

# Episcopal Diocese of West Texas

## Will Our Children Be Stewards?

By Ms. Terry Parsons

The occasion was a vestry meeting to write a stewardship statement. The group was completing a discussion of early memories of money in which the final portion, that devoted to early memories of money as an offering, had been particularly lively and I couldn't help commenting. "You seem to have really enjoyed talking about these memories of giving offerings as children. Tell me, what do the children in this congregation now do about offering?" There was a sudden silence which became filled with embarrassment as it continued. Finally, one quiet voice responded with a mixture of realization and regret, "Nothing, I guess. I really hadn't thought about it until now."

As we talked, members of that vestry realized that in their congregation there was no Sunday School offering collected. Children left the worship service as soon as the gospel had been read and returned in time to follow the presentation of the offering, the bread and the wine down the aisle. There was literally no opportunity for them to participate in any offering at all!

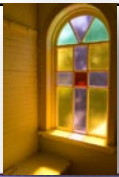
The good news is that that situation changed for those children on the very next Sunday. The vestry member who also served as the primary children's Sunday School teacher invited her students to talk about offering and create their own offering box in which to begin placing their gifts. Now, that box is placed on top of the worship offering and presented at the altar each Sunday by one of the children. The priest leaves the offering on the altar until the conclusion of the Eucharist and the children see their box sitting there when they come to the altar rail. The children have also selected outreach projects funded by "the children's offering."

"What are we teaching our children about stewardship?" is becoming a critical question for our church. The fact is that we are teaching them very little. The baby boomers whose parents passed out nickels, dimes, and quarters for childish hands to place in offering places are not passing that instruction along.

Why does it matter? Listen to a few stewardship witness talks. "My parents taught me to tithe" is a common beginning. How many of our children could say that? If we are not careful, we will soon have a generation of gospel consumers who have not been formed to contribute something of their own substance to the proclamation of that gospel to the world.

In June, 1997, I led a workshop entitled "You're Never Too Young (to be a steward)" for the Chaos to Creativity Christian Education Conference presented by Christ Church Cathedral in Indianapolis. During that workshop we identified some of the specific lessons we want our children to learn about stewardship. Though this list is still a work in progress, here is how it stands to date:

- Stewardship is using the gifts God has given us to do the work God has given us to do.
- Our giving is a thankful response to all that God has given us. Our lives and the manner in which we use our resources should reflect our belief that "All things come of Thee, oh God."
- Part of the work God is calling each of us to do is to support the life and work of our congregation. Many of our congregations involve children in giving projects which neglect or even subvert this important lesson. Bringing soap and toothbrushes for children in Afghanistan, collecting money to buy animals for third world families through the Heifer



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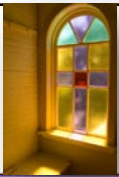
Project and similar projects are excellent learning opportunities but they somehow leave the feeling that the day to day support of the congregation is boring and can be left to someone else.

- God calls us to give of our substance, not a portion of the leftovers. Our gifts to God come first, before we spend on ourselves.

You will note that the lessons for children are identical to the lessons we try to teach adults. The technology is similar. Here are a few practical suggestions for making sure the younger members of the congregation are incorporated into the stewardship program.

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## 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 afterthought. 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

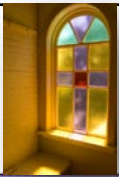
Give everyone offering envelopes and invite everyone, regardless of age, to make a financial commitment to God's work through their congregation. The company who sells you your regular envelopes probably has special ones for children. You might give smaller children plain ones and let them create their 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 which 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



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generating the statements exceeds the amount of the contribution, so what? This is an investment in formation and is well worth the cost.

## **Teach Stewardship**

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

## **Honor Your Own Experts**

Include Christian Education volunteers in planning for your annual stewardship program. They are a valuable ally 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 alliterative 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**

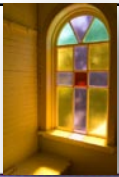
One way to encourage sharing as a household activity is a Share Fair. Perhaps different households can sponsor the various table displays featuring good places to share. Whether these are local, national, or international organizations, this is an excellent way for members of the congregation to explore 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 His expectation that we:

Acknowledge all that we have as a gift from God

Return a tenth (tithe) of those gifts to God's purpose



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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 a part of the Church Publishing Group of the Episcopal Church.

## **Recruit Adults**

Moms, dads, grandparents, aunts, uncles, cousins, neighbors, and anyone who has children anywhere 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.

