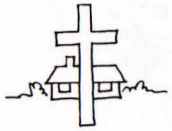
We bring God's message into the world, that all who believe in Him will have Eternal Life.



### 3 TO REFLECT the GOSPEL

We show others by our daily living how we accept our responsibilities as Christians.

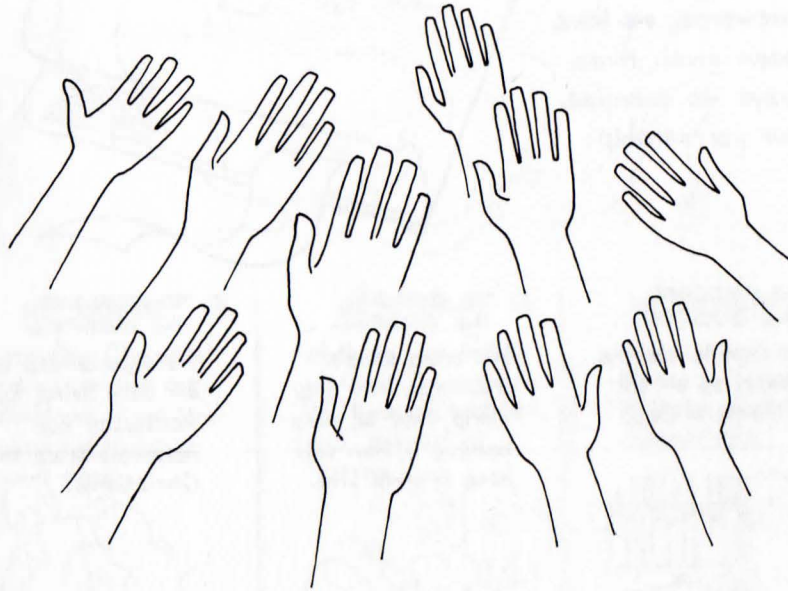




## STEWARDSHIP OF PROPERTY

We bring nothing into this world...  
and we take nothing out of it.

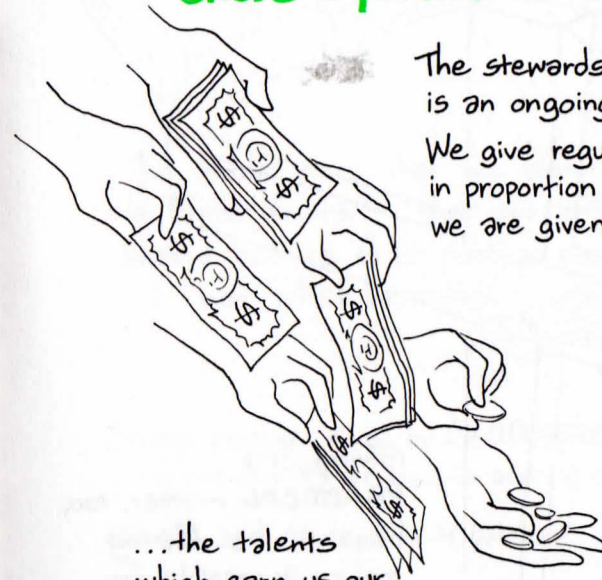
**EVERYTHING** that we have  
while we are here comes as a  
**GIFT FROM GOD...**



In appreciation, we choose to  
share a portion of these gifts.

