## STEWARDSHIP AND CHURCH PLANTING VIDEO NOTES

## 1. RAISING FUNDS AND GROWING STEWARDS FOR A NEW CHURCH

- a. Most ministry leaders
  - i. Are uncomfortable talking about money
  - ii. Do not want to preach about money
  - iii. Feel giving is a necessary evil
  - iv. Consider giving a "means to an end"
  - v. Feel asking for money is like begging
  - vi. Wish that money were no object to ministry
- b. Raising fund and growing stewards
  - i. Biblical foundation
  - ii. Leading change
  - iii. Strategic planning
  - iv. Organizational worthiness
  - v. Skills and methods
- c. Foundation: Three Biblical Realities
  - i. God owns it all
    - 1. Genesis 1:1 <sup>1</sup> In the beginning, God created the heavens and the earth. (ESV)
    - 2. Psalms 24:1 <sup>1</sup> The earth is the LORD'S and the fullness thereof, the world and those who dwell therein, (ESV)
    - 3. By virtue of God is the rightful owner of all things
      - a. Creation
      - b. Position
      - c. Sovereignty
    - 4. No shortage of funds
      - a. If this is true, why does it often feel like there is a shortage of money for ministry?
  - ii. People manage every decision is a stewardship choice
    - 1. Genesis 1:26-28 <sup>26</sup> Then God said, "Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth."
      - <sup>27</sup> So God created man in his own image, in the image of God he created him; male and female he created them.
      - <sup>28</sup> And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth." (ESV)

- 2. Luke 12:42 <sup>42</sup> And the Lord said, "Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time? (ESV)
- 3. Matthew 25:14-29 <sup>14</sup> "For it will be like a man going on a journey, who called his servants and entrusted to them his property. <sup>15</sup> To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. 16 He who had received the five talents went at once and traded with them, and he made five talents more. <sup>17</sup> So also he who had the two talents made two talents more. <sup>18</sup> But he who had received the one talent went and dug in the ground and hid his master's money. 19 Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup> And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' <sup>21</sup> His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>22</sup> And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' 23 His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>24</sup> He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' <sup>26</sup> But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? <sup>27</sup> Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. <sup>28</sup> So take the talent from him and give it to him who has the ten talents. <sup>29</sup> For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. (ESV)
- 4. If this is true, why do we not think about stewardship Monday through Saturday?
- iii. The character of oikonomos
  - 1. Origin Greek: "oikos" house; "nomos" rulership
  - 2. Faithful
    - a. 1 Corinthians  $4:2^2$  Moreover, it is required of stewards that they be found faithful. (ESV)

- b. Luke 12:42-48 <sup>42</sup> And the Lord said, "Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time? <sup>43</sup> Blessed is that servant whom his master will find so doing when he comes. 44 Truly, I say to you, he will set him over all his possessions. <sup>45</sup> But if that servant says to himself, 'My master is delayed in coming,' and begins to beat the male and female servants, and to eat and drink and get drunk, 46 the master of that servant will come on a day when he does not expect him and at an hour he does not know, and will cut him in pieces and put him with the unfaithful. <sup>47</sup> And that servant who knew his master's will but did not get ready or act according to his will, will receive a severe beating. <sup>48</sup> But the one who did not know, and did what deserved a beating, will receive a light beating. Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more. (ESV)
- c. 1 Peter 4:10 <sup>10</sup> As each has received a gift, use it to serve one another, as good stewards of God's varied grace: (ESV)

#### 3. Wise

- a. Luke 12:42-43 <sup>42</sup> And the Lord said, "Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time? <sup>43</sup> Blessed is that servant whom his master will find so doing when he comes. (ESV)
- b. Luke 19:11-27 <sup>11</sup> As they heard these things, he proceeded to tell a parable, because he was near to Jerusalem, and because they supposed that the kingdom of God was to appear immediately. <sup>12</sup> He said therefore, "A nobleman went into a far country to receive for himself a kingdom and then return. <sup>13</sup> Calling ten of his servants, he gave them ten minas, and said to them, 'Engage in business until I come.' 14 But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.' 15 When he returned, having received the kingdom, he ordered these servants to whom he had given the money to be called to him, that he might know what they had gained by doing business. <sup>16</sup> The first came before him, saying, 'Lord, your mina has made ten minas more.' 17 And he said to him, 'Well done, good servant! Because you have been faithful in a very little, you shall have authority over ten cities.' 18 And the second came, saying, 'Lord, your mina

