

A Roadmap for American Churches and People of Faith: W.W.J.D. (What Would Jesus Do?)



Bill Marianes
Stewardship Calling

CHAPTER 10. Stewardship & Engagement (S&E) Best Practices.

Introduction.

As introduced in Chapter 9 of my Roadmap, without qualification, the empirical data show that Stewardship and Engagement (“**S&E**”) are at the top of the list of most critical challenges every parish faces. Rather than wasting time debating definitional nuances, let me generically define “**Engagement**” as the act of giving one’s time and talents to serve others liturgically, sacramentally, and in ministry. The broader term “**Stewardship**” incorporates all levels of giving of time, talents, treasures, and tithes, all of which we have received from our Creator. Because these terms overlap and are both focused on giving back, I will merely combine them into the shortcut “**S&E**” and the ministries that encourage this work as “**S&E Ministries.**”

“Now, brother or sister, please fasten your seat belt and return your seat back and tray table to the locked and upright positions because we are fix’in to go on a wild ride.” What I present next is the “mother of all stewardship roadmaps.” If you are looking to fast forward your parish strategic planning and solving your S&E challenges, Chapter 10 of my Roadmap lays out everything I know and can prove that will work. I am not saying there aren’t other things to do or try. Indeed, I am sure there are. But I intend to “leave it all on the field” in what comes next. So, as Michael Buffer is fond of saying, “Let’s get ready to rumble.”

Summary Of My 10 “Commandments” Of Stewardship.

In this section, and all the pages that follow, I will present in great detail my Stewardship Calling ten commandments (lowercase “t” and “c”) of church S&E excellence (not to be confused with the real Ten Commandments from God):

1. **Understanding Scriptural Stewardship** - This entails understanding what Holy Scripture and Christ say about S&E as well as more modern useful definitions.
2. **PPS** - The alignment of the **P**riest, **P**arish Council, and **S**tewardship & Engagement Ministry (“**S&EM**”) on a stewardship process is essential for its success.
3. **W²** - This means “own the **W**atch, and you will own the **W**allet” and underscores the most critical importance of engagement of **T**ime and **T**alents as the vehicles that drive commitment of **T**reasures (the “**Three Ts**”).

4. **The Mob was wrong!** - In movies, mobsters frequently excused their behavior by saying, "It's not personal, it's just business." In church-world, the rule is the exact opposite and must intentionally and always be personal.
5. **The 4th T** - Tithing is the critical secret sauce to setting the minimum standard of generosity excellence for each parishioner.
6. **Essential CITA** - Effective **C**ommunications and consistent **I**ntegrity, **T**ransparency, and **A**ccountability are essential for any successful parish stewardship program.
7. **Youth Matter** - "*Train up a child in the way he should go, and when he is old, he will not depart from it*" (Proverbs 22:6). If we adults had been better trained on stewardship, we would be better practitioners of it. We cannot similarly fail the next generations.
8. **W&T Always** - A parish must always excel at **W**elcoming & **T**hanking everyone at all times.
9. **The 4 Types of Parish Giving** - Understand the difference between, and how best to execute, the annual stewardship tithe, emergency appeals, planned giving, and capital campaign contributions.
10. **Teams, Tactics, and Technologies - Not Everything Is A Nail** - The old saying that if you are a hammer, then everything is a nail does not apply to parish S&E. One cannot always use the same old techniques and solutions. The use of the newest, best, and most effective and varied tools is essential.

All the above, as well as the various sub-elements of each, will be explored in greater detail in the following sections.

STEWARDSHIP CALLING COMMANDMENT #1.

Understanding Scriptural Stewardship - Definition Of Stewardship and Data.

Financial Stewardship Is The Tail That Should Not Wag The Dog.

Perhaps one of the biggest challenges in church S&E is the misunderstanding that parishes have financial problems. If their finances are inadequate, they have a much deeper issue that must be addressed. Giving financially is a byproduct of a mindset and understanding that, once positively transformed, changes the financial trajectory of parishes' contributions.

Money often becomes the tail that wags the dog because we fail to understand the real root cause. People give their time and finances to causes they believe in, visions they wish to achieve, and people they find worthy. If your parish or ministry is struggling financially, additional fundraising gimmicks or fundraisers that are not connected to the parish/ministry Why, aligned with its theology and Core Values, and focused on achieving its Mission and Vision are not sustainable and often become counterproductive. Thus, the solution to a lack of financial support is “education, not extortion” and “generosity, not gimmicks.”

I frequently make this last point to the poor souls who attack me at my live Igniting The Flame retreats when I urge them to stop nickel and diming parishioners. The usual flashpoint is when I tell them to stop passing trays because it reduces what people would provide in their annual stewardship tithe because they know they will be nickel and dimed.

To make my point, I like asking tray advocates (what I call “**Trayvocates**”), “How many trays should you pass?” They always respond with whatever number they pass. They get defensive when I say they are wrong but laugh vigorously when I suggest that, under their line of thinking, they should keep passing trays until the last one comes back empty. Everyone sees the absurdity of that solution but do not have faith in their parishioners. I will provide further examples shortly. Except for those parishes where the tray is used to collect that week’s portion of the annual stewardship tithe, the trayvocates fail to appreciate that this gimmick (like ethnic festivals, golf outings, hall rentals, etc.) was invented when the effectiveness of their S&EM failed.

The Earthshattering Lifechanging Understanding of “INYIG.”

INYIG is the most foundational truth that all parishioners must understand before their generosity behavior changes. INYIG stands for “**It’s Not Yours, It’s God’s**.” None of the “stuff” we possess (including our money) is truly ours except for the short period we might remain earthbound and possess it. You never see a hearse followed by a U-Haul trailer. Everything we own will be left behind and either used, sold, given away, or trashed. Indeed, the classic definition of a steward is a temporary caretaker for another.

Think of all the clothes you once owned that are no longer yours. Or how about all the houses, cars, boats, or other assets you once owned that are no longer titled in your name? They belong to someone else now, and your temporary caretaker-ship time has expired.

Upon reflection, you will realize that everything you have is a gift from God. You did not choose your parents, genetics, or all the things that happened to you. You have chosen how to deal with those gifts, but the gift was given to you by your Creator. While you may have used your education to work hard to produce tangible finances or other results, the very brain, abilities, and experiences you used were all gifts to you from your Creator.

In Matthew 10:8, we learn, “*You received without paying, give without pay.*” Merely sharing the gifts given to you does not make you a great benefactor. It honors the giver and blesses both the recipient and you because of the positive earthly feeling you will receive from giving (See “**DOSE**” discussion below). More importantly, you’re sharing what you have been given, which likely helps you better achieve what should be your earthly life goal of working toward a “*good account before the awesome judgment seat of Christ*” in your II Corinthians 5:10 Moment.

Thus, my definition of stewardship is simply “**what you do with ALL the gifts God gave you.** The sooner we stop using the first person to describe “our” money/abilities/resources/time/stuff/etc., the sooner we can become the blessed vessels of generosity and impact our creator created us to be. This is not a totalitarian taking, but rather a voluntary decision to be better stewards of the gifts we have received to care for our families, parishes, and all others God places on our and our parish’s path. This is the most repetitive and consistent teaching of Christ and was the exemplary model He offered and instructed us to live.

My **INYIG (It’s Not Yours, It’s God’s)** message was more eloquently articulated by Christian Church Father, St. John Chrysostom, in his homily *On Living Simply* (Chrysostom, 1997), where he confirmed everything we have been given to us by God.

Thus, a Christian steward:

1. is a temporary caretaker for another,
2. joyfully gives with a heart of gratitude and expects no recognition or benefit for their gift,
3. never talks about “their” things or money and only regrets not giving more,
4. gives of their “*first fruits*” before anything else and in proportion to their blessings received (Genesis 4:4-5; Deuteronomy 26:1-11; Exodus 23:19; Nehemiah 10:37; 1 Corinthians 15:20), and
5. views giving as a walk of discipleship with Christ.

