



The Generosity Project is an expression of the ELCA Macedonia Project, an initiative to help households, congregations and synods grow in their stewardship practices and in their capacity to be generous.



A collaboration of the **North Carolina Synod** and the
Evangelical Lutheran Church in America
God's work. Our hands.

The GENEROSITY PROJECT MANUAL and Accompanying Resources

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Permission is given for congregations and households to reproduce the handouts and resources necessary for the implementation of the Generosity Project. Reproduction for resale or paid presentations is prohibited. All handouts and activities are to clearly identify the source as the *Generosity Project – ELCA*.

The Initial Generosity Project was conceived and created in the Rocky Mountain Synod through a grant received in 2011 from the Evangelical Lutheran Church in America (ELCA) as a means to carry-out the “Macedonia Project – Your Table is Ready” church-wide initiative. The *Generosity Project - Our Table is Ready* was the RMS’s expression of that grant.

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THE GENEROSITY PROJECT

Our Table is Ready

IS ABOUT...

- ❖ Supporting congregations in
 - Equipping all generations as stewards of God's abundant grace.
 - Equipping households as places where generosity is recognized and responded to with joy.
- ❖ Broadening the understanding of stewardship and changing the overall culture of sharing and giving in congregations and households.
- ❖ Growing a spirit of generosity in the congregation that overflows with abundant joy from households to congregations to ministries throughout one's neighborhood and into all the world.



GUIDING PRINCIPLES ARE ...

- ❖ Generosity is essential to the daily expression of our faith and best formed and practiced in households, with the support of the congregation and all generations.
- ❖ When values and finances are discussed between people of all ages, trust is built and faith nurtured. The culture of the congregation and understanding of stewardship begin to change.
- ❖ As Christians, our lives, our identity and daily decisions are shaped by God's Story in Jesus.

IMPACT...

Pastor DanaLee Simon, Elim Lutheran in Ogden, UT, shared,

"After sending four youth and four adults to a workshop, it was rewarding to see our participants (young and old) put together 'Crazy Generosity' events for the congregation. The kids who participated became part of our Stewardship leadership team. They loved being the experts and excited to be the teachers of the folks who gathered. The kids blew us away theologically, which was a beautiful, spirit-filled surprise!"

Doug Cook, Cheyenne, WY, a member of the initial Generosity Project Development Team in the Rocky Mountain Synod commented,

"A powerful moment in the workshops was witnessing people sharing stories unique to their age group (i.e. the Depression, Civil Rights, Vietnam, 9/11, Hurricane Katrina, Haiti earthquake, etc.) and how these events affected each one's faith journey and shaped the why and how one gives."



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May, 2015

Dear Generosity Project Participants:

Welcome to The Generosity Project workshop! May we celebrate together the life-giving generosity of God. May we also be inspired by our own faith stories of generosity and encouraged by the generous ministries of your households, congregations, the North Carolina Synod and the Evangelical Lutheran Church in America.



In this binder you will find a workshop outline with helps for replicating this event in your congregation. You will also discover suggestions of resources for household and congregational use to continue to grow the faith practice of Generosity.

Following this workshop experience, and a time for reflection with others from your household and/or congregation, we invite you to fill out a covenant to indicate your ongoing commitment to practicing and growing Generosity in your daily life – in the public church and in the domestic church - called home.

Thank you for your partnership in ministry!

Linda E. Staats

The ELCA Generosity Project Coordinator



GENEROSITY PROJECT OVERVIEW

This is a 3 1/2-hour workshop designed to introduce the *Generosity Project – Our Table is Ready*. Registration begins ½ hour before the workshop starts. Hosts are encouraged to offer hospitality, food & beverage.

* See Preparation and Supplies List for preparing space and getting ready to host the workshop.

As People Arrive:

- Put stickers on nametags to match one's generation. Display Generation sheet with dots attached.
- Each participant receives a Generosity Project Overview (distribute binders to each congregation later)
- Option for children/households to make a pig out of a milk carton as people wait for workshop to begin. Or to create during workshop. (See Preparation and Supply List)
- Hospitality

Welcome and Brief Overview (15 minutes)

Objective: To welcome everyone. Build community. Share flow of workshop, the history behind the Generosity Project, its goals and outcomes.

- **Brief description of Generosity Project and goals:**
 - Celebrate the generosity of God made known in Bible study, prayer and conversation, and expressed in individual, household and corporate living and financial giving.
 - Grow an individual, household and congregational culture and spirit of sharing.
- **Overview and Objectives of this Time Together:**
 - To experience an intergenerational process that can be replicated in

the congregations and households of those participating in the workshop.

- To develop a common and shared language in which to talk about, teach, model and practice the gift of generosity.
- To return to congregation and household with tools to share the story and mission of the congregation, Synod and ELCA.
- To celebrate God's generosity and the joy of giving in one's life.

▪ **Introductions by Each Congregation or Household**

Making the Case for Why The Household is the Center for Faith Practice (20 minutes)

Objective: To recognize the world's message and marketing vs. the message of the church and our homes.

- **Who is the Winner?** Give & Get Game: (description of activity is in binder)
- **Brief reflection following the activity:** Where are the values taught and habits developed? This sets up the case for "Why" the household is the center for faith formation. Marketing statistics, pulled from "Give or Get" game, may be displayed on posters in room or on power point. (*Linda provides*)

Circle of Giving: From Generation to Generation
(40 minutes)

Objective: To experience intergenerational conversation regarding giving and generosity as a faith practice in the household and at church.

- **Generation activity** (detailed description of activity is in binder)

Connecting with God's Word (30 minutes)

Objective: God's story. My story. Your story

- **Open scripture. Join the conversation:**
Acts 2: 41-42, 2 Corinthians 8:1-4 and 2 Kings 4:1-7 (See Bible Conversation: Dwelling in the Word-Generous Hearts)
- **Small group activity, reflection.**
- **Sharing of Synod or Host's Story**

Break (15 minutes)

One Other Story

- **Unsung Hero** (ten minutes)
<https://www.youtube.com/watch?v=yVbmUyc6NBo>

Here I Stand (15 minutes)

Objective: To identify past experiences and individual opinions related to generosity and giving as a faith practice and to engage in further conversation about values that have shaped our giving.

- **Continuum activity** (detailed description of activity is in binder)
- **Reflection** with one another in various configurations

Household Faith Practice: Secrets of the Blue Pig
(25 minutes)

Objective: To practice the 10-10-80 plan.