- has made five minas.' <sup>19</sup> And he said to him, 'And you are to be over five cities.' <sup>20</sup> Then another came, saying, 'Lord, here is your mina, which I kept laid away in a handkerchief; 21 for I was afraid of you, because you are a severe man. You take what you did not deposit, and reap what you did not sow.' 22 He said to him, I will condemn you with your own words, you wicked servant! You knew that I was a severe man, taking what I did not deposit and reaping what I did not sow? <sup>23</sup> Why then did you not put my money in the bank, and at my coming I might have collected it with interest?' <sup>24</sup> And he said to those who stood by, 'Take the mina from him, and give it to the one who has the ten minas.' 25 And they said to him, 'Lord, he has ten minas!' <sup>26</sup> 'I tell you that to everyone who has, more will be given, but from the one who has not, even what he has will be taken away. <sup>27</sup> But as for these enemies of mine, who did not want me to reign over them, bring them here and slaughter them before me." (ESV)
- Matthew 25:19-30 <sup>19</sup> Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup> And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' 21 His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' 22 And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' 23 His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>24</sup> He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' <sup>26</sup> But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? <sup>27</sup> Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. <sup>28</sup> So take the talent from him and give it to him who has the ten talents. <sup>29</sup> For to everyone who has will more be given, and

he will have an abundance. But from the one who has not, even what he has will be taken away. <sup>30</sup> And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.' (ESV)

#### 4. Accountable

- a. Luke 16:2 <sup>2</sup> And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' (ESV)
- b. Luke 12:39-40 <sup>39</sup> But know this, that if the master of the house had known at what hour the thief was coming, he would not have left his house to be broken into. <sup>40</sup> You also must be ready, for the Son of Man is coming at an hour you do not expect." (ESV)
- c. Matthew 24:36 <sup>36</sup> "But concerning that day and hour no one knows, not even the angels of heaven, nor the Son, but the Father only. (ESV)
- d. Matthew 25:19 <sup>19</sup> Now after a long time the master of those servants came and settled accounts with them. (ESV)

### d. The scope of stewardship

- i. Our physical bodies
  - 1. Romans 12:1-2 <sup>1</sup> I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. <sup>2</sup> Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect. (ESV)

### ii. Our gifts and abilities

- 1. 1 Corinthians 6:19 <sup>19</sup> Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, (ESV)
- 2. 1 Corinthians 9:27 <sup>27</sup> But I discipline my body and keep it under control, lest after preaching to others I myself should be disqualified. (ESV)
- 3. Matthew 25:15 <sup>15</sup> To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. (ESV)
- 4. 1 Peter 4:10 <sup>10</sup> As each has received a gift, use it to serve one another, as good stewards of God's varied grace: (ESV)

#### iii. Our time

- 1. Colossians 4:5  $^5$  Walk in wisdom toward outsiders, making the best use of the time. (ESV)
- 2. Ephesians 5:16 <sup>16</sup> making the best use of the time, because the days are evil. (ESV)

- 3. Luke 9:57 <sup>57</sup> As they were going along the road, someone said to him, "I will follow you wherever you go." (ESV)
- 4. Matthew 25:13 <sup>13</sup> Watch therefore, for you know neither the day nor the hour. (ESV)

### iv. Our money

- 1. 1 Timothy 6:9-10 <sup>9</sup> But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (ESV)
- 2. Colossians 3:5 <sup>5</sup> Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry. (ESV)
- 3. 1 Chronicles 29:14 <sup>14</sup> "But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you. (ESV)

## e. Stewardship is learned

- i. 1 Timothy 6:11-19 <sup>11</sup> But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. <sup>12</sup> Fight the good fight of the faith. Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses. <sup>13</sup> I charge you in the presence of God, who gives life to all things, and of Christ Jesus, who in his testimony before Pontius Pilate made the good confession, <sup>14</sup> to keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, <sup>15</sup> which he will display at the proper time—he who is the blessed and only Sovereign, the King of kings and Lord of lords, <sup>16</sup> who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion. Amen.
  - <sup>17</sup> As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (ESV)
- ii. Leaders must grow stewards
  - 1. If this is true, why are we afraid to ask?