Please do not miss that last point. Generosity is discipleship. What kind of disciple you wish to be is the kind of steward and how generous you must be.

The “DOSE” Effect That Reinforces Generosity.

Consider how great you feel whenever you help someone else. Whether it is teaching a family member or stranger to do something better or helping someone in need by sharing food, money, clothing, or even a kind word. These emotions that reinforce

generosity are not accidental. They are hardwired in your DNA and bodies by your Creator (Orthodox Study Bible, 2008; Sinek, 2017). I call it the “**DOSE**” effect. These are hormones and chemicals our bodies naturally and automatically produce when we are generous, giving, loving, sharing, and philanthropic.

Dopamine helps you feel pleasure, satisfaction, and motivation. Your brain gets a surge of dopamine when you feel good that you achieved something.

Oxytocin (not OxyContin) is a hormone that makes you feel love and trust. It’s sometimes known as the “love hormone.”

Serotonin is a natural mood stabilizer chemical that controls well-being and happiness. Too little serotonin contributes to depression.

Endorphins are directly related to happiness or meaning and help reduce physical pain or symptoms from injuries.

Notice how this understanding of generosity and stewardship provides a perfect alignment of science, psychology, and theology. We are genetically hardwired and experientially reinforced to release the chemicals our Creator gave us when we do what He asked us to do.

Dues and Fees Are The Opposite Of Christian Stewardship.

Churches have too often relied on the antithesis of Christian stewardship and generosity and incorporated secular financial practices instead. The most common enemy of stewardship is dues, which are either overt or disguised. Dues are generally defined as charges or fees for membership in a club or organization. An obvious manifestation in parishes is the set amount of “fees” parishioners are told they must pay to be a “member in good standing” or similar language. These minimum dollar amounts denigrate Christian church participation to a sum certain in complete contrast with the teachings of Christ and the Holy Scripture.

The equally evil “disguised dues” take many different forms, such as:

1. “recommended donation amounts,”
2. set amounts to be paid based on some demographic characteristics (e.g., over age 65, under age 18, family plans, etc.),
3. perks that are given to parishioners who contribute at a certain level (e.g., discounts for use of the church hall, free participation in church activities that otherwise have a cost),

4. contribution amounts based on the parish budget divided by the number of stewards/members (as if all stewards are equally financially blessed),
5. “pay a day” amounts that take the parish budget and divide by 365 and ask parishioners to contribute a certain number of days of expenses, and
6. anything other than the tithe of proportional giving.

All these dues and disguised dues approaches are antithetical to the Christian stewardship teachings of Christ, the Holy Scripture, the Apostles, and the early Fathers of the Church. They are easy but ineffective and tend to relegate one’s parish to a status no different than any other social or other club to which people may belong rather than to the holy house and ministries of our Creator and Savior. An example might be illustrative.

“How much do I owe?” asked the parishioner. “For what?” I asked. “You know, for my church dues.” I truly did not know what to say next, so I asked a simple question: “How much have you been blessed? “A lot,” they said, “but what does that have to do with anything? I just want to know how much of my money I have to give to the church as dues to be a member?”

And that was when I finally realized that, among other things, they got the wrong pronoun. They weren’t really dealing with “their” assets. They are all “His” (i.e., God’s). They failed to understand that Christ’s church does not sell “memberships” or charge “dues” and that everything “they” had was really a gift from God, their Father. Everything! Their life, their talents, their genetic composition, their life experiences, the people who loved them, the opportunities presented to them for greatness, the chances to make a difference in the world, their stuff, and even their money. None of that was really theirs. They were merely a temporary steward (caretaker) of God’s gifts. They didn’t get it and just wanted me to give them a magic number as if it were written in stone on some golden tablets delivered from on high.

So, I replied with what Christ taught us on the subject: “Give it all, I said.” In Matthew 19:16-21 we are presented with a Parable of the Rich Young Man who asked Christ: “*What good deed must I do to have eternal life?*” The young man was focused on the right thing, namely eternal life, and not some temporary success, job promotion, or nice lifestyle. Christ responded by essentially first reviewing the 10 Commandments and then giving the following clear guidance: “*If you would be perfect, go sell what you possess and give it to the poor, and you will have treasure in heaven; and come follow me.*”

Notice what Christ said. “*If you would be perfect...*” Perfect, he said, not average or in the 2nd quartile. The roadmap to perfection is to give back everything we have been given. How many of us are ready to go “all in” and take the journey down that path toward an ultimate goal that is richer and more fulfilling than anything we could imagine? The young man was not ready, and “...*he went away sad.*” So, too, did the parishioner who

asked me how much he owed. I realized that this soul was not a bad person. They merely had not been properly taught Christian stewardship. Hence, the need for my Roadmap.

Recognized church consultant Thom Rainer identified many problems with dues, including:

1. Christ never taught dues, and instead, Christ explained our “all in” stewardship obligation in various parables (Rich Young Man - Matthew 19:16-22; Zacchaeus - Luke 19:1-10, etc.),
2. Funds are given from what’s left rather than “first fruits,” and
3. Membership dues create entitlement benefits and are given with expectations because “it’s my money.” With a dues system, the donor gives for recognition and not out of gratitude and humility and uses their contribution to receive some benefit or provide them a “right” to determine all church spending (Rainer, 2018).

The most common problem is that in a consumer transaction model that dues promote, the steward feels vindicated if they withhold funds when they don’t get what they want. Worse yet, these unhappy “consumers” become metastasizing cancer cells and try to convince other parishioners to withhold their contributions until their desires are placated. When I am dispatched to deal with those church consumer troublemakers, I ask them if it would be fair for God to do the same with them. Thus, if they failed to follow a commandment, should God be able to withhold oxygen, food, or their kidneys from them until they complied?

Indeed, our Creator modeled the exact opposite behavior. At the height of our evil actions, he not only continued to give us life, resources, and infinite other blessings, but He provided the ultimate loving continued gift by sacrificing His Son to teach us properly. The message of John 3:16 teaches us to be generous with what is most important to us for the benefit of others and the salvation of their and our souls into eternity: “*For God so loved the world that he gave His only begotten Son that whoever believes in Him should not perish but have everlasting life.*” The next time you are angry at something that happens at your parish, resist the human tendency and do not withhold the generosity and blessings God gave you.

As mentioned in Chapter 9 of my Roadmap, I call this behavior the “Burger King® mentality” (with no disrespect to the burger chain by that name). This “have it your way” approach caused them to hand out crowns to signify the customers' right to be a king. While a fine approach for some businesses, it is the diametrically opposed teachings of our real King and Lord, who taught servant leadership and love by acting in humility and service to others. I belabor this point on dues and disguised dues because many parishes (particularly in the Orthodox tradition) continue these un-Christian habits and fail to undertake the proper education of their faithful. Then, they wonder why they are suffering financially.

A critical point of distinction is required here. In a subsequent section, I will elaborate at length on what I believe to be the only proper understanding of stewardship obligations by focusing on the tithing of first fruits. Focusing on the minimum 10% tithe can start to sound like dues. However, shifting the focus from a set dollar amount to a percentage makes all the difference in the world. It recognizes that while God blesses all, we are not all blessed with the same gifts and in the same proportions. Thus, by calling us to provide a percentage of our first fruits (read that, gross earnings for those in modernity), we acknowledge that each is not called to give the same finite amount but rather in relative proportion to their resources and blessings. And that amount will likely change for us over time.

Management guru Stephen Covey argued that ownership and stewardship are different. He posited that the stewardship of leaders and followers focuses on their interdependence and is more about the “we” relationship. Interestingly, once there is a common organizational value system, the overall organizational attitude of stewardship is enhanced and returned with a focus on the common good (Covey, 1997). Thus, once everyone is held accountable to a common set of values and rules, global organizations can become less dependent on the strengths of any one individual. This spirit of responsible stewardship should be the education imperative our parishes promote.