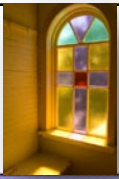
In June 2-3, 2006 in the Diocese of Western Massachusetts, the Office of Stewardship will hold its first training session for those who would like to establish such a ministry. A second event will take place October 27-28 in the Diocese of North Carolina. Places and costs are yet to be determined, but information will be posted on the Stewardship pages of this web-site and everyone is invited. If there is enough interest, we might be able to schedule a training session in your diocese.

## **Work Ecumenically**

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

## **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.



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### Most Important

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

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## Some Suggested Resources

### **Growing a Grateful, Generous Heart**

A four-week Sunday school curriculum for children, preschool through grade six. The complete package includes a leader guide (\$14.95), Parent Family Resource (\$4.95), and Sunday school papers for preschool, grades 1 and 2, grades 3 and 4, and grades 5 and 6 (\$2.95 per child). Published by Living the Good News, a division of Morehouse Publishing, this is an excellent basic stewardship resource for children.

## Books About Children and Money for Adult Reading

### **Prodigal Sons and Material Girls: How Not to Be Your Child's ATM, Book**

This book by a former financial planner has received rave reviews from parents and professionals. Dungan also has a web-site – [www.sharesavespend.com](http://www.sharesavespend.com) – where he intends to offer some ongoing help for parents.

### **Growing Up Generous – Engaging Youth in Giving and Serving, Book**

This report on a research project involving congregations is a must for church leaders. It is a thoughtful analysis of those things that encourage generosity and the ways in which a congregation can do that most effectively.

### **How to Make Money Make Sense to Children, Book**

Answers many of the questions children ask and explains things parents want children to know. Also contains excellent suggestions about other resources on the subject.

## Books to Read with Children

### **The Table Where Rich People Sit, Book**

A girl discovers that her impoverished family is rich in things that matter in life, especially being outdoors and experiencing nature.

### **The Berenstain Bears' Dollars and Sense, Book**

Mama and Papa try to teach Brother and Sister the value money and how to manage their allowance.

### **The Berenstain Bears' Trouble with Money, Book**

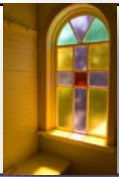
Brother and Sister Bear learn some important lessons about earning and spending money.

### **Arthur's Pet Business, Book**

Arthur's determination to prove he is responsible enough to have a puppy brings him a menagerie of animals to care for.

### **The Give-Away, Book**

The animals gather and offer to give themselves in order to revive a declining vitality of spirit in the humans.



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## **Money Sense for Kids, Book**

Explains the nature of money, the different ways in which it can be represented and how it can be saved or invested, discussing mutual funds, the stock market, banks and inflation. Includes games and activities.

## **Growing Money: A Complete Investing Guide for Kids, Book**

Explains different types of investing - savings accounts, bonds, stocks, and mutual funds - and provides information to help make decisions on each kind of investment.

## **Just a Piggy Bank, Book**

Little Critter learns about earning, spending and saving.

## **Still Another Excellent Resource**

### **Money Savvy Generation**

Money Savvy Generation is a source for a four-section piggy bank (save, spend, donate, invest), price \$14.95 and its accompanying coloring book is an excellent teaching resource. They also have a school curriculum on money management. You can find a complete list of their products at [www.msgen.com](http://www.msgen.com). It is well worth a visit.

## **Fun Sites for Kids**

### **PBS Kids: Don't Buy It** ([www.pbskids.org/dontbuyit](http://www.pbskids.org/dontbuyit))

The games and quizzes are fun and everyone can learn something about tricks advertisers play. Check out the list of items added to food so it will look good on TV or in a photo. Yuck!

### **The National Council on Economic Education** ([italladdsup.org](http://italladdsup.org))

The National Council on Economic Education set up this interactive site designed to provide a head start for teens in their financial education. There are games and simulations to learn about managing credit, buying a car, paying for college, budgeting, saving, and investing. Parents and older adults can learn a lot here too.

### **The Jump\$tart Coalition for Personal Financial Literacy**

([www.jumpstartcoalition.org](http://www.jumpstartcoalition.org))

This site is concerned with financial literacy for young adults. It has a school curriculum for middle school and high school students and lists a number of resources available from commercial organizations. Make the link to its "Reality Check" to find out how much money it will take to support yourself in your ideal life style.

### **Consumer Reports.org 4kids** ([www.zillions.org](http://www.zillions.org))

Consumer Reports set up this site when it was producing a children's version of their publication. It tells you from the outset that articles are from 1999 to 2001, but don't think the quizzes and interactive games are out of date. All ages can improve their ad smarts, money smarts, product smarts, and overall money literacy here.

### **Share Save Spend** ([www.sharesavespend.com](http://www.sharesavespend.com))

This is Nathan Dungan's web-site. Not only does it have good information but it allows you to subscribe to his weekly electronic newsletter.