- **Thrivent Pig and Dimes:** Practice for Congregation and Home (detailed description in binder)

Taking It Home: Q's, Covenants, Action Plan and Resources (30 minutes)

Objective: To begin creating a plan for sharing this experience with members of the congregation and one's household.

- **A Tale of Two Tables:** Making stewardship ministry intergenerational
- **Resources:** In the binders, from the synod, sister congregations, and on the web site
- **Action Plan:** Each congregation's team/household will use a *See. Think. Act. Celebrate* approach to reflect on the workshop experience and begin to plan on how to incorporate the Generosity Project into the life of one's household and the congregation.
- **Covenant:** Implications and expectations for the congregation and synod (*Optional*)

Closing Litany: Celebration of Generosity (10 minutes)

NOTE: A Generosity Project Coordinator for your congregation or synod will provide on-going mentorship that leads to accountability of project goals and anticipated results.

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ELCA Stewardship
<http://www.elca.org/Our-Work/Congregations-and-Synods/Stewardship>

PREPARATION • SUPPLIES

Generosity Project Workshop

Set up of Space

- Open space for flexibility for movement of people
- Tables for participants, 6-7 chairs at a table.
- Bibles on each table for every 2-3 people
- 4-5 Tables. One each for: Registration, Supplies, Altar, Resource items, Displays
- Space/tables for making milk-carton pigs (*Optional activity*)
- AV Needs: Sound system. Projector, laptop for power point, web link and other visuals
- Copy of PowerPoint (*provided*)
- Bell or chime to keep and call time (*provided*)
- One Blue Pig per table or Household, provided by Thrivent (*contact local representative*)

Altar/Focal Table

- Cloth to cover table
- Chalice and Patten
- Cross
- Ordinary household table setting of placemat, plate, silverware, glass
- Two Candles
- Thrivent Blue Pig or another Piggy Bank – preferably with 3 slots

Registration Table

- Binders. (*One per congregational team*)
- Schedule for each person
- Nametags
- Dots or stickers in five different colors
- Copy of Generational Sheet with a different colored Dot assigned to each Generation
- Markers for nametags

Resource Table

- Copies of resources mentioned in the Resource List (*facilitator will provide these*)
- Communication pieces that lift-up ministry of local congregation, *Synod*, ELCA including: The Lutheran, Malaria Campaign World Hunger... signs of and opportunities to be generous!

Activities

Who's the Winner: the Giving and Getting Game

- Small cups (can be paper or non-throw away)
- Spoon in each cup (plastic or metal)
- Enough colored candy pieces such as M&M's or colored cereal to fill each cup with 15-20 pieces. Prepare ahead of time

Household Faith Practice

- Rolls of Dimes. Ten dimes for each participant (Host *obtain these. You get them back!*)
- Optional Activity: 4" Sticky Notes and 3x5 cards.
- Pencils or pens, one per participant

Making of a Pig (Is an optional activity for kids

before and during workshop. Need someone/team in congregation willing to collect items, coordinate and supervise this activity the day of workshop.)

- Plastic milk cartons or clear plastic bottles with caps. One per participating child. (Thoroughly washed and dried. Slit pre-cut)
- Plastic egg cartons. One per every 3 milk cartons. Precut. (These are the legs for pig)
- Foam or cardstock for ears. Precut.
- Googly eyes. One set per pig.
- Pipe cleaners for tail. One per pig.
- Magic markers to custom design each pig. And/or stick-on foam cutouts and other decorations.
- Tacky glue
- Glue gun



WHO IS THE WINNER?

The Giving & Getting Game

The Message of the World - The Message of the Church and Home

Instructions to group:

Prepare ahead of time small paper cups with 10-20 pieces of M&M's or varied pieces of cereal. (The edible item should be something that comes in a variety of colors.) Also include a spoon in each cup. When ready to play the game, hand out a cup and spoon to each person and say to the group,

"Now we are going to play the Giving and Getting game. Listen carefully as I give the instructions. The object of this game is simple: Either give or get candy/Trix cereal, using your spoon. You have two minutes to play. You may stand, if you are able. Go!"

As people engage in "the game," observe how the group reacts. Listen for comments. If people ask for further instructions, simply repeat what you said earlier.

Call time. Ask the following questions:

- Was the Giving and Getting game confusing? What would have made it easier?
- Was everyone playing by the same rules?
- Who do you think won? Why? (Accept and process all answers)
-

What Does the World Say?

Invite people to sit again. They may keep and eat their "winnings." Regardless of what answers people have given, ask the group *"Who does the world say won?"* Encourage discussion.

[Below are suggested points for the follow-up presentation. The heart of this section is to emphasize the extent and influence of the world's message and the absence of the message of faith in

and from our congregations and in our homes. It is important to lift up the impact of this lapse and the urgent need for the practice of generosity based on our Christian faith. This sets the foundation for the entire Generosity Project!]

The cultural and political manifesto for our time is, "Never believe you have enough!"

Does the world say we should use our money for *giving* or *getting*? (*Getting.*) The world says the winner is the person who gets as much as possible. The world says the winner is the one with the most stuff. Commercials on TV want us to believe that we can buy happiness with money. If we don't have more things, we are missing out. The rule in the world today is that stuff equals happiness and the Good Life! We need to ask, "Is the Good Life the same as the Abundant Life?"

We live in an age and a culture that has lost touch with the source and foundation for The Good Life. Consuming and buying have become a way of living and now defines the quality of one's life. Experts in many fields agree that the economic and social consequences of today's consumerism are harmful to present and future generations. It will take an intentional and sustained effort by each of you present today, and meaningful conversation between all generations, to learn more about how people of faith define the Good Life and can live an abundant and generous life.

With our children receiving more than 3000 messages a day urging them to spend, where is the voice of the faith community inviting them to share?

At its foundation this is an issue of *Identity*! This is about how we teach and share the Book of Faith - God's Story. We need a concrete frame of reference for making sense of one's life. The story you tell yourself defines you and is ultimately what influences your spending, your sharing or saving. Today's logos and emblems are the current "Cross" or marker of who one is and what defines one's identity. There is a competition between "narratives" in our society. When we as Christians do not know or pass on God's Story or see God in our story, then scripture loses its capacity to effect our decisions – our purchases. We as Christians have a Story; we just have not been intentional about integrating this narrative into all aspects of our lives. (Thank you David Lose for these points.)