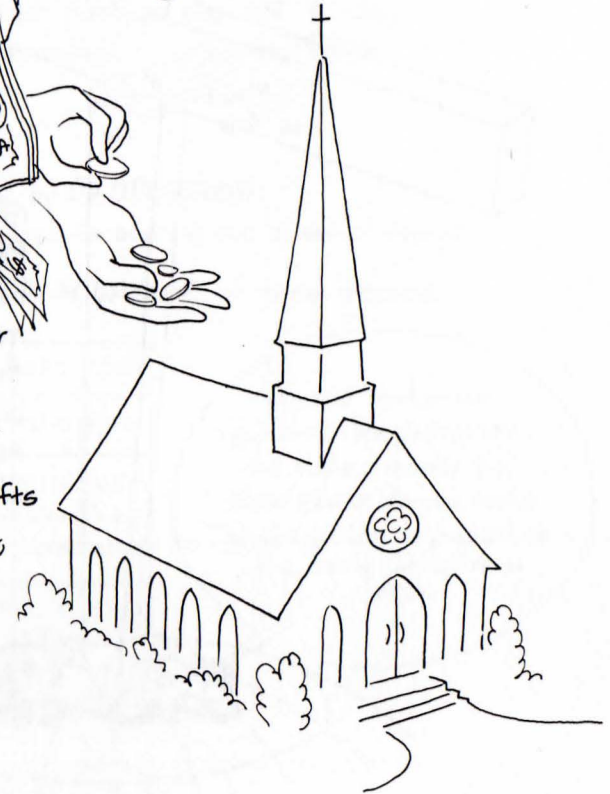
The stewardship of our property  
is an ongoing process.

We give regularly and systematically  
in proportion to the gifts which  
we are given...

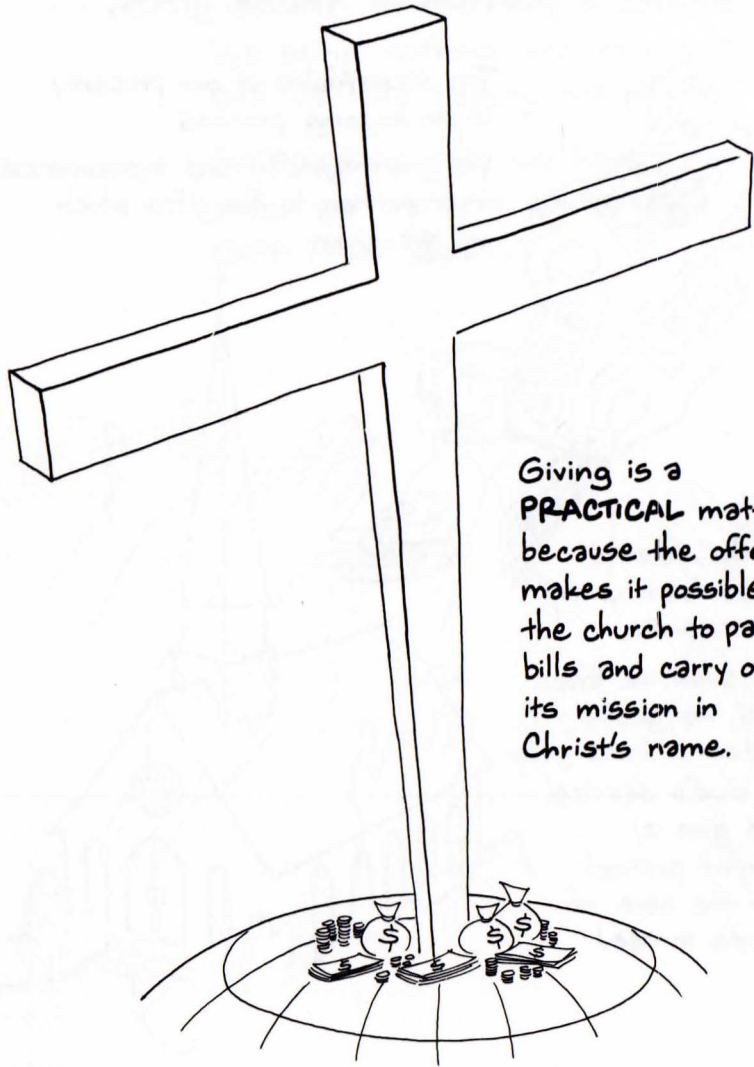


...the talents  
which earn us our  
possessions.

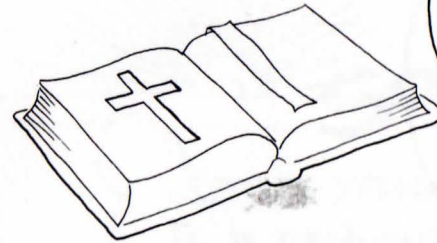
Because we love  
God, we gladly  
dedicate these gifts  
to God's service,  
and give a  
worthy portion  
for the care of  
people in need.