## f. Getting perspective

- i. Given both the number of references and the theological significance of stewardship in both testaments we must conclude:
  - 1. Stewardship is not just what you must do in or order to do real ministry

- 2. Stewardship development IS ministry
- g. The problem of external dependency
  - i. Basic questions
    - 1. Can a local ministry be funded locally?
    - 2. Has God adequately distributed resources for local ministry?
    - 3. Are local ministries best funded locally?
  - ii. Key assumptions
    - 1. Local ministries CAN be funded locally
      - a. May require the ministry to be "scaled" to the setting
    - 2. The resources for local ministry are found locally
      - a. There is no shortage of funds, only a shortage of stewards
    - 3. Prolonged external funding cripples local ministries
      - a. External funding resources NOT coming directly from those participating in that ministry
      - b. Creates extended dependency
      - c. Takes out of the ministry:
        - i. Energy
        - ii. Motivation
        - iii. Leadership
        - iv. Responsibility
        - v. Dignity
  - iii. Scripture teaches:
    - 1. 1 Timothy 5:16 <sup>16</sup> If any believing woman has relatives who are widows, let her care for them. Let the church not be burdened, so that it may care for those who are truly widows. (ESV)
    - 2. 1 Timothy 6:17 <sup>17</sup> As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. (ESV)
    - 3. Galatians 6:6 <sup>6</sup> Let the one who is taught the word share all good things with the one who teaches. (ESV)
    - 4. The support of the Jerusalem church in 2 Corinthians 8 was for a short term need

# 2. STEWARDSHIP, PART 2

- a. How to develop a strategic plan
- b. Strategic planning is important because
  - i. Few people are eager to give to the past
    - 1. Your debt
  - ii. Some will be responsive to the need of the present
    - 1. Your planting operations needs
  - iii. Most will be engaged by a dream of the future
    - 1. Your planting vision
- c. Strategic planning simplified

- i. Where are we now?
- ii. Where do we want to be?
- iii. How will we get there?
- d. Strategic planning the right ingredients
  - i. Mission
  - ii. Vision/Target group
  - iii. Core values
  - iv. Key result areas
  - v. Strategy, tactics, and methods
  - vi. Time frames
  - vii. Budget
  - viii. Evaluation
- e. Timeline exercise
  - i. Today
    - 1. Purchase needed equipment
    - 2. Bless the community
    - 3. Recruit volunteers
    - 4. Find a worship leader
    - 5. Train small group leaders
    - 6. Share vision with 100 people
    - 7. Prepare teaching
    - 8. Disciple key leaders
  - ii. Launch
    - 1. Cultivate small groups
    - 2. Raise needed funds
    - 3. Form a prayer team
    - 4. Meet local leaders
    - 5. Plan launch day
    - 6. Evangelize
    - 7. Form a leadership team
    - 8. Signs and invitations
- f. Key concern what is your prelaunch strategy
  - i. Gather
    - 1. Planter work
    - 2. Plant benchmarks
  - ii. Preview
    - 1. Planter work
    - 2. Plant benchmarks
  - iii. Launch
    - 1. Planter work
    - 2. Plant benchmarks
- g. Strategic planning the right process
  - i. What are your negotiable points?

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- ii. How will you communicate your plan to stakeholders and outsiders?
- iii. Who should join you in the process?
- iv. The more your plant grows the more you need to grow "buy in" to your planting strategic plan
- h. Key times for strategic planning
  - i. In the beginning
    - 1. Before you have made any commitments
  - ii. Annually
    - 1. As part of your budget process
  - iii. After any major change
    - 1. Positive
    - 2. Negative
- i. What to do with your strategic plan
  - i. Use it weekly to set your schedule
  - ii. Use it weekly to measure progress
  - iii. Use it weekly to align resources
  - iv. Use it weekly to set priorities
  - v. Use it often to share your vision
- j. Leading change
  - i. How to move people from here to there
- k. Change emotions
  - i. There is no change without discomfort
  - ii. There is no change without comfort
  - iii. Homophyly
    - 1. No change
  - iv. Hetrophyly
    - 1. Difference
  - v. Each new stewardship step is mix of emotions
- 1. Change communication
  - i. Planting advance and change is often the result of effective communication
  - ii. Words are our most basic tool
    - 1. Skillful use is a key ingredient to significant results
  - iii. only your relationship, gracious communication and the work of the Spirit will overcome a fundamental resistance in most people
- m. communication barriers
  - i. sender
    - 1. sender screens
      - a. language
      - b. experience
      - c. environment
      - d. presuppositions
  - ii. receiver