The world is intentional about its message to our kids, teens and households. Our kids learn a lot about money (along with everything else) from the media:

- 6-month old babies recognize corporate logos and mascots.
- Brand loyalty begins at age 2.
- Average 3-year old recognizes 100 different brand logos.
- Toddlers cannot distinguish a TV program from a commercial.
- Children ages 5-8 account for 41% of licensed character and entertainment merchandise sales in US and Canada.
- Not until age 8 can a child tell the difference between truthful and misleading advertising.
- Kids know they have to ask 9 times before the parent will give in to their buying request.
- The average child sees 25,000- 40,000 TV ads a year.
- 8-12 year olds spend \$30 billion of their own and parent's money each year and influence another \$150 billion of their parents spending.
- 2007 statistic: Companies spend \$17 billion a year to reach kids – double from 1992.

(Facts above from page 6 in Thrivent's "Parents, Kids and Money Matters") You may choose to write these figures on signs and place around the room. Or they are on the power point as well.

What is the Church's Message?

Facilitate responses . . .

Does the church have an intentional message that counters the message of the world? If not, then we are using the "Null Curriculum," we are teaching stewardship by what we are NOT teaching and what we do NOT talk about. Does the congregation equip homes to counter the message of the world? Why or why not? Is a fall Stewardship Campaign enough to counter the message of the world? How do you define the Good Life? Is it the same as the Abundant Life?

What Do We Teach at Home?

Facilitate responses . . .

How does the congregation equip homes for the faith practice of generosity and being good stewards? This is urgent work! The church is called to provide a place to practice and ways to practice. The church is called to equip homes to learn and speak the language and stories of faith – at home.

What Does the Bible Say?

Facilitate responses . . .

Do we tell Biblical stories so we can live a meaningful, generous and abundant life? The Bible says we can be happy when we are thankful for what we have. In Philippians 4:11 it says, "For I have learned how to get along happily whether I have much or little." So, the world says that using money to get more things is best. But is getting best? God is generous to us by giving us so many things. We should give generously back to God. It all belongs to God anyway. We are just taking care of it for God.

Research and Articles that Support Facts on Marketing to Kids

http://marketing-bulletin.massey.ac.nz/V20/MB_V20_A2_Baxter.pdf

<http://www.focusonthefamily.com/entertainment/mediawise/advertising-and-kids.aspx>

<http://www.cbsnews.com/stories/2007/05/14/fyi/main2798401.shtml>

<http://www.apa.org/news/press/releases/2004/02/children-ads.aspx>

<http://www.parentfurther.com/technology-media>
(new home for Media Wise)



* CIRCLE OF GIVING

Generation to Generation

Desired Outcomes:

- Develop an awareness of the seven generational categories and impact on ministry.
- Appreciate the uniqueness, gifts and attitudes towards giving by each generation.
- Understand the Biblical directive and research for bringing the generations together for forming identity, passing on faith and values for what defines a Good Life.
- Hear the faith stories of what has shaped ones' values and practice of generosity.
- Become equipped to create and lead effective, faith-forming cross+generational ministry in the congregation and home.

Key Messages:

- A faith community's significant role is to bring all generations together for meaningful interaction.
- Meaningful interaction between the generations is essential to building relationships, sharing stories, shaping and passing on values and faith.
- Each generation offers a gift and unique perspective to the faith community.
- There are seven generations in our society and in our congregations. Each generation's beliefs, stories, values, faith, and giving practices are shaped by one's time and place in history.

Outline for Activity:

- Identify and honor the eldest in your midst.
- Name him/her as the group's "wise elder"
- Identify the youngest and have him/her stand next to the "eldest."

- Form Circle of Giving by generations or decades. From oldest to youngest.
- Read words from Psalm 78:1-7.
- Count off around the circle so the result is small groups of five with a mix of generations in each.
- (Preference is to sit in chairs pulled together in small groups, not at tables)
- Experience faith talk and caring conversation in these groups. See Q's to consider.

Questions to Consider: (Choose those appropriate to your audience and time allotted)

- What is the best thing about being your age? The most challenging?
- What is something you saved for as a child or youth?
- Tell about the first time you "earned" money. "Shared" or gave money away? What was the circumstance? How old were you? How much did you earn?
- Who were the people in your life who shaped your attitudes about money and finance?
- When or where did (does) your household talk about money?
- What is your unhappiest memory associated with money? Happiest memory?
- Name the most generous person you know. Why do you consider him/her generous?
- What does "money" mean to you? "Being generous" "Being a good steward"?
- For you, are faith and finance related to one another? Why or why not?
- If you were given one thousand dollars right now, what would you do with it?
- What motivates you to support something financially beyond your own needs or wants?
-

As preparation for this activity be familiar with "Gifts of the Generations" and read "GIVING Generosity through the Generations" by Deborah Ricci.

*** THE GIFTS OF THE GENERATIONS**

For Passing on Faith and Values

< 1909 The Lost Generation. We are losing or have lost their stories. (106 and older)

1910-1925 - *Builders/Civic/G.I.*: Faith based on knowledge and experience. Have heroes. We will do whatever it takes to get the job done. Believe every generation will be better off. Live a life of sacrifice for the good of others. Want respect. (90-105).

1926-1945 - *Boosters/Silent/Adaptive*: Faith based on knowledge and involvement. Deeply committed to common good. Know hymns by heart. No sweat, hard work will get the job done. You can count on my word and a handshake! Save and pay cash. Shaped by the depression, WWII, the industrial revolution. Rooted in tradition, loyalty, hard work and conservation of resources. Trust in institutions. Less to share, but care. Make up 39% of charitable giving. (70-89)

1946-1964 - *Boomers/Idealist*: Post WWII. Dabble in church. Taught that institutional church will pass on the faith (forgot Deut. 6). No problem. Credit oriented. Buy now, pay later. Shaped by TV and incredible social-political change: assassinations of religious and political leaders, space exploration, civil rights, Viet Nam, women's movement. Suspicious of institutions, hierarchy, and authority. Live to work and play. Creative, high standards. 80 million preparing to retire. First generation to leave hometown for career. Value their achievements. (51-69)

1965-1982 - *Busters/Survivors/Gen X/Reactors*: (13th generation of immigrants to American soil). Faith is ignorant, searching for meaning. Reached by non-denominational churches. No loyalty to a denomination. Live in shadows of 3 generations.

No fear - just do it! Concerned about making ends meet. Shaped by computers, collapse of Berlin Wall, AIDS crisis, divorce. Environmental consciousness. Visual and entertainment oriented. Relationships important. Accept diversity. 45 million. (33-50)

1983-2003 - *Millenniums or Y Gen or Gen @*: New civic generation community minded, public servants. Faith is ignorant, but responsive to nurturing. Looking for heroes. No worry. Experience a frantic pace of life, formative years spent in childcare, short attention spans, less respect for authority, technology oriented, "wired." have assumed adult responsibilities at a young age. Need close bonds with caring adults to balance insecurity in world. 75 million. (12-32)

Note: Gen X and Gen@ give on-line. Influenced by peers. Want to volunteer and be involved where they give.