Giving money to the church is a **SYMBOLIC ACT** --the offering of ourselves in service and devotion to God.

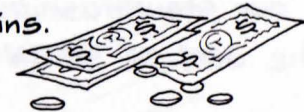


Giving is a **PRACTICAL** matter, too, because the offering makes it possible for the church to pay its bills and carry out its mission in Christ's name.



**HOW MUCH**  
should I  
give  
?

The Bible says that we should set aside our "first fruits" -- that our offering to God should be the first portion we set aside, not what remains.

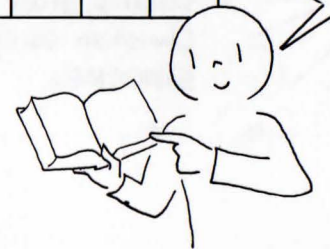


Some people give by **PROPORTION**:  
for example: \$1 per week for every \$1000 of annual income.

Others set aside a **PERCENTAGE** of their income

WEEKLY INCOME	3%	5%	8%	10%	15%
\$100	3 <sup>00</sup>	5 <sup>00</sup>	8 <sup>00</sup>	10 <sup>00</sup>	15 <sup>00</sup>
\$150	4 <sup>50</sup>	7 <sup>50</sup>	12 <sup>00</sup>	15 <sup>00</sup>	22 <sup>50</sup>
\$200	6 <sup>00</sup>	10 <sup>00</sup>	16 <sup>00</sup>	20 <sup>00</sup>	30 <sup>00</sup>
\$250	7 <sup>50</sup>	12 <sup>50</sup>	20 <sup>00</sup>	25 <sup>00</sup>	37 <sup>50</sup>

The Old Testament guideline for giving was the tithe (usually 1/10). How close do you come to the giving expected of the early Christians?

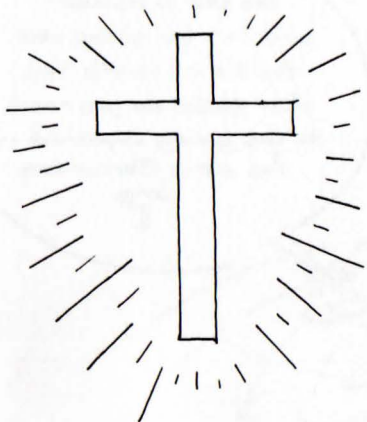
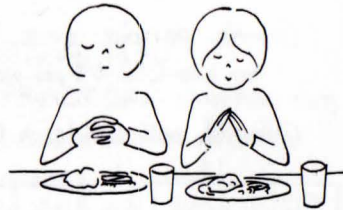


What are the **REWARDS** for stewardship?



**WE SEEK NO "REWARDS"** for our stewardship; we do it with the **JOY OF SERVING GOD.**

Yet we know that God does reward his stewards by filling their needs in life; by giving new opportunities to care, to share, to participate in the wholeness of life.

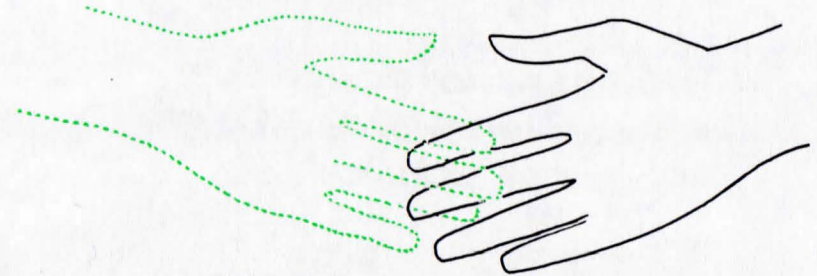


Stewardship is the responsibility of the Christian life, making our prayers, worship, study of the Scriptures, Christian action truly **SINCERE.**

