



August 2026 Mission Support Memo

Mortgage miracle: The power of generosity

A story by Annalise Rivas from First Lutheran Church, St. Peter, Minn., in the [Southwestern Minnesota Synod](#)

As you read this story, what inspires you?

Have you ever checked out [The Generosity Project](#)?

In March 2023, [First Lutheran Church](#) in St. Peter, Minn., was grappling with questions many congregations faced: How can we rebuild, reform and renew after the COVID-19 pandemic? At that time, our Stewardship Committee was also trying to find a new approach to the annual stewardship campaign as an additional way to renew our congregational life. Amid these searches, our team eventually decided to start with a low-cost resource from the ELCA called “The Generosity Project,” originally developed in the Rocky Mountain Synod and refined by the ELCA Congregational Stewardship team. This resource is focused on building intergenerational relationships and fostering a generous mindset of abundance. After getting some tips from the ELCA director of Congregational Stewardship, we learned that the tool kit was designed for flexible, self-directed use, allowing us to combine recommendations in ways that fit our community’s needs and strengths.



In October 2023, our congregation committed to four “seasonal” worship services using resources from The Generosity Project, adapted for our liturgical settings and congregational size. Our Stewardship and Worship committees, along with the music director who was all in, worked diligently to introduce the ideas behind The Generosity Project before we had our first service. We made sure the bulletin was set up in the weekly format our congregation was used to and that the music matched biblical themes. Then we printed everything here at our church. However, for these special services, we gathered around tables, included food, showed videos, and incorporated conversation and connections.

The first service was a bit sparse, but once people left they started talking about making new friends. By April 2024, we had seen increased interest in our intergenerational worship services. Newer members were welcomed into the congregation, and many members, both new and longtime, formed deeper connections with one another. From these experiences, the seeds of generosity were firmly planted. The energy continued with information in our newsletters and weekly emails about generosity and the ways that we wanted to foster our community through a study in generosity. Our congregation council helped us find funding from an endowment to purchase supplies and provide special fellowship for these seasonal services.

The following year, our stewardship theme kept generosity at the forefront of our congregation’s goals by focusing on “Ripples of Generosity.” During the year, congregation members and committees told their stories: how they saw generosity benefiting themselves and how their own generosity impacted our community. We made a point of reaching out to the youth in the congregation through a video series called “I Like Giving,” which featured short but impactful stories about ways to give of what God has given us. We also followed up on the success of intergenerational worship services by having conversation starters and crafts at tables for fellowship after worship each week, assuring the generosity of connections continued.

About this time our congregation also began planning a campaign to secure commitments to reducing our building mortgage. When we began The Generosity Project, our mortgage was over \$1 million. However, as part of our commitment campaign, we chose not to focus on the remaining balance. Instead, we planned to throw a celebration gala for when we reached the threshold of dipping under \$1 million. As we planned this celebration, which we were able to do as an open-invitation, no-cost seated meal catered by our local ELCA college, an anonymous couple in our congregation stepped forward with an amazing offer of generosity. They would contribute up to \$600,000 toward the mortgage retirement if the congregation could come up with the remaining balance. With some careful planning, our Finance Committee launched a mortgage retirement campaign in September 2025, with a goal to raise \$300,000 by the close of the year. At first, this project seemed like a long shot. But as the campaign progressed and people began to see that it was possible, we ended up far exceeding our goal. It was as if we were unleashing generosity that had previously been tied to the burdensome mortgage. By the close of 2025, our congregation had paid off a mortgage we expected to hold until at least 2038 and had funds left over to establish an endowment for building maintenance needs in the future. Suddenly our celebration gala had a lot more to celebrate! On the first Sunday after we announced that we had reached our goal for our mortgage retirement campaign, a congregation member approached me and said straight out: "This would never have been possible if we hadn't started the journey with The Generosity Project." As we look ahead to a future free from our mortgage, we are striving to be generous neighbors, reaching outside now that our walls are secure, and living out the call of The Generosity Project: "to witness the Holy Spirit's powerful, transforming work in our lives and that of the generations and households gathered and sent, filled with God's grace and generosity."

Please check out The Generosity Project resources [here](#) and see how it can transform generosity in your place.

ENGAGE WITH US

"Cultivating Generous Congregations": Fall cohort

Tuesdays, Oct. 13 through Nov. 24, 5-6:30 p.m. Central time

How do we, as communities of faith, change our thinking on stewardship and generosity to meet the challenges of the moment? In partnership with the Lake Institute on Faith & Giving, the ELCA is offering congregations the opportunity to reexamine their stewardship thinking and imagine ways to act on their findings in their communities. The six-week webinar "Cultivating Generous Congregations" will offer virtual cohort sessions where congregational leaders can discuss, dissect and collaborate on how generosity might work in their contexts. Synchronous meetings will take place on Oct. 13 and 27, and Nov. 17 and 24. The other two sessions will be asynchronous. *The cohort now costs just \$350 per congregation, plus workbooks (\$40 each).* For a deeper look at what the webinar entails, watch this brief ["Cultivating Generous Congregations" video](#).

Please contact the [Rev. Larry Streng](#) and the [Rev. Tim Brown](#) if you're interested in participating! They will work with your synod to get you registered for the fall cohort.

GRATEFUL

We are grateful for your patience as we live into a time of transition for the Congregation and Synod Support team. Nick Kiger is serving as the interim senior director of Congregation and Synod Support. While we may have altered capacity during this time of transition, we will continue to support and accompany synods and congregations. Nick will be present at the Conference of Bishops gathering in September. If you would like to find time to meet with him during the gathering or want to connect, please reach out at Nick.Kiger@elca.org. We look forward to continuing to serve you in your ministry!

In gratitude,

Nick Kiger, Interim Senior Director for Congregation and Synod Support

Karen Kretschmann, Coordinator for Storytelling Engagement