2004-2020 - *Adaptive/Gen Z/Homeland* (<11)

**No One Is Too Old Or Too Young
To Be Generous**

All Are God's Stewards

*** NOTE:** *Circle of Giving* and *Gifts of the Generations* are segments of a more extensive workshop on Generational Ministry and the Church-Home Connection designed and facilitated through www.HomeGrownFaith.net Please contact linda@homegrownfaith.net for more information.



BIBLE CONVERSATIONS

Congregations and Households with Generous Hearts

Faith practices and witness of the early Christians as recorded in our Holy Scriptures:

Acts 2:⁴¹⁻⁴² *That day about three thousand took him at his word, were baptized and were signed up. They committed themselves to the teaching of the apostles, the life together, the common meal, and the prayers.*

⁴³⁻⁴⁵ *Everyone around was in awe—all those wonders and signs done through the apostles! And all the believers lived in a wonderful harmony, holding everything in common. They sold whatever they owned and pooled their resources so that each person's need was met.*

⁴⁶⁻⁴⁷ *They followed a daily discipline of worship in the Temple followed by meals at home, every meal a celebration, exuberant and joyful, as they praised God. People in general liked what they saw. Every day their number grew as God added those who were saved.* The Message

2 Corinthians 8:¹⁻⁴ *Now, friends, I want to report on the surprising and generous ways in which God is working in the churches in Macedonia province. Fierce troubles came down on the people of those churches, pushing them to the very limit. The trial exposed their true colors: They were incredibly happy, though desperately poor. The pressure triggered something totally unexpected: an outpouring of pure and generous gifts. I was there and saw it for myself. They gave offerings of whatever they could—far more than they could afford! —pleading for the privilege of helping out in the relief of poor Christians.*

⁵ *This was totally spontaneous, entirely their own idea, and caught us completely off guard. What explains it was that they had first given themselves unreservedly to God and to us. The other giving simply flowed out of the purposes of God working in their lives.* ⁸⁻⁹ *I'm not trying to order you around against your will. But by bringing in the Macedonians' enthusiasm as a stimulus to your love, I am hoping to bring the best out of you. You are familiar with the generosity of our Master, Jesus Christ. Rich as he was, he gave it all away for us—in one stroke he became poor and we became rich.* The Message

For **Discussion** in Small Groups:

- Name the key faith practices or attitudes that formed the foundation for Generosity in each of these passages.
- What were the core belief(s) of these faith communities and households?
- How did this shape their identity and economic decision-making?
- Give each of these stories a Headline for today's newspaper. Name for a TV series.

OPTION for Cross+Gen Groups:

Give each cross+gen small group a line or two of the text. Give them 3 minutes to put actions to the words. While reading text again, have each group act out the words.

WE WANT YOU TO KNOW...

Of the Abundant Generosity of Households,
Synods, Congregations, the ELCA and All Its
Worldwide Partners

Read 2 Corinthians 8:1-9 again, in the NRSV

Why tell stories?

For the Apostle Paul it was to:

- **Encourage** the Christian community in Corinth
- **Replicate** the generosity of God in this faith community with the story of the response of the Macedonian churches
- **Excel** in generosity

To make Christ known in daily life..."We want you to know...."

- **Encouragement** of one another in our households, congregations, synod and ELCA.
- **Replication** of the spirit of generosity in our households, congregations, synod, and ELCA
- **Excelling** in generosity reflected in the faith practice of giving time, talent, and money.

Because of the Grace of God granted us...

ACTIVITY

- Where do you witness this kind of generosity?
- Share examples of generosity– your own or others.

Place 4 sheets of newsprint on the wall, with space between each to allow participants room to move.

Write the following words, one on each sheet of newsprint: Household. Congregation. Synod. ELCA & Worldwide Partners

Give each person sticky notes. Invite then to write one example per sheet, of generosity they have witnessed in their own household, others homes, the congregation, the Synod, and the ELCA. Place them on the appropriate newsprint sheet.

Invite people to take time to look at the results. Share some of the stories reflected on the sticky notes.

Discuss: How do we keep on:

- Encouraging?
- Replicating'
- Excelling

This is also an opportunity for the congregation, synod or ministry partners
to share stories of generosity and abundant joy



HERE I STAND!

Continuum Activity and Reflection

(Based on the Money Autobiography)

The purpose of this activity is to identify experiences and individual opinions related to generosity and giving, and to engage in further conversation about values that have shaped our giving. It also gets people up, moving around, and interacting with one another in new ways.

Explain that there will be a series of questions. To answer each question, each individual will move to an imaginary spot on the continuum that represents that person's answer. The person facilitating needs to point out this imaginary line in the room and explain that the ends represent the more extreme or definite responses and in-between are the more moderate answers. Emphasize that there are no right or wrong answers. It is important to note that where one is on the line is not as important as one's answer to "why" one put him or herself at that particular point. Each person will have a different response. Be aware of the age range taking part in this activity. If children and youth are participating, choose questions or re-phrase the questions so any age may easily answer and engage in the activity.

Following each question, allow people time to move into position. Use a variety of approaches to have people discuss why they chose a particular spot in response to a question. Here are some suggestions:

- Invite people clustered in each of the areas to talk to one another OR
- Invite people at opposite ends of the continuum to talk to one another OR
- Call upon a few representatives from each of the points in the continuum to share with the entire group their responses to why they are where they are on the continuum
- Share with one other person younger or older than you

Sample Questions

1. Growing up as a child, did you feel rich or poor? *Very Poor... Moderately poor... Didn't think about it... Moderately Rich... Wealthy*
2. Did you worry about money as a child? (Reflect upon, "Do you worry about money now?") *Yes, all the time... Yes, very often ... Sometimes or related to a specific circumstance ... No, not very often ... Never*
3. Are you a spender or a saver? *Spend it the moment I have it... Save every penny.*
4. When it comes to spending, investing or giving, are you a risk-taker or cautious? *Risk Taker... Very Cautious*
5. Do you consider yourself generous or stingy with your money? *Stingy... Generous*
6. When considering one's attitude about money and finances, where in a continuum that moves from attitudes of: fear to scarcity; security to abundance; thankfulness to generosity; to leave a legacy; would you put yourself? (When reflecting, ask, "Who or what has shaped these attitudes?") *Fear... Scarcity... Security... Abundance... Thankful... Generosity... Leave a Legacy*
7. When it comes to the ministries of our ____ Synod and the ELCA, I believe I am: *Very well informed and tell others... I know quite a bit, but could learn more... I am aware of a couple of ministries... only know what my congregation is doing... What is a Synod or the ELCA?*
8. I primarily make purchases with: *Cash... Check Book... Credit Card... PayPal... or Other Electronic Means*
9. When sharing or being generous, I prefer to: *Give a larger amount to one recipient... give smaller amounts to many recipients*



HOUSEHOLD FAITH PRACTICE SECRETS OF THE BLUE PIG

Intro: An effective approach in equipping households as centers where faith is nurtured and taught, is for the congregation to model or practice at every opportunity what one desires to have happen in the home – at church or whenever and wherever gathered as the Body of Christ. This is also the reason for the synod hosted Generosity Project workshop – so participants can experience and practice new approaches for Stewardship and Generosity to take home to one's own congregation.