[The Scriptural Foundation Of Stewardship - Teaching Proper Christian Stewardship.](#)

By knowing which of our practices are not true Christian stewardship, we can reset our understanding by exploring the wisdom from the Holy Scripture and wise Fathers of the Christian church. St. Paul was among the most effective stewardship teachers after the Lord’s resurrection, such as when he told the people of Corinth (and us): *“But this I say, he who sows sparingly will also reap sparingly; and he who sows bountifully will also reap bountifully”* (II Corinthians 9: 6-8).

The call for generosity is so commonly repeated within the Christian Scriptures and teachings that it is impossible to ignore. Are you generous in your giving? St. Peter reminds us of the importance of being a good and generous steward of God’s blessings. And while not a “get rich quick prosperity gospel” message, St. Peter reminds us of the glorious bounty we receive through the stewardship of giving.

St. Luke shares one of the many direct teachings of our Lord to give proportionally and generously when He promised: *“For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more”* (Luke 12:48). I am always struck by the word “required” in response to what we should do with all our many blessings. I also refer to the second part as the “lawyer loophole exception,” reminding us that as we continue to receive additional blessings, our generosity should increase in proportion. This once again reinforces the proportional tithe of first fruits message we see throughout Holy Scripture.

None of this proportionate giving messaging was foreign to the faithful of Christ's time. As Moses reached the end of his long and blessed life in the territory of Moab, he wrote his Book of Deuteronomy (which means "second law giving") (Orthodox Study Bible, p. 210) and said, "*Every man shall give as he is able, according to the blessings the Lord your God gave you*" (Deuteronomy 16:17). This law-giving message from Moses of generous proportional giving could not have been any clearer.

Thus, it is no surprise that St. Paul reinforced the proportional giving message while making it clear to the early faithful that their first fruits must be given weekly for the work of Christ's church by admonishing: "*On the first day of the week (i.e., Sunday) let each one of you lay something aside, storing up as he may prosperI will send... your gift to Jerusalem*" (i.e., the Church center at that time) (1 Corinthians 16:2-3). This foundational message must be taught and reinforced to the faithful of modernity. The financial and ministry needs facing each parish require the disciplined weekly percentage-giving of first fruits, tithes, and offerings.

However, I urge all Christians, particularly those of us incredibly blessed to live in abundance in the United States, to focus on St. Paul's strong admonition: "*Command those who are rich... not to be haughty, nor to trust in uncertain riches... Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life*" (1 Timothy 6:17-19).

This passage from 1st Timothy directly connects the dots of the "**Three Ss,**" Steewardship, Spiritual growth, and ultimately Salvation. Notice how those who are "rich" are reminded not to be so reliant on accumulating their wealth that they lose the greater opportunity to become even richer by willingly and generously sharing the gifts they received. Through their acts of stewardship, they grow personally and spiritually as they can achieve the salvation that comes when we can seek our "*good account before the awesome judgment seat of Christ*" (II Corinthians 5:10). Our stewardship giving in the "here and now" is expected of us and helps prepares us to receive the gift of eternal life in the "hereafter."

Selected Stewardship Teachings of Christ.

The oft-repeated conclusion is that Christ talked about money more than anything else (allegedly (but not verified by me) in 11 of His 39 parables and 2,300 verses). As someone who is not a theologian, I can neither confirm nor deny those allegations. However, I can say they may have missed the point. Rather than merely talk about money (something all Christians of the day would understand), I suggest Christ taught about personal responsibility and generosity.

For example, my favorite stewardship parable involving Christ (although we are not supposed to have favorites) is what I call the Parable of Generosity. Search though you may, and listen to all the clergy homilies you want, you probably will not hear anything called the Parable of Generosity. That is because I believe it is mislabeled the

Parable of the Feeding of the 5,000. While the title is accurate, we often miss the key stewardship message, which I think is a critical takeaway for us to embrace. This parable is one of the few reported in all four Gospels (Matthew 14:13, Mark 6:31, Luke 9:12, John 6:1-14).

As the story goes, after learning of the beheading of St. John the Baptist, the Lord landed on shore and began preaching long and hard to a large assemblage. In my active imagination, I envision St. Peter leaning over and whispering to the Lord that it was dinner time, the people were hungry, and the Apostles had insufficient resources to feed everyone. I creatively picture St. Peter asking the Lord to let the people go home and eat, after which he can resume His preaching when they return.

What the Lord says next, however, is amazing. It is mission-critical for each of us who call ourselves Christians. The Lord says, “**YOU** give them something to eat” (Matthew 14:16) (emphasis added). The message that all who follow Jesus have an obligation to act (including feeding the hungry) should not be missed in this critical moment. However, it is what comes next that explains why I call this story the “Parable of Generosity.” Again, in my imagination, I hear the Apostles making every kind of excuse as to why they cannot feed the faithful as they scurry around to see that they can scrounge up.

At this point, most clergy homilies fast forward to the Lord, taking five “loaves” and two fishes” and causing them to multiply to feed 5,000 men and a likely equal number of women and children with twelve (a fascinating number) of basketfuls left. We are told that we are called to give what we have so and trust the Lord to cause it to multiply. This is a worthy message worth repeating and acting upon. But inquiring minds dig deeper and are rewarded with one of the greatest exemplars of generosity we find in the Holy Gospel.

It requires deciphering St. John’s Gospel, where we read that St. Andrew brings a child to the Lord and says, “*There is a lad here who has five barley loaves and two small fish, but what are they among so many*” (John 6:9). We never know his name, but from an understanding of the context, we know much about this young lad. I always tell homilists and teachers of Scripture that if you do not explain the context of Holy Scripture, so much is lost.

The poor of those times ate barley and could not afford wheat for their bread. Thus, we know this young lad steward was of a low socioeconomic stratum. Moreover, we hear “loaves” and think big loaves of Wonder Bread we see on our grocery shelves. Instead, they were more like five pieces of pita they would call a loaf. Finally, the two small fish were likely what we would think of as two small sardines.

So, picture a young, poor child with this meager amount of food in his possession. It was most probably his dinner that his mother had prepared for him. This was the only thing this young lad would have to eat. And what does he do? Without hesitation, this generous steward gives everything he has to the Lord, who in turn causes it to multiply.

This is the perfect example of stewardship because the “young lad,” who is only identified in John 6:9, willingly gave the Lord his entire small dinner. He sacrificed everything he had so that the Lord could take this act of stewardship and feed many thousands. This young lad was the quintessential steward who fed a whole community.

This is why the big stewardship story in the Parable of Generosity is of a poor child who believes so fully in the Lord that, without hesitation, he gives everything he has so that others can be fed. What would you have done in that situation? More to the point, what are you doing now?

Contrast our poor young lad with his counterpart in the Parable of the Rich Young Man I discussed previously (Matthew 19:16-26). This wealthy person asked our Lord the right question, focused on his II Corinthians 5:10 Moment and “good account,” but was unwilling to be perfect and give everything he had. I always underscore the word “perfect” that our Lord defined as giving 100%. In other words, 100% giving is what we would call “best practices.” Later, when I discuss the tithe, you will understand why I say 10% is the minimum since 100% is “perfection.”

The poor young lad in the Parable of Generosity willingly did what the Rich Young Man would not. He gave everything he had to the Lord and allowed it to be multiplied to serve others. Which one are you? Are you prepared to go ALL IN? What have you taught your family? What have you taught your fellow parishioners? What has your parish done to fulfill the example of the poor young lad?