- 1. receiver screens
- iii. Practice your message first
- n. Making the case a conversation guide for planters
  - i. Who are we
    - 1. Mission
    - 2. Vision
  - ii. Why are we necessary
  - iii. What is our track record
  - iv. What is the need or opportunity
  - v. What is our plan
  - vi. What is the cost
  - vii. Will consider becoming a partner
- o. Making the case for support
  - i. Failure to "make the case" for a stewardship decision is the first failure of a new church plant
  - ii. A case statement should have an "elevator" version and a "lunch" version
    - 1. Clear
    - 2. Concise
    - 3. Passionate
  - iii. A case statement should be memorized and be in an attractive document format
    - 1. A blend of heart and head impact
    - 2. Pictures
    - 3. Economy of words
      - a. Less is usually more
    - 4. Color and style
      - a. Get help with graphics
    - 5. Editorial follow-up
- p. Effective communication methods
  - i. Person-to-person
    - 1. Most effective
  - ii. Phone
  - iii. Small group
  - iv. Personalized letter
  - v. Email
  - vi. Person to congregation
  - vii. Letter to congregation
    - 1. Least effective

# 3. STEWARDSHIP, PART 3

- a. Organizational worthiness
  - i. Earning the right to receive
- b. It is all about trust
  - i. People will give to your ministry because

# APPLIED MARKETING - CHURCH PLANTING

- 1. They trust you are accountable to a board
- 2. They trust your ability as a leader
- 3. They trust your character as a leader
- c. Submit to your oversight team or board
  - i. Your board is responsible for 3 areas
    - 1. To protect and promote the ministry vision
    - 2. To hold the key leaders accountable for integrity and progress
    - 3. To insure the financial health of the ministry
- d. Lead your ministry team
  - i. Accountable leadership
  - ii. Annual SMART goals
  - iii. Monthly coaching
  - iv. Weekly team meeting
- e. Lead your personal life
  - i. Personal disciplines
    - 1. Weekly schedule
  - ii. Coaching
    - 1. SMART goals
      - a. Specific
      - b. Measurable
      - c. Attainable
      - d. Relevant
      - e. Timely
  - iii. Pastors network
  - iv. Professional development
  - v. Get feedback from others
- f. The right to receive is about trust
  - i. Ten ways to build trust
    - 1. Communicate and be transparent
    - 2. Tell the truth
    - 3. Right wrongs
    - 4. Demonstrate loyalty
    - 5. Face reality
    - 6. Be accountable
    - 7. Keep commitments
    - 8. Listen
    - 9. Show respect
    - 10. Get better
- g. Skills and methods
  - i. Raising external and internal funds
- h. Raising external start up funds
  - i. How much will you need
    - 1. Planting is time intensive

- 2. The goal is to be self sustaining
- 3. Avoid extended dependency
- ii. Where will it come from
  - 1. Biblical thinking yields healthy confidence
  - 2. Diverse sources are more stable
- i. How to grow individual external donors
  - i. Calculating your plant financial need
    - 1. How many people with a job do you believe you can realistically enfold into your plant in 3-4 years
      - a. 3-4 years church plant will probably reach a plateau
      - b. Realistically people that will be involved and give
    - 2. Multiply this number by \$\_\_\_\_ (average monthly giving) and that number by 12 for an annual projected giving
    - Graduate your internal giving upwards each year and external giving downwards. Add up the total external need for each year for a total external funding amount.
  - ii. Example
    - 1. Total projected employed people 75
    - 2. Total monthly projected giving \$9,000
    - 3. Total annual internal giving \$108,000
    - 4. Year 1 Internal: \$10k
    - 5. Year 1 External: \$99k
    - 6. Year 2 Internal: \$40k
    - 7. Year 2 External: \$68k
    - 8. Year 3 Internal: \$80k
    - 9. Year 3 External: \$28k
    - 10. Year 4 Internal: \$100k
    - 11. Year 4 External: \$8k
    - 12. Total external commitment need: \$203,000
- j. Where can start-up funds come from
  - i. Local tithes and offerings
  - ii. Personal fund raising
  - iii. Bi-vocational income
  - iv. Parent church support
  - v. Partner church support
  - vi. Regional friends support
  - vii. Denominational support
  - viii. Micro-enterprising
  - ix. Bake/rummage sales
  - x. Foundation/government grant
- k. Growing individual external donors
  - i. Research
    - 1. Who do you know