Leader Instructions: If this is a synod hosted GP workshop, then invite participants to gather in their generational small groups once again. Most ideal is to have the groups sit at tables where the pig is the focal point. If the workshop is part of a meal, the pig is the centerpiece on the table.

Let people know the Blue Pig is a part of Thrivent one-hour workshop, "Parents, Kids and Money Matters" series. (There is a similar workshop for teens and one for adults.) If your Thrivent Financial Representative is present, introduce him/her and let congregations know this person is a resource for them in offering the full PKMM workshop.)

https://www.thrivent.com/magazine/summer09/feature_2.htm

Congregational Option: When this workshop is offered in the congregation, one might choose to have participants sit in households for the "practice time." Invite households to join other households to form small groups that will fit around one table. Invite anyone attending as an individual to be an extended member of a household or make up a new household group(s).

Explain: One-Way to teach life-long effective stewardship is to practice 10-10-80. Save 10%. Share 10% and Spend 80%. All the time! (See Nathan Dungan at www.sharesavespend.com).

Sounds so simple! What if every home, in every congregation, in every community had a pig on its kitchen table? What if every household practiced 10-10-80. What if . . .? (Discussion)

Practice: So now we are going to practice! Each of you at your "household" tables has ten dimes in front of you. At your table each person is invited to:

- First, put a dime in the SAVE slot and name something you are saving for.
- Next put a dime in the SHARE slot and name something beyond one's own needs or wants you support financially. Or have in the past. Or will in future.
- The eight dimes left represent what one spends on Needs and Wants.

Leaders: Allow ample time for each table to complete the above exercise and for conversation within the small group/household.

Group Reflection: So each of you had ten dimes or one dollar. What did it feel like to keep eight dimes and give away two dimes? Does it seem like it would be easy or difficult to practice 10-10-80 in one's daily life?

What If:

One has \$10. \$1 to Save. \$1 to Share. \$8 to spend.

\$100 = \$10 - \$10 - \$80

\$1000 = \$100 - \$100 - \$800

\$10,000 = \$1,000 - \$1,000 - \$80,000

\$100,000 = \$10,000 SAVE. \$10,000 SHARE.

\$80,000 SPEND

Does it seem easier or more difficult to live 10-10-80 as income increases? Why or why not?

Additional Options as Time Permits:

If you have time, do one or more of the following exercises:

- With the eight dimes left in front of you, list on a notecard 8 items or expenses/bills for which you regularly spend your income. Which are Needs? Which are Wants? What is the difference? Needs and Wants will vary for individuals and for households.
- If time permits, have each person in the group list the Organizations or Non Profits or Causes he/she supports. Write each recipient of one's sharing on a separate note or card. Place these on a wall. Do this as a whole congregational project.
- Make Pigs! Make a large paper mache' pig for your church narthex or gathering space. Incorporate this into the time of offering during worship. Have each household make a pig out of milk cartons. See Resource page for instructions.



Learn more by reading, "The Secrets of the Blue Pig."

Contact your local Thrivent Financial for Lutherans Associates and ask if they will partner with you in hosting your congregation's workshop. Ask if they are able to provide Blue Pigs!



REFLECTION

For Home and in the Congregation

*If you are the church council, stewardship team or
synod Stewardship Table- Read page 20.*

Utilize in creating your Action Plan p.19

What did you **HEAR** that provided you with
new ways of understanding Stewardship

What did you **SEE** or **EXPERIENCE**
that was an Ah! Ha!

What will you continue to **THINK** about
as you depart?

What caused **PAUSE** for further reflection,
questioning and discussion:

A TALE OF TWO TABLES

WHO'S AT YOUR STEWARDSHIP TABLE?

By Pr. Jim Hytjan and Pr. Dan Bollman

For a moment, recall worship in your congregation last Sunday and all those who gathered around the Communion Table.

Standing or kneeling, there were people you know well, and those you have yet to meet. Present were long-time members and new, teens and pre-teens, small infants in arms of their parents, singles and married, young adults and retired, males and females. Maybe folks from mixed ethnic backgrounds, or whose first language is other than English, were there. At this table, everyone was invited to be nourished and then sent to be the visible presence of Christ in the world. Through baptism all are welcomed into the body of Christ and our shared mission in the world.

Now reflect for a moment on those gathered around another church table, probably located in the parish hall or classroom that hosts the conversation about the annual church budget [spending plan?] and stewardship appeal. Do those gathered here reflect the diversity of those who gather around the Eucharist Table? Is there a mix of ages and genders, married and single? Are varied lengths of time in the congregation represented? Are lay and rostered leaders there? In short, does this table reflect the diverse worshippers at the Lord's Table?

The varied gifts and life experiences of all can enhance budget planning for ministry and the strengthening our invitation to all to support financially the congregation's ministry, both locally and beyond through the Synod and ELCA. Take a few minutes to review "The Gifts of the Generations: Passing on Faith and Values" compiled by Linda Staats, and consider what gifts each generation can add to the budget deliberations and stewardship strategies. For example, those born 1906-1945 bring the wonderful gifts of a faith built on scripture and a love of tradition and hymns. They more readily trust institutions and their leaders. They are no strangers to hard work, and are deeply committed

to the common good. When addressing the church budget, these "historians" can speak to our support of synodical and Churchwide ministries.

Those born 1946-1964 will challenge the table to think through clearly budget priorities, and what that budget accomplishes. Their questions can lead to learning of what we accomplish through our congregation, the synod, and the ELCA. How do your congregational and synod resources, describe the broad ministries supported by congregational Mission Support?