The well-known and often-preached Parable of the Talents (Matthew 25:14-30) underscores the criticality of each of us who have been given different blessings and are nonetheless called to take what we have and put it out into the world to cause it to multiply and bless others. Notice that nowhere does the Parable of the Talents say that the person given five talents was five times better or more important than the person given one talent. It is not how many talents we have but rather what we do with whatever we have. (I always find it fascinating that contextually, “talents” in those times was a unit of economic measure, and today, it means something different, although the message is the same.)

This critical message our Lord taught about stewardship ends with those who take whatever they have been given without comparison or envy and cause their gifts to multiply by being told, “*Well done good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your Lord’*” (Matthew 25:22). These are the words we should all want to hear in our II Corinthians 5:10 Moment when we stand before the awesome judgment seat of Christ.

St. Luke underscores this last point in a harsh story about an unjust steward that ends with a critical admonition that if we are untrustworthy with worldly wealth, we do not deserve to be trusted with the “true riches” available in Heaven (Luke 16:11). Indeed, a commentary about this passage explains:

The test as to whether God will bestow heavenly blessings (i.e., true riches) on a person is directly related to how that person spends his money. The money we consider our own is actually another man's that belongs to God, or at least to the poor. The Fathers universally see a person's failure to give money to God's work as stealing: 'nothing less than embezzlement of money belonging to someone else' (St. Theophylact of Ohrid, Bulgaria; Orthodox Study Bible, p. 1398).

While God provided the most powerful stewardship message through the gift of His Son for our salvation, He also provided the initial stewardship message at the beginning of Genesis. God blessed His human creations, the only creatures made in His image and likeness, by giving them control over "*all living things*." In this way, God identifies Himself not only as our Creator but also as the first steward and environmentalist. He reminds us of our duties as stewards of His gifts as we care for His creation and creatures (Genesis 1:26; Orthodox Study Bible, p. 5).

A Possible Stewardship Question from our Lord and A Personal Accountability Challenge.

As we close out this all too brief focus on what stewardship and generosity are and what the Holy Gospel and our Lord taught us about it, I leave you with a powerful question to contemplate. What would you answer if the Lord were to ask you directly today: "What did you do with the money over which I allowed you to be a steward?"

Think about what you spent this last day, week, month, or even year, and ask yourself how you would feel if you had to review these expenditures with your Creator, who gave you all of it and your very life. Indeed, I recommend everyone undertake an exercise. Each week, fill out an "accounting to God" of what you did with His money this past week. Then, conduct an imaginary discussion session with Him about how you invested the "talents" he gave you and what return you produced.

The Stewardship Calling "Good And Faithful Servant Stewardship Challenge."

I urge every parish to try my "**Good and Faithful Servant Stewardship Challenge**" to model the living of the Parable of the Talents. In this program, your parish gives all parishioners some money and challenges them to find creative ways of putting it out into the world and causing it to multiply. Every parishioner then shares what they did with the money, how it made them feel, and the response from the recipient(s). In so doing, we teach proper Christian stewardship and generosity, and we change our parish culture and the communities in which we live and serve. In Exhibit "A" at the end of this Chapter 10, I provide a more detailed explanation and step-by-step roadmap of how to conduct my Good and Faithful Servant Stewardship Challenge.

After over a decade of challenging hundreds of Orthodox parishes I worked with to undertake this Good and Faithful Servant Stewardship Challenge, a courageous leader, Fr. Luke Veronis, and his brave and faithful parish of Saint's Constantine and Helen Greek Orthodox Church in Webster, MA., did so. They gave away \$30,000 to their parishioners, and the results were transformative and exceeded everyone's expectations.

This challenge continued to foster increased stewardship and generosity among the parishioners and even non-parishioners in the community who heard about the amazing things being accomplished. While it had to be suspended once the SARS-CoV-2 pandemic closed everything down, you can read some of their success stories here: <https://www.schwebster.org/about/good-and-faithful-servant/>. Furthermore, I interviewed Fr. Luke on my Stewardship Calling podcast, where he shared the preliminary incredible results from the Good and Faithful Servant Challenge that can be heard here: https://www.ancientfaith.com/podcasts/stewardshipcalling/who_gives_away/

The Science Of Generosity Studies.

Sir Winston Churchill is attributed to have said: "We make a living by what we get, but we make a life by what we give." While the Winston Churchill Society refutes attribution, the sentiment is nonetheless powerful and is the foundation of what the empirical data says about the consequence of fostering generosity in parishes.

The Science of Generosity project at Notre Dame University (<https://generosityresearch.nd.edu/>) has been running one of the largest longitudinal empirical studies of giving and generosity. It seeks to integrate knowledge about philanthropy, volunteerism, and altruism through the lens of personal choice. Every parish, clergy, stewardship committee, and leader should review their powerful findings that provide a roadmap for increasing parish generosity. **They define generosity as "giving good things to others freely and abundantly."**

As the definition identifies, key elements of true generosity are giving by choice and "freely" and not out of compulsion or guilt. Does your parish stewardship process encourage generosity or guilt/obligation? Giving "good things" focuses on the Biblical principle of "first fruits" and of your best, and not what is left over. Does your parish stewardship process encourage generosity of the best one can offer, or does it beg for leftovers? Finally, the definition focuses on giving out of the "abundance" we have and not from a mindset of scarcity. Does your parish stewardship process encourage parishioners to consider how truly blessed they are and promote an abundance mindset, or is the focus always on the nagging expenses and meeting a budget?

Six Critical Findings Of The Science Of Generosity Studies And Questions About Your Parish That Follow.

While the excellent data and resources from the Science of Generosity Studies should be reviewed in detail, I will attempt to provide a summary of key elements to consider.

1. Each person usually decides whether or not they will be generous and a giver at a fairly early age. This decision is typically influenced by their parents or other important adults in their lives. What does your parish do to discuss and teach generosity to its youth and encourage parents to be generous and share that mindset with their offspring?
2. After they form a personal generosity opinion, people look for easy and routine ways to be generous. The ability to make a generosity decision once and then have it easily implemented is valuable. What has your parish done to make giving easy and systematically routine?
3. Reinforced by years of generosity, it becomes a habit, and being a good steward is cemented in their adult behaviors and DNA and what they teach their children/ grandchildren. Habits require reinforcement and re-education so that they continue as permanent lifestyle choices and not episodic reactions to a particular need. What does your parish do to reinforce and continue to educate on the need to build the muscle of generosity to its fullest potential?
4. Parishes must create and communicate a culture of generosity and social networks that support generosity so that all parishioners (including youth) can see themselves as a part of that generous culture. With appropriate humility and gratitude to God, celebrating the impact of a parish's generosity is critical to creating and reinforcing the desired culture. This should occur regularly (no less frequently than monthly and preferably weekly) and in very visible ways. What does your parish do to regularly celebrate generosity and philanthropy and create ministry and social networks to expand its impact further?
5. Parishes need to cultivate an attitude of abundance and gratitude, not scarcity, since most of us are blessed. Attitudes of abundance have been shown psychologically and biologically to cause people to reframe their reality and become more generous. I see most parishes making mistakes by not heeding this last finding. No sane person gets excited about paying bills. It is a necessary evil. So why would a parish think it to be motivational to constantly discuss how

far behind collections are in comparison to the budget or how desperate the parish is to raise the needed funds? It is uninspiring and actually counterproductive. Stop it! Instead, what does your parish do to avoid the devilish negativity spiral from a perspective of scarcity and instead focus on the Godly abundance that can be willingly and freely shared?

Six Action Items From The Science Of Generosity Studies Critical Conclusions.

Conclusion #1 (Cognitive Decision):

Since people at an early age form an existential opinion about themselves and their generosity, what can your parish do to help people confront the key question: “What kind of person do I want to be?” What are we doing to ask parishioners to consider if they are generous (“giving good things to others freely and abundantly”), and what is the parish doing to teach generosity (to both youth and adults) formally?