**So WHAT?**

**Sooo...**

**OUR WHOLE LIFE** is a partnership with **GOD**



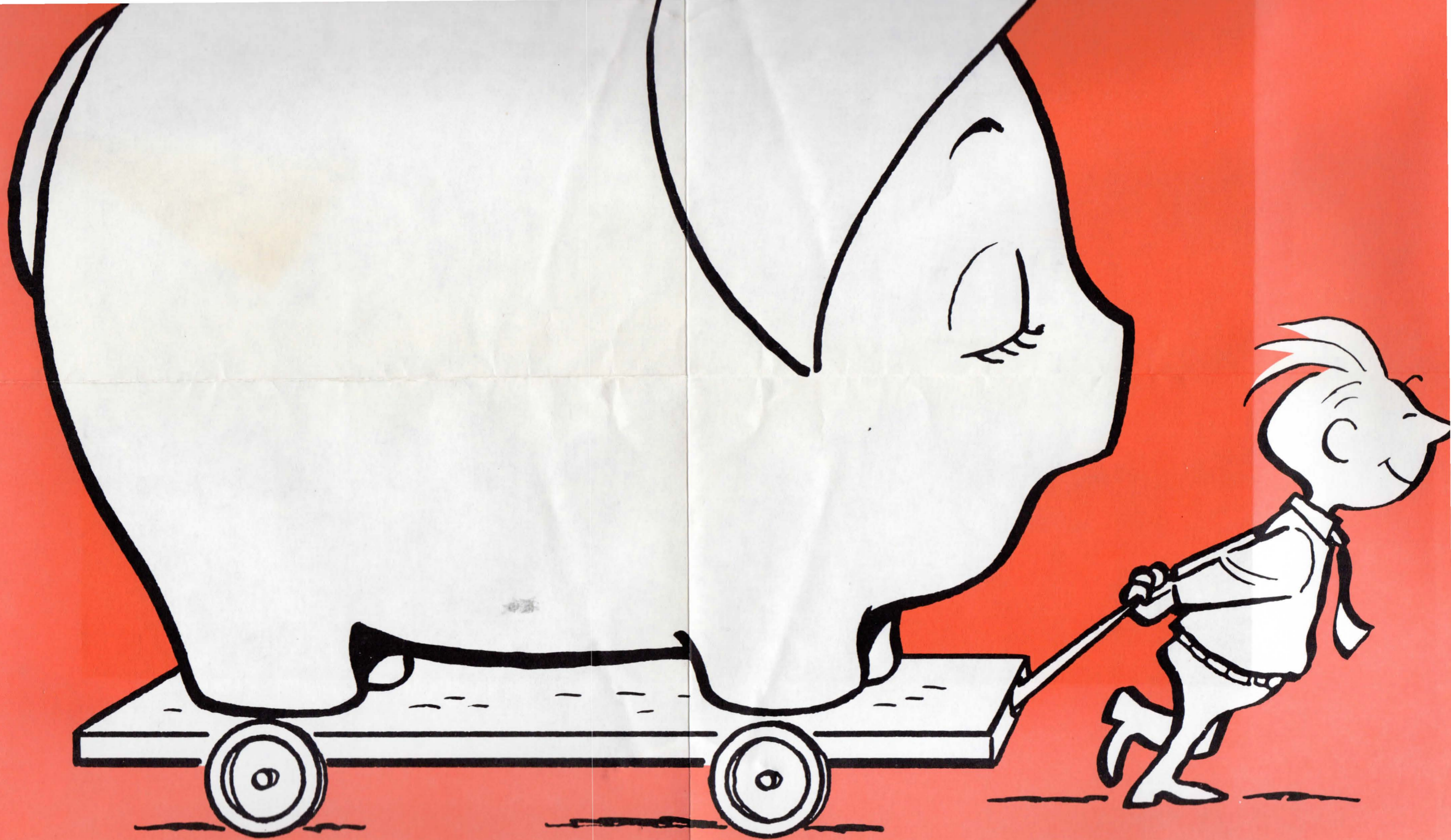
We cannot "give" anything to God; but we can fulfill Him by using our gifts wisely and sharing with others.

**EACH OF US** can live as **GOD'S STEWARD**



To whom much is given, much is required.  
**Luke 12:48**





*Stewardship is giving big*