The 1964-1982 generation can challenge the table to see how budget priorities support our expectations, and assumptions around discipleship. Will the budget, and our personal commitment of time, talent, and money make a difference? Their passion for relationships can encourage discussion around these questions. They will see that stewardship conversations broaden personal ownership of the ministry.

The 1982+ generation is very knowledgeable about modern channels of communication and networking for creating broader awareness of the importance of the church budget and individual/household support of it.

The congregation's church budget [spending plan?] reflects the congregation's priorities for mission. The financial commitment of our members and households to support this budget reflects a vital personal and corporate faith practice.

Two Tables! At the Lord's Table of Grace, faith is formed and nourished for ministry. At the table in the parish hall where budgets and stewardship ministries take shape, we celebrate "God's Work...Our Hands."

(And it all begins at the kitchen table!)



CLOSING LITANY

The Faith Practice of Generosity

Make a circle around the Gathering Table.
Delineate two groups.

Leader: Gracious God, give us generous hearts,

A: So we may know the joy that comes from helping others,

B: So we may give without counting the cost,

ALL: So we may fully appreciate all your many gifts to us.

Leader: Gracious God, give us generous hearts,

A: So that that we may show the world another way of living

B: So we may celebrate the Story that shapes our story,

ALL: So we may live an “abundant life” in response to all God provides.

Leader: Gracious God, give us generous hearts,

A: So we may share without expecting something in return,

B: So we may learn the difference between what we need and what we want,

ALL: So we may hold all our treasures in an open hand.

Leader: Gracious God, give us generous hearts,

A: So we may give thanks for the heritage of faith and trust in you passed on to us by our parents, grandparents, aunts, uncles, godparents, and friends,

B: So we may give thanks for all the generous saints who have walked before us,

ALL: So we may recognize the many blessings of each new day.

Leader: Thank you, Lord, for so richly blessing us,

ALL: May we be a blessing to others as we continue to thank you and serve you with humble and generous hearts. AMEN.

The Practice of Generosity

Make into Table Tents for Mealtimes at Church and Home

MEALTIME PRAYER

Come Lord Jesus, be our guest, and let these gifts to us be blessed.

Blessed by God, who is our Bread; may all the world be clothed and fed.

RITUALS & TRADITIONS

Blessing of the Pig! (Deposit coins in Spend, Save, Share) Discuss...

PRAYER & DEVOTION

Read God's Story for the day.

Share: Where did you witness or experience God's generosity today?

OTHER TIME PRAYER

Thank you God for all that grows, Thank you for the sky's rainbows,

Thank you for the stars that shine, Thank you for these friends of mine,

Thank you for the moon and sun, Thank you God for all you've done!

CARING CONVERSATIONS

- As a child now, or growing up, did you feel rich or poor?
- Name & describe someone whom you think is generous.
- What is your happiest memory related to money?
- Your unhappiest memory?
- What is something you saved for as a child or youth?
- Describe the meaning of "money" in your life.



Evangelical Lutheran Church in America

God's work. Our hands.



SUPPLEMENTAL READINGS

Will Our Children Be Stewards?

Borrowed from the Episcopal Church:

http://dfms.org/stewardship/109299_107069_ENG_HTM.htm

Suggestions for Congregations:

With our children receiving 3,000 messages a day urging them to spend, where is the voice in the village inviting them to share?

If you believe the church has the responsibility and opportunity to be that voice that teaches some very different ideas about the use of our time, talent, and treasure, here are a few suggestions for sharing those ideas with our children.

If the Church is to be that voice in the village, we can begin simply. Here are some suggestions to get you started.

The Children's Offering

Make sure children have an opportunity to participate in the regular offerings of the congregation.

If they leave worship services after the Gospel reading and return to see the offering precede them down the aisle, make offering part of their Sunday school experience.

Make sure they have something in which to place that offering that looks like real church equipment and not an after thought. This is not the time for used mason jars and shabby baskets. And let the ushers present that offering at the altar along with the rest. Even better, let one of the children carry the children's offering to the altar alongside the usher carrying the other offering plates.

The children's offering can come during Sunday School, children's church, or the morning worship but it should be an event, part of the liturgy.

Envelopes and Commitment

Give everyone offering envelopes and invite everyone, regardless of age, to make a financial

commitment to God's work through their congregation. The company who sells you your regular envelopes probably has special ones for children. You might give smaller children plain ones and let them create their own designs. Or you can simply get the usual envelopes for everyone. Children rarely complain about having some things that are just like mom and dad's.

Do not be dismayed by the uses children will find for these envelopes. I will never forget the morning we had to find an extra envelope for a child who had found it a convenient place to put the tooth that had come out during Sunday school. Yes, it is a good idea to tell parents what you are doing and give them veto power, though I have never known a parent to refuse or complain.

If you have an annual financial commitment program (pledging), let anyone participate. As someone who began making pledges at age 10, with an allowance of a quarter a week, no one is too young and no amount too small. This is one of the best ways to encourage a financial habit of sharing in a planned, systematic, disciplined way.

Honor Every Gift

Record children's offerings and give them regular statements along with adults regardless of the amount they contribute. If the cost of keeping the records and generating the statements exceeds the amount of the contribution, so what? This is an investment in formation and is well worth it.

Teach Stewardship

Incorporate a discussion of stewardship into confirmation class. One priest I know includes it in preparation for baptism that is an even better idea.

Honor Your Own Experts

Include Christian Education volunteers in planning for your annual stewardship program. They are valuable allies and may bring some fresh ideas along with them. Encourage them to look for stewardship teaching opportunities in whatever curriculum your church is using. There are a number of resources available but your own people may have ideas as good or better.

Read Prodigal Sons and Material Girls: How Not to Be Your Child's ATM. The book is by Nathan Dungan, published in 2003 by Wiley Books. It makes an excellent group study, but instead of making it the focus of a Sunday morning adult forum, you might consider having it on a weekday evening or Saturday so your members can invite their friends.

Think Share, Save, Spend

This financial management mantra comes from Nathan Dungan and his book. Encourage adults and children to adopt it. It is also an excellent way to organize the congregation's own spending. Remember the old adage "Practice what you preach?" Pointing out the ways in which the congregation has shared, saved, and spent makes it a model for the household. It is also a very interesting financial/budget presentation at the annual meeting.

Share Fair

One way to encourage sharing as a household activity is a Share Fair. Perhaps different households can sponsor the various table displays featuring good places to share. Whether these are local, national, or international organizations, this is an excellent way for members of the congregation to explore opportunities for sharing. Don't forget, a household may be just one person.