Conclusion #2 (Routinization of Giving):

Since after they form a personal generosity opinion, people look for easy and routine ways to be generous, how many easy electronic and other routine giving options have your parish implemented? Does your parish have a standard donor-giving timetable (stewardship campaign) and process (including a separate stewardship campaign for your youth)? Have you implemented the newest forms of secure online giving to make things easy and routine (and since young people increasingly do not carry cash)?

Conclusion #3 (Culture of Generosity):

Since people model the behavior of their peers and those around them, how is your parish creating and communicating a culture of generosity and social networks that support giving? It makes a difference in individual attitudes and behaviors when people see themselves as a part of a generous culture. It is often said that there are no “lone givers” because people’s giving is affected by who they know and how generous those people in their network are.

Given the propensity of young people to form generosity mindsets by observing the behaviors of their parents, it is critical to encourage creative ways for your youth to decide to become generous and see the results of their increased philanthropy. Testimonials are an effective vehicle for creating a culture of generosity as ministries and generous givers talk constructively (without bragging) about the joy their giving brings them and the difference it makes in God’s kingdom. Does your parish encourage people to be generous in a variety of creative ways without trying to shame or guilt them into this Godly behavior?

Conclusion #4 (Church Giving Facilitation):

The data is clear that regular churchgoers generally give more money more often and are more generous overall. However, the research also shows that generosity is improved when a church makes a religious call to give. While people are reluctant to ask others for money, it is often easier to ask people to change lives and have an impact on the world (the consequence of giving). Does your parish ask and remind, not constantly, but consistently? When doing so, does your parish ineffectively talk about needs, paying bills, or meeting budgets that are not motivational and do not create true and sustainable generous stewardship behaviors? People give to experience the impact of the mission and vision, and not the words. So, has your parish created regular processes to share its vision and life-changing ministries and solicit generosity?

Conclusion #5 (Parents Teaching):

Perhaps surprising to some, the Science of Generosity Studies undeniably shows that the greatest influencers of youth are their parents and other adults close to them. (While this fact explains some of the different social issues our culture is facing, further discussion on such other impacts is outside the scope of my Roadmap.) Because children watch and mimic adults' visible behavior, what is your parish doing to ensure parents understand the need to proactively and explicitly teach their children about giving generously? Research shows that parental generosity is usually invisible to children. Thus, parents and adults need to make it more visible and talk about it in humility to show them how you live and how they should live. What does your parish do to create a social network of generosity, including your youth?

PERSONAL NOTE: It has long been our family's tradition that we always give money or whatever else we have to anyone we see begging/asking for help, whether on the side of the road or walking around. I say this in all humility, not for self-aggrandizement but to validate from personal experience the validity of the Science of Generosity Studies. One time recently, due to a green light (and traffic), I was unable to stop to share some money with someone standing on the corner with a sign asking for help. However, I was not surprised to look in my rearview mirror and see my younger daughter (in a separate car that had to stop at the light) immediately roll down her window to share some money. Being much younger, her resources are substantially less than my wife's and mine. Nevertheless, the giving response has, by the grace of God, been ingrained in the culture and Core Values of our family. When asked why we give money to people on the street without conditions, our answer is always, "That's what we do because we can."

Each beneficiary of generosity is accountable to God for what you do with what you are given. Who are we to sit in judgment of someone else's lifestyle and how they spend what is given to them? Would we want God (or others) to do the same for us? Being generous and "giving good things to others freely and abundantly" is a choice, regardless of one's circumstances, as you prepare for your II Corinthians 5:10 "good account Moment."

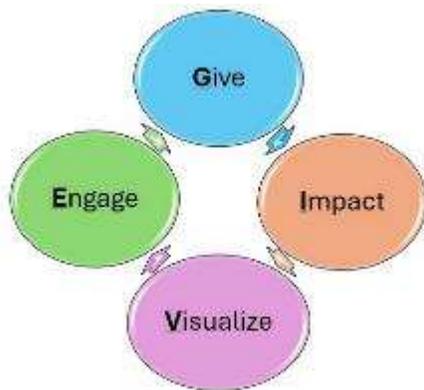
Conclusion #6 (Attitude of Abundance):

The empirical data repeatedly shows that parishes need to cultivate an attitude of abundance and gratitude, not scarcity. In the U.S., most of us have “plenty” in our households and the opportunity to work to increase our “harvest” of good things. Attitudes of abundance have been shown psychologically and, equally importantly, biologically to cause people to reframe their reality and facilitate people’s generosity. When you reflect on the abundance of what you have or is available, you will focus less on what you do not have and more on how you can share your blessings with others.

So, what is your parish doing to constantly and consistently communicate an attitude of abundance and not one of scarcity and crisis? This is the Lord’s repeated message of trust and faith in God that he will provide what is needed (even when sometimes we do not appreciate it.)

The Stewardship Calling “GIVE Circle Model.”

After decades of reading the research and working with over a thousand parishes in my Stewardship Calling Ministry, I developed the very simple and easy-to-understand Stewardship Calling “**G.I.V.E. Circle Model.**” Each letter represents a specific action a person and parish should undertake.



G = Give: encourage your PIPs (Parishioners In Pews) to be generous

I = Impact: use their generosity to make a positive impact

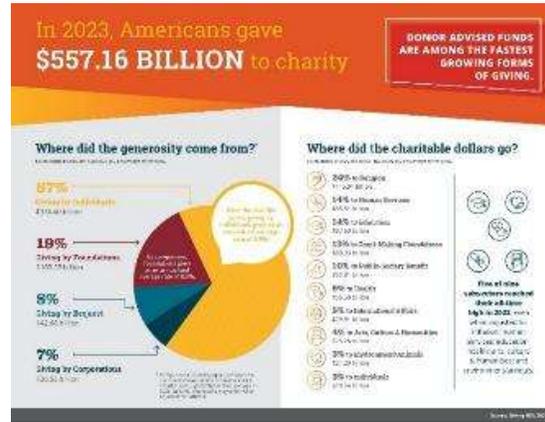
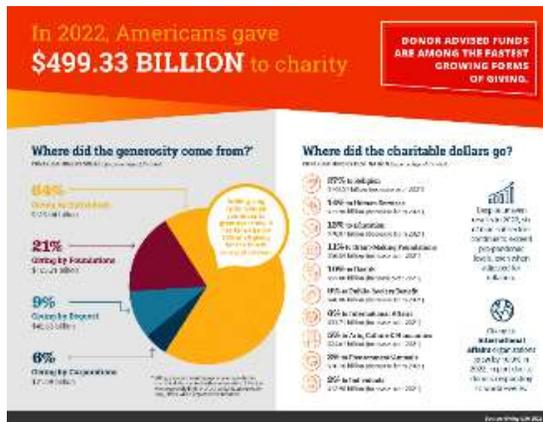
V = Visualize: help PIPs see the positive consequences of their generosity

E = Engage: motivate PIPs to greater service, engagement, and generosity

My GIVE Circle Model becomes a self-perpetuating and constantly accelerating cycle as each preceding step positively reinforces greater results in subsequent ones. It is a positively addictive model for generosity. The more one gives that creates a positive impact they can visualize, the more willing they are to continue to engage further and give more. Greater willingness generates more enhanced feelings of significance that drive even greater generosity and service. However, all four elements are necessary to create this constantly growing perpetual motion machine. You should consider this in your life, and your parish must ensure it focuses on each component of the GIVE Circle Model to achieve the greatest results.

Financial Stewardship Data.

Empirical data show Americans have experienced increasing disposable income for the last decade and generally increased charitable donations of all types. Americans overall remain very generous. As the charts below from the Giving USA Report indicate, (a) in 2022, Americans gave \$499.33 billion to all charities, with 27% or \$143.57 billion to all forms of religion, and (b) \$557.16 billion to all charities in 2023 with only 24% or \$145.81 billion going to all forms of religion.



Different research organizations show slightly different numbers in the church giving area (depending on who they include or exclude); however, the chart below is informative.