- ii. Romance
  - 1. Cultivate the relationship
- iii. Request
  - 1. Specific "ask"
  - 2. How do they fit in
  - 3. Share your financial commitment
- iv. Recognition
  - 1. The power of "thank you"
- v. Recruitment
  - 1. Who will tell your story to someone else
- vi. Report
  - 1. How will you tell what was done the gift
- 1. Developing your donor list
  - i. Friends
  - ii. Family
  - iii. Churches
    - 1. Communicate availability to share the vision with groups
  - iv. Work colleagues
  - v. Neighbors
  - vi. People you have impacted
  - vii. Ask each "Who else?"
  - viii. Each should receive
    - 1. Case statement
    - 2. Response card
    - 3. Contact information
  - ix. Each should be added to your email prayer list
  - x. Your network of potential givers is larger than you think
- m. Qualifying your donors
  - i. Their relationship to you
    - 1. People give to those they feel a connection with
  - ii. Their capacity to give
    - 1. Larger donors often give more strategically
  - iii. Their affinity to your mission
    - 1. The way to know their heart is to ask
- n. Building a donor matrix
  - i. 3 @ \$10,000
  - ii. 7 @ \$7,000
  - iii. 10 @ \$5,000
  - iv. 15 @ \$3,000
  - v. 20 @ \$1,000
  - vi. 40 @ \$500
  - vii. Challenge your donor to at least one step above what you might expect
- o. Qualities in making the "ask"

- i. Relationship
  - 1. It is who you know
  - 2. What you know about them
    - a. What are they passionate about
- ii. Responsibility
  - 1. Plan to report back with stories
- iii. Credibility
  - 1. Money follows fruitfulness
- iv. Honesty
  - 1. Do not forget to share the good things
- v. Energy and passion
  - 1. Speak to the heart
- vi. Participation
  - 1. Involve the donor if possible in the plant
- vii. Specifically
  - 1. Challenge your donor with a target ask
- p. Maturing your donors
  - i. Acknowledging each gift
  - ii. Update communication and prayer needs
    - 1. Quarterly
    - 2. Monthly
  - iii. Develop a two way relationship praying and taking interest in donor
  - iv. Being mindful of their fiscal year with timely
    - 1. Updates
    - 2. Requests
  - v. Annual full financial and ministry results disclosure
- q. Developing internal givers
  - i. Three publics and their pockets
    - 1. Those who pay
    - 2. Those who give
    - 3. Those who endow
  - ii. Your work is to grow "payers" into "givers" and everyone into a generous steward
- r. "The offering" and communication
  - i. Giving has less to do with what the church needs and more to do with what God wants
  - ii. Choosing a box in the back can create a long term passive attitude toward stewardship
  - iii. Publish your needs weekly if you want to help people become regular stewards
  - iv. Weekly stewardship lessons help people take little steps toward the grace of giving
- s. Commitment cards

# APPLIED MARKETING - CHURCH PLANTING

- i. 90 day stewardship "test"
- ii. Annual commitment to the ministry (vs budget)
- iii. Conclusion of teaching series
- iv. Include direct deposit option
- t. Capital campaigns
  - i. Congregations can raise up to 2 times their annual giving
  - ii. Most new churches do not start capital campaigns soon enough resulting in a 2-year delay in ministry growth
- u. Teaching on stewardship
  - i. Teach stewardship values and principles early in your plant
    - 1. You will not appear desperate when finances get tight later
  - ii. Stewardship education is a weekly and yearly discipleship need
- v. John Wesley's teaching on money
  - i. Earn all you can
  - ii. Save all you can
  - iii. Give all you can