Encourage Goal Setting

Our study of Biblical teaching makes it clear that God rejoices when we live up to God's expectation that we:

- Acknowledge all that we have as a gift from God
- Return a tenth (tithe) of those gifts to God's purpose

Financial planners know that saving a tenth is one of the most healthy things we can do with our money.

Therefore, share this information with members of the congregation of all ages. Encourage them to set goals for sharing, saving, and spending. Encourage families to talk about these goals and ways to meet them.

Growing a Grateful, Generous Heart

This is a four-week curriculum for children from

preschool through grade 6 with four valuable messages about stewardship. It is available from the Morehouse Group <http://www.morehousegroup.com/> now part of the Church Publishing Group- Episcopal Church.

Recruit Adults

*Moms, dads, grandparents, aunts, uncles, cousins, neighbors, and anyone who has children any where in their lives can help. **Most of what children learn is learned at home!** Encourage adults to pay attention to what they say and do about sharing, saving, and spending, whether they think children are paying attention or not. Help them tell the stories about their own lives that have helped or hindered their own relationships with money. Tell about those who inspired and encouraged them to healthier habits of sharing and saving while making better spending decisions. Most of all, ask for their ideas for inviting our children to know that net worth does not determine self worth and to experience the joys of sharing.*

Help Adults!

Resolve to assist adults in acquiring mastery over their own finances. The reason children are not learning this is that their parents didn't learn it either. Consider initiating a financial counseling ministry in your congregation, not just for the members but as an offering to your community.

Work Ecumenically

Raise the issue in ministerial associations and other opportunities to develop community discussion and response to the commercial culture.

Share Ideas

If something works well for you, let the Stewardship Office Macedonia Team know. If it worked for you, it may work even better for someone else.

Above All, Pray!

Most of all pray and get to know what the Gospels have to say about the role of money in our lives as members of the body of Christ.

Most Important

Last, but most important, cherish the children. They are one of the best gifts God has given us.

Generosity through the Generations

By Deborah Ricci, Director of Finance & Operations
Charlotte Community Foundation, Inc. July 7, 2011
dricci@charlottecommunityfoundation.org
www.charlottecommunityfoundation.org/.../2011-07-...

The Annual State Conference presented by the Florida Caucus of the Association of Fundraising Professionals was held last week at the Sawgrass Marriott in Ponte Vedra Beach. Although the venue had a real wow factor, the meat of the experience was in the content of the programs. Over 300 professionals from nonprofit organizations throughout Florida shared this experience, beginning with a powerful keynote address from Carla Harris... (Background on Carla)

Experts in their field, many who have received CFRE accreditation for their experience and expertise, led us in developing our fundraising skills *to reach constituents from all four generations*. I learned that 87% of donors say the essential ingredient to their decision to give is a strong relationship with the organization, so maintaining relationships is essential.

The best prospect is a current donor, so strengthening the relationship between the donor and the organization is the key. All donors want acknowledgement for their gifts, but they vary in the type of recognition they expect. Our job is connecting hearts and treasures. Learn what is in your prospects' hearts and help them share with the ones they treasure.

Good to know: Charitable giving in America was \$290.9 billion in 2010, even in a down economy. Still the percentages remain consistent through the years: 14% from foundations, 5% from corporations, 8% from bequests, and 73% from individuals. Bequests and Individuals together represent 81% of all charitable giving, so that is the area where you should spend 81% of your efforts. Types of gifts: 63% major gifts, 20% planned gifts, 9% annual gifts, and 8% special events

Charity fills an immediate need; philanthropy is charity with vision and is an investment by the donor in your mission.

We are living in the first time when four complete generations are living, and giving, at the same time.

- *The Silent Generation*, having a high share of wealth and a lower share of income, represent 39% of giving.
- *Baby Boomers* represent 80 million people getting ready to retire. They were the first generation to leave their hometown to advance their careers, and they value their achievement.
- *Generation X* (45 million people) and *Generation @* (75 million people) prefer giving online. Younger donors are influenced by their peers, and many prefer to engage in the organization as a volunteer. They define philanthropy as "getting involved."
- *Gen @* donors want to be part of decision making and as volunteers will spread the word about your organization. All generations use online tools. Grandparents are using the Internet to keep in touch with their grandchildren and to share photographs. 50% of mature donors use Facebook.

Florida's age demography of 2010 will be the nation's demography of 2040. Ours is a state of four full generations, and *how we address the needs of children, parents, grandparents and super-elders is among the most critical goals and challenges for the next decade.*

During lunch we were wow by the experience of four community leaders each representing one of the generations. The panel provided understanding of each generation's unique characteristics, and the powerful potential to create new partnerships.

... The Charlotte Community Foundation unites individuals, families, businesses and organizations with causes they care about by creating permanent charitable funds to help the community meet the challenges of the future.

Money Leadership for Thriving Congregations

Instructions for Writing A Money Autobiography

Writing a personal money autobiography is a crucial step in understanding our behavior and feelings about money. How does one go about writing a money autobiography? In this activity it is important to focus on feelings and relationships at different points in your life (childhood, adolescence, young adult, mature adult, etc.)

Take two or three sheets of blank paper and write out some of your memories and feelings about money. Reflect on these experiences and how specific feelings developed. After reflection you may want to write this in a chronological or topical sequence.

HERE ARE SOME QUESTIONS TO USE AS A STARTING POINT:

- What attitudes and behaviors about money did you learn from your mother, father, or grandparents?
- As a child growing up, did you feel rich or poor? Why?
- What was your attitude toward money as a teenager? How did siblings or peers influence you?
- What role did money play in your life as a young adult? How did a spouse friends

influence you? Advertising?

- How did your relationship with money change when you became a parent?
- What is your happiest memory in connection with money?
- What is your unhappiest memory?
- What are the personal assets (experiences, feelings, practices) that you can build on?
- How will these help you later in life?
- How do you feel about your present financial status compared to the past?
- Do you worry about money? If so, when did you first start and why?
- Are you generous or stingy with your money? In what ways?
- What kinds of risks are you willing to take with your money?
- What will you do with your money as you approach the end of this life?

"Money Leadership for Thriving Congregations" participant book. Developed by the Evangelical Outreach and Congregational Mission Unit of the ELCA.

Writers: *Ed Kruse, Charles Lane, Michael Meier and Keith Mundy.*

THE SECRETS OF THE BLUE PIG

How to teach your children about saving, spending and sharing.