Year	Disposable Income (Trillions USD)	Total Charitable Donations (Billion USD)	Total Religious Donations (Billion USD)	Christian Church Donations (Billion USD)
2013	12.5	414	118	118
2014	13.1	426	119	119
2015	13.4	439	120	115
2016	13.8	410	120	116
2017	14.4	410	118	118
2018	14.9	427	121	120
2019	15.1	449	123	120
2020	16	471	131	131
2021	16.5	485	128	128

2022	17	499	143.6	125
2023	17.5	557.2	145.8	120-125 (est.)

Sources:

Disposable Income = Bureau of Economic Analysis
 Charitable, Religious and Church Giving = [__Giving USA 2023 Report](https://givingusa.org/)
<https://givingusa.org/>
 National Philanthropic Trust <https://www.nptrust.org/>
 Barna Group <https://www.barna.com/topic/church/>

Generally, American disposable income and total charitable giving have been growing for the last decade to a much greater degree than the variable and sometimes stagnating giving to churches. However, when adjusted for inflation, in 2023, giving to all charities declined by 1%, and church giving declined by 2.1%, according to the Indiana University Lilly Family School of Philanthropy. Indeed, of all the beneficiaries of charitable giving, including arts, human services, education, health, environment, and animals, religion is the only area that saw a decline in inflation-adjusted giving (Indiana University Lilly Family School of Philanthropy, 2023).

Clearly, monetary giving to churches has not kept up with inflation or the growth in disposable income and is less favored than other charitable recipients. This trend is not unique to the last few years. Parishes and all religious institutions have some serious soul-searching to do to ascertain why they are losing ground in the charitable giving arena to other philanthropic causes.

Nevertheless, the respected Lilly Foundation concluded from their extensive data that: “Nonprofit entities are more trusted than government and business. Religious charitable organizations and community foundations are the most trusted charitable entities” (Indiana University Lilly Family School of Philanthropy, 2023). Thus, there is no question that the opportunity for greater success with generosity and contributions is possible for Christian parishes.

However, this analysis also concluded:

1. that donors lack knowledge of the functioning and effectiveness of many non-profit sector entities (including churches), and
2. Building and maintaining trust through perceived integrity, transparency, and accountability (ITA) is a critical gateway to greater generosity (Indiana University Lilly Family School of Philanthropy, 2023).

Thus, every parish must be completely transparent with all financial and other nonconfidential data and earn the trust of the parishioners. This should be supplemented with the missing generosity and spiritual education and communications to develop

parishioners into the kinds of stewards that the Lord called them to be in the Parable of the Talents (Matthew 25:14-30; Luke 19:11-27).

Troubling data from other sources showed that people gave a lower % of income to churches in the 2000s than they did either during the Great Depression or the 1920s, and as many as 37% of churchgoers give \$0 to their church (Ronsvalle & Ronsvalle, (2002). Indeed, according to one survey, 17% of American families have reduced the amount given to their church, and 7% of churchgoers dropped regular giving by 20% or more (Firsch, n.d.).

When looking at giving to church compared to the Biblical standard of a 10% tithe, the respected empirical sources of Giving USA, Barna Group, and National Philanthropic Trust determined that the percentage of income Americans donate to churches has been **steadily declining over the last several decades, from around 3-4% in the 1950s to about 1.5-2% today**. This percentage varies significantly based on many factors, including age, church attendance, and religious Denomination. Nevertheless, the trend reflects broader societal shifts that likely include secularization, concerns regarding transparency and efficacy, and competitive factors of other nonprofits with more sophisticated, consistent, and effective fundraising processes (Firsch, n.d.).

More problematically, in a proxy tithe analysis of the financial statements from over 275 Orthodox parishes in the United States, I calculated that Orthodox Christians in the American Orthosphere only donate between 0.5% to 0.8% of their income to their churches (not 10%). This challenge (and corresponding opportunity) will be addressed in more detail in the Stewardship Calling Commandment #5 Tithing discussion below.

STEWARDSHIP CALLING COMMANDMENT #2.

“PPS” – Priest, Parish Council And Stewardship Ministry.

One of my favorite Greek expressions I heard nonstop growing up was “**Τα ψάρια μυρίζουν από την κεφαλή.**” The technical translation is that “the fish smells from the head down.” I prefer my positive leadership version, which is a nonliteral translation that says, “The direction of the head determines the direction of the fish.” Either way, leadership alignment in stewardship and generosity strategy and implementation is critical. This truth led to my 2nd commandment of church stewardship excellence.

PPS means that the **P**riest, **P**arish Council, & **S**tewardship ministry leader and team must all enthusiastically support the parish Stewardship strategy. Everyone in leadership must completely buy-in, actively participate fully, and own the process and decisions. Leadership always leads by example. Or, as another of my favorite sayings concludes: “Your actions speak so loudly I can’t hear what you’re saying.”

Thus, if the parish is to become a percentage-giving church on the journey to tithing, then ALL leaders must agree on how they will conduct their stewardship. Similarly,

if the focus is on positive messaging and encouraging engagement (two critical success factors), then the leaders cannot privately be “nattering nabobs of negativism” or raise objections when testimonials are offered to help create a culture of generosity.

By leading through their example, **PPS** can help ensure the approval and buy-in of the Parish as a whole. All parish leaders should be hand-picked community “servant leaders” (e.g., be among the first stewards actively engaged in ministry work and giving sacrificially). To facilitate this, a parish should use strategic planning, discussed in Chapter 8 of my Roadmap, and undergo periodic Servant Leadership training, as discussed in Chapter 7 of my Roadmap.

STEWARDSHIP CALLING COMMANDMENT #3.

“W²” – Own The Watch, And You Will Own The Wallet.

My 3rd commandment of church stewardship excellence is the formula **W²** to help you remember it mnemonically. (Cute mnemonics help with memory. I always chuckle when someone tells me they remember the W² thing I talked about at their parish 15 years ago.) **W²** stands for “own the **W**atch, and you will own the **W**allet.” What in the world does owning the watch have to do with owning a wallet?

What is your most valuable asset or commodity? It’s your time, not your money. If I asked you for \$100, you could eventually earn it back. But the time you spend reading my Roadmap, you will never get back. So, if time is your most valuable asset, why do you waste so much of it obsessing about soliciting money?

The principle of this 3rd commandment is to focus on owning the watch and harvesting the most valuable commodity of people’s time and engagement. In church-world, this means engagement liturgically (in church services), sacramentally (by engaging in all the sacraments your faith tradition presents), and in ministry (which allows for service to others).

The empirical data tells us that the byproduct of higher levels of personal engagement of time liturgically, sacramentally, and in ministry will produce disproportionately higher contributions of money. Stewardship and generosity are among the top church challenges identified in Stewardship Calling’s consulting work with over 1,000 parishes and the extensive numbers of strategic plans and Financial Stewardship Analyses completed. These results are confirmed by the 70 years of data acquired by the Gallup Organization as summarized by Al Winesman in the seminal work Growing an Engaged Church (Winseman, 2007).

Gallup’s multi-decade research concluded, “...congregations with engaged members are 1. spiritually healthier, 2. better able to (a) carry out their missions, (b) attract more new people, (c) fund new ministries and programs, and 3. have a higher percentage of spiritually committed individuals” (Winseman, 2007). Every one of these

findings is corroborated by my empirical data and the data produced by other researchers.

Indeed, since churches should first focus on the spiritual commitment of parishioners, it is comforting that Al Winesman concluded that: “Spiritual commitment is usually a result of one big – and often overlooked – factor: congregational engagement” (Winseman, 2007). Thus, by focusing on engagement, a parish can act consistently with its Why, Core Values, and Mission to achieve its Vision (discussed in greater detail in Chapter 8 of my Roadmap).

By focusing on improving engagement, increased commitment to the parish and its ministries almost inevitably follows. Winesman proved the W^2 commandment by concluding: “How much members give...how many hours they volunteer... how often they invite others... is more dependent on engagement than on any other factor” (Winseman, 2007).

Additional empirical studies underscore the importance of engagement as the most critical driver of stewardship success, including the following conclusions quoted from various research studies:

1. “People who are asked to give of their time before they are asked to donate money ultimately give (49%) more money to the charity” (Liu & Aaker, 2008).
2. “...the likelihood of giving money to an organization is affected by an individual’s involvement with the organization as a volunteer... The amount of time spent volunteering is positively correlated with the amount of money that is given by individuals” (Low et al., 2007).
- 3, “...church involvement is the strongest single predictor of giving” (Hoge & Knoll, 2000).

Notwithstanding the above data, most parishes focus on asking for money even though the data shows that financial problems are merely the symptom of a deeper root cause. This leads us to the perhaps surprising realization that the root cause of the absence of financial stewardship is not the lack of capacity of our **PIPS** (Parishioners In Pews) but rather a poor understanding of what the Christian faith teaches about generosity and how we respond by becoming engaged in living our faith through our parishes and daily lives. In other words, our parishes have failed to teach the spiritual foundation of stewardship and provide meaningful engagement in services and serving that would result in substantially higher contributions. Accordingly, the primary focus of your parish stewardship process **MUST** be on all the elements and ways necessary to enhance the engagement of your parishioners with your services and how you serve others.

Think about some of the data presented. If church involvement is the strongest single predictor of giving, then you know what you need to do. You don't need another clever money solicitation campaign or cute giving thermometer in the parish hall. Instead, focus on teaching what God, Christ, and the Apostles said about generosity and providing the way to meaningfully embrace your parishioners in all aspects of your church work. In other words, you need to figure out how to convert your church from only a 90-minute time investment on Sundays to a more holistic investment throughout the week.

It is telling that the studies found that people who give their time to anything always give more money than people who just give money, even if they were not asked to give money. I am reminded of when I told the father of a daughter who wanted to play on my church basketball team that rather than merely paying the registration fee, he had to be involved as my assistant coach. Soon thereafter, without any prompting from me, he donated new basketballs once he saw the poor condition of the old ones. While basketball is certainly not one of the most critical ministries of a parish, it underscores the reality that once a volunteer sees a need with their own eyes, they are changed and want to address it.

Thousands of years ago, Greek philosopher Heraclitus said: "No man ever steps in the same river twice, for it is not the same river, and he is not the same man." Accordingly, your engagement inevitably changes the environment around you and could change how you and other PIPs act. There is nothing more potent than seeing a need to cause you to want to fulfill it. This is one reason I suggest that every child (and adult) should go on at least one mission trip to see the impact they can have on those in greater need.

When both my daughters came back from their mission trips sponsored by their Christian High School, they were forever changed, awakened, and much more willing to get engaged in the causes that make a difference to them. I believe that is one reason my Johns Hopkins PhD daughter lives in the jungles of Trinidad, trying to save God's creatures and creation, and my professional actress daughter got so much from her mission trip experience performing a faith play in the third world.

You can achieve the same awakening result in your parish. All it takes is consistent education in Christian stewardship and providing endless opportunities to get engaged and make a difference. Remember the DOSE hormones that your Creator has your body release when you serve others, all of which make you feel better and more fulfilled? By shifting the stewardship focus to engagement liturgically, sacramentally, and in ministries, you help your parishioners better invest their most valuable asset of time, which will produce exponential results for them and your parish. This is what it means to be a disciple of Christ. Or, as I like to say, **"Writing a check doesn't make you a church steward any more than standing in your garage doesn't make you a car."**

STEWARDSHIP CALLING COMMANDMENT #4.

The Mob Was Wrong.

Confession time. I love mob movies and shows. It's a genre that I find horribly conflicting for a Christian but entertaining when the bad guys get "whacked" (that's killed for those of you not familiar with this genre). So, what does such an un-Christian topic and heading have to do in a Roadmap about helping increase church stewardship? I use it to point out that the opposite is true in your parish.

In every mob movie or show, there is eventually a scene where the person getting "whacked" is always told the same thing to excuse the upcoming crime. "It's not personal, it's just business." I am not sure that it makes it any easier for the soon-to-be corpse; however, perhaps it makes the perpetrator feel a little better.

That said, the opposite is true in church stewardship. It must always be personal! Very personal. As personal and individual as possible. Do you want proof? Let us explore the modern-day fascination with examining "best practices" in solicitation by studying an important stewardship Biblical story about the best stewardship solicitor in history (Luke 19:1-10).

The Conversion of Zman.

Zacchaeus (or "**Zman**" for purposes of our mob metaphor) was an evil, wicked, and thieving tax collector. At this point, let me definitively state that if you or a family member work for the IRS, I want to be very clear, I am sure they are wonderful, good, and honest people. I am not looking to pick a fight with the IRS because who wants to get audited as a result of something they say in a church stewardship book?

But as I repeatedly tell clergy and teachers of Scripture, if you do not teach the context of Scripture, we in modernity will likely miss the message. Back in Christ's days, tax collectors were crooks who would extort whatever they could from the people, pay the portion Rome demanded, and then keep the rest for themselves. The better they were at threats, intimidation, and extortion, the wealthier they became. (Is the mob metaphor becoming clearer?)

Then, one day, Jesus came to town, and the crowds gathered in such great numbers that Zman, our short Jewish tax collector, could not see Christ. (Again, understand I am not making an ethnic joke, as they were pretty much all Jews back then.) While we are told his size was an impediment, in my vivid imagination, I can also easily suspect that the "faithful" coming to see the Lord would likely have wanted to use their sharp elbows to "box out" this evil Zman.

The rest of the story is captivating, and Christians are no doubt familiar with it. However, I do not want you to miss the critical stewardship story. Christ went to Zman's

house. He made a personal visitation and solicitation. He cared enough to make it personal and not treat it as some other peripheral “business” interaction.

Picture the scene when Christ gets underneath the sycamore tree that Zman climbed to get a better vantage point, only to hear his name called as the Lord invited Himself to Zman’s house for dinner. (I wonder what that conversation was like with Zman’s wife?). However, what we do not have to wonder about is how all the other “faithful” felt.

Of all the “righteous” people there, it was the evil Zman who won the Lord’s dinner lottery. I love that in St. Luke’s dedication to detail, he felt the need to add that the rest of the crowd “complained” or “murmured” (depending on the translation). Instead of celebrating that the Lord picked the worst non-steward to solicit and convert, they selfishly wanted it to be them.

We can all understand that sentiment. However, I believe the Lord is telling us something critical about how we must solicit engagement with our parishioners through personal interactions. Of course, the powerful part of the parable ends with Zman immediately giving half of his belongings to the poor and refunding everyone he defrauded fourfold (that would consume the remainder of his wealth). In other words, Zman actually did what the Rich Young Man we discussed in the previous parable would not; namely, he went “all in.” (My final homage to the mob metaphor). In that II Corinthians 5:10 Moment, Zman converted the trajectory of his life and could be born again as Zacchaeus, a man of God and follower of Jesus Christ.

Thus, the Lord reinforces what the empirical studies show: personal solicitation is the most effective form of asking for anything, including parish engagement. It is also the only thing that will move the needle of stewardship generosity education and behavioral modification.

“wHoly Engaged” Personal And Small Group S&E Processes - Three Plans To Personally Engage With All Parishioners.

Understanding the scriptural foundation and theory of personal engagement is made achievable with a plan. My Igniting The Flame Retreat offers Plans A, B, and C, all of which are better than what most parishes do currently. In order of impact, they are:

1. PLAN A: Each parishioner is visited in person in their home by a stewardship Ambassador from the parish,
2. PLAN B: All parishioners are invited to small group gatherings of about 10 parishioners at an Ambassador’s house,
3. PLAN C: Each parishioner is called on the phone by an Ambassador.

Plan A is better than Plans B or C, which is why it is Plan A. And Plan B is better than C. However, to do stewardship engagement properly and most effectively, a parish should not do anything less than Plan C. Gone are the days of just letters and emails, which all the research proves are ineffective and rarely move the stewardship needle. Let me define terms and explain the process to allay the fears of speaking about money, which is not necessary.

1. Who are Parish Ambassadors?

The data and research all show that personal, in-home visitations are absolutely and unequivocally the most effective, and no other strategy is even close. If you remember nothing else from this S&E Chapter, please remember that **to have the most successful stewardship and engagement ministry, you MUST visit with EVERY parishioner in a HOME** just as the Lord did with Zacchaeus and so many others. This is done by what I call “**Ambassadors**” (but you can call them “ooga boogas” or anything else you like).

The primary purpose of Ambassadors is NOT to solicit money. The absence of money is not the root cause of any problems the parish faces. The Ambassadors are like the Apostles and other evangelists sharing the Why, Vision, and exciting and transformational ministries of the parish. The Ambassadors merely seek to share while encouraging parishioners to become more engaged liturgically, sacramentally, and in ministries. Imagine the consequences of sharing in the joy of life-changing ministries and the impact of the parish as it brings people closer to Christ and each other.

Ambassadors generally include the existing leaders of the parish and its ministries. This included the Parish Council members, stewardship ministry, and other ministry leaders. The objective should be to recruit the number of Ambassadors equal to a little over 10% of your number of steward units. This is because the Ambassador will take care of their family and only nine others. If the number of Ambassadors is at least equal to 10% of the parish, and they take care of themselves and nine others, then 100% of all parishioners are personally reached. What the Ambassadors need to cover with the parishioners is outlined below to assuage anyone’s fears and ensure that they will not need to ask for money.

When I explain this process at my Igniting The Flame live programs, I ask how many people are comfortable going up to strangers to speak with them about something they believe in. Almost always, about 10-15% of the people raise their hands. For the remaining 85% of people, I ask if they have at least nine other parishioners/families who are their friends or relatives. Everyone acknowledges they do. So, we start with this larger group of 85% of Ambassadors picking the nine parishioners/families they know or are related to.

The remaining parishioners are what I call in the Orthodox Church the “**CEOs.**” This stands for **Christmas & Easter Orthodox**, who appear in church infrequently and generally only during those two holidays. (I am also familiar with the terms “C.A.P.E. Catholics” (who attend church only on Christmas, Ash Wednesday, Palm Sunday, and

Easter) and “PTPs” (Part Time Protestants). The other 10-15% of Ambassadors who are comfortable talking with (relative) strangers select nine people from among the CEOs to ensure that no steward is left unvisited. Now that we know who the Ambassadors are, we can explore how they are deployed.

2. Personal Engagement Plan A.

In Plan A, EVERY parishioner is visited in their home by an Ambassador. Since most Ambassadors already know (or are related to the parishioners they chose to visit), getting 15 minutes in their homes is not a problem. **This is no steward left behind time.** You must visit them at home because if you visit them at their business, they are likely distracted and are focused on things other than the life-changing ministries of your parish. In their homes, they are also more comfortable and relaxed. Plus, they can't leave once you get there. They are highly unlikely to flip you the keys after you arrive and tell you to lock up after you're done talking to yourself.

Remember, if you want a truly successful S&EM, you must visit everybody at home. The mob was wrong, and S&E (like salvation) is intensely personal. Every study I have ever seen has shown that what I call “pen pal campaigns” using snail mail or email to ask for S&E pledges are less effective and rarely get new or better results. They do not “move the needle” on a sustainable basis. If insanity is doing the same thing over and over again and expecting a different result, don't you think it's time that you stop being insane?

Yes, you will still use snail mail or email for some communications, and in the Communications section below I will help you communicate far more effectively. However, nothing will change the trajectory of your parish more than making it personal and meeting face to face, just as the Lord did repeatedly with great success. The question of what you will discuss in the brief in-person visitations will be discussed in detail below on what I cutely call the “wHoly Engaged” Personal Stewardship & Engagement Process. (Do you get the double entendre in the “wHoly” reference? OK, I am trying hard here!)

3. Personal Engagement Plan B.

The data is clear that, without any doubt, one-on-one visitations are the most effective. However, if your parish is so large or time is limited, I offer a Plan B of small group gatherings. In this approach, the Ambassador invites up to 10 people to their house for a small group gathering. While still more intimate than an email, it loses the personal touch of Plan A. That is why it is Plan B. I will also present the process of what to discuss in small group Plan B visitations below in the “wHoly Engaged Small Group Stewardship & Engagement Process.”

4. Personal Engagement Plan C.

A parish should never use Plan C. It is far inferior to Plans A and B. However, if all you are going to do is your usual and ineffective “pen pal campaign” by writing to

parishioners, then at least consider getting the Ambassadors to call each steward on the phone at their home (i.e., Plan C). The parishioners will not be as attentive as if you are looking them in the eye. It will also be impossible to as effectively execute the wHoly engaged presentations that I will discuss next. However, this form of personal telephone contact will still be marginally more productive than any email or snail mail “pen pal campaign” you will ever execute.

By now, you must agree with what Christ taught, and all empirical research has confirmed that the mob was wrong in parish S&EM. If you want to maximize the result, It is highly personal and cannot be performed as if it were just business. Getting in front of someone is the first critical step. What comes next to make the personal connection in the form of the wHoly Engaged Process is critical.

As presented above, the key to parishioners who are more spiritually connected, willing to serve, and contributing financially is to maximize engagement liturgically, sacramentally, and in ministry. So, how do we actually go about engaging people and reaching out to them in this personal solicitation of their time with the ask? My Stewardship Calling S&E wHoly Engaged Process is a proven method for incorporating all the Christ-centered methodology, empirical research, and practical psychological approaches to increase engagement most effectively and efficiently.

The image below represents the six steps in my Stewardship Calling wHoly Engaged Process that I will summarize. Each step is built on the previous ones, and thus, skipping steps will present problems for the next step. The first three steps are foundational and should take place before any parishioner is visited. The second three steps are the interpersonal steps that will inspire higher levels of engagement and contributions of time, talent, treasures, and tithes as a result of being built on a solid foundation.



A participant in one of my live Igniting The Flame programs humorously suggested I should not present my wHoly Engaged Process in a pyramid as it might conjure up incorrect notions of a pyramid scheme. However, the reason for this structure is to underscore the critical importance of building a strong footing in the first three foundational steps that provide the content to be used in the three interpersonal steps. So, let's explore the steps in my Stewardship Calling wHoly Engaged Personal Stewardship & Engagement Process.

wHoly Engaged Personal Stewardship & Engagement Process.

Let us first discuss the Personal S&E Process of Plan A because it is far and away the most effective and interpersonal. Here is a brief description of those six steps:

STEP 1 – PPS Alignment. It is essential that, as the first step, your **P**riest, your **P**arish council, **S**tewardship and ministry leaders reach a consensus on your S&EM strategy. They must agree on the objectives, processes, metrics for success, themes, and implementation strategies so there is unity of efforts. If you do not do this, “stop, do not pass go, do not collect \$200.” Thus, for example, if the PPS leadership decides that your parish will be a percentage-giving parish on the journey toward tithing (something I highly recommend and will be covered in a later section of this Chapter), then all communications strategies and Ambassador training must be aligned with this transformational result.

STEP 2 – WHY and Vision Determination. As discussed more fully in Chapter 8 of my Roadmap, your parish must reach a consensus as to **WHY** it exists and where it is going (its **Vision**). While a strategic planning process that involves the entire parish is the most effective way to arrive at these critical elements, if that is not possible, at a minimum, it is essential that the entire PPS leadership and all ministries of the parish are in lockstep and