By Hugh O'Neill, Photography by Douglas Benedict

On an evening in April, children at the Da Vinci Science Center in Allentown, Pennsylvania, got a close-up look at life on Earth, came face-to-face with creepy creatures from five continents and walked away with something a bit unexpected from a visit to a science center – the ABCs of financial literacy. The science center was one of 30 kid-friendly sites across the country to host "Teach Your Kids to Share Day" on April 24. The special day, created by Thrivent Financial for Lutherans, featured interactive -family workshops on values-based money habits, as well as time to explore the museum.

While only time will tell whether any careers in science were launched that day in Allentown, the families definitely got a head start on their financial futures. With a recent U.S. Department of Education study reporting that just 42% of 12th graders are proficient in basic economics, it is never too early to start talking to children about money management. Kids left the science center with an introduction to money and cute blue piggy banks (more on those later), and parents left with handy tips developed by Thrivent Financial and industry experts for helping their children understand sharing, saving and spending.

Take a look at the following advice for ideas you can use with your family.

Make money talk a priority

We work hard to educate our kids about reading, writing and arithmetic, but money-smart lessons often get overlooked, says Barbara Dunn, one of the Thrivent Financial representatives who led the sessions. "Families are very busy, what with work and school and sports and a million things draining their time," says Dunn. "Growing up, a lot of parents were taught that you don't talk about money, so even as adults they are reluctant to teach their kids the basics of earning money, making budgets and sharing with others. They don't know how, because it was never taught financial literacy is important."

Start early

Avoid the common assumption that money is too grown-up for kids. "We want our kids to have carefree childhoods, and we worry that talking about money will make them anxious," says Laura Dierke, program manager at Thrivent Financial, who includes her 3-year-old daughter in coupon clipping. But the opposite may be true. "Young kids can grasp the underlying ideas of saving and sharing, and the earlier we make them comfortable about money, the better."

Resist the marketing blitz

There is a powerful buy-me-now energy in our culture. "Companies spend a lot of money trying to make us impulsive about buying decisions, and a lot of their ingenuity is aimed at kids," says Scot Guldin, a Thrivent Financial representative and workshop leader. There is evidence that some 6-month-old babies can recognize corporate logos and that brand loyalty can begin as early as age 2. "Parents have to counterbalance the instant-gratification message by teaching patience and self-control," says Guldin.

Don't surrender, strategize

"Kids are good at wearing parents down by asking over and over again for some video game or Barbie car," warns Guldin. "Be careful not to cave in just to make them stop." Instead, help them figure out a plan are enough, there may be special jobs they can do around the house or for the neighbors. You might offer match each dollar your child saves on to the amount he or she needs. "Teaching kids to work for money is win-win," says Dunn. "You get extra help around the house, and they get to feel proud and self-reliant."



Teach them to share, save and spend

Help children divide their money into three categories: share, save and spend. "If your kids get money for Christmas or a birthday, always encourage them to divide it into thirds – a third for buying something they want, a third for saving for things they may want in the future and a third for sharing with others," says Dierke. Children attending the workshop received a blue piggy bank with three compartments, but you can easily label three jars or boxes at home for the same effect.

Consider an allowance

Many experts believe giving an allowance is a good way to start teaching children about money, but families have many different and effective ways of administering it. Some tie an allowance to chores; others require chores but keep those duties separate from the allowance. For a rule of thumb on the amount, consider a dollar a week for every year of the child's age.

Make division easy

To help kids allocate and budget their money, make sure the cash you give them can easily be chopped

Have a grateful house

Be purposeful about celebrating sharing in your home. Read Bible stories and books that feature generosity. Make a point of noting the kindness of others. If your sister supports a food pantry, make sure your kids know you admire their aunt's sharing.

into singles and the rest in coins. This practice will not only help them understand the idea of parceling it out, but also make it easier for them to stash some in a piggy bank for saving and sharing, and some in their fist for spending at the store.

Spread out the cash

Don't give an allowance every week; consider dispensing it biweekly or even monthly. If kids know another \$5 is coming on Friday, they may be more impulsive about spending the allowance you just gave them. But if they know they have to make their money last for a while, they'll figure out the importance of discipline and self-control.

Find a cause to match their interests

Encourage your children to research charities that interest them. If they love music, perhaps they can find a charity dedicated to giving children music lessons. If a friend or family member has an illness, raising money for research into a cure would be a good idea. Of course, you'll have to look into any charity that excites your kids, but the closer the cause is to their hearts, the deeper it will take root.

Make giving a team effort

Community service is a great chance for parents and children to spend time together. One mother at the event shared that her kids look forward to their twice-a-month deliveries for Meals on Wheels, and a dad said he and his kids team up for environmental cleanup days.



RESOURCES

Distributed Separately



PROMOTIONAL

Samples and Ideas



What's this Generosity Project?

It is a lively Saturday morning interactive experience for all ages exploring attitudes and behaviors around money: earning, saving, spending, and sharing.

Why?

One's age and stage in life shapes one's attitudes, habits and financial choices. Grounded in God's generosity, participants are invited to explore what it means to be faithful stewards in the congregation and in the home.

How will this happen?

The workshop provides a model and resources for congregations to equip individuals and households for engaging in meaningful cross-generational experiences and conversations about generosity.

Who's invited to this workshop?

Pre-teens, teens, children, adults, youth and family leaders... Stewardship/Finance leaders... lay and rostered leaders.

"I'm convinced that I, not the culture, will shape my child's values and attitudes toward spending and giving and saving." (A response from one recent participant)

Generous Generations Generous Households

A Fun, Interactive Workshop
Make & Take Your Own Piggy Bank

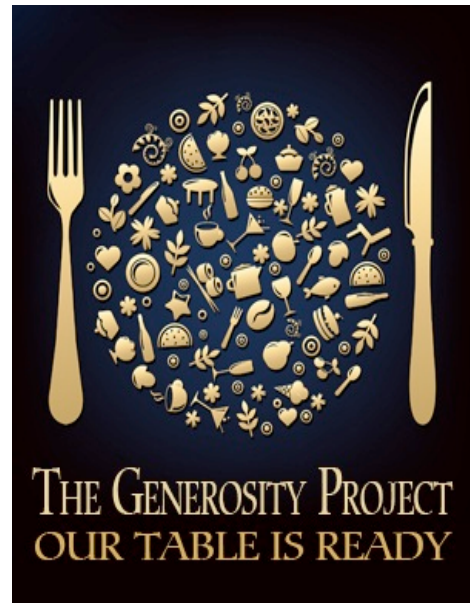
Everyone is invited – All Ages
Families & Households
Leadership Teams

SAVE THE DATE

Date...
Registration...

LOCATION

WEBSITE



The Generosity Project is made possible
through a grant from the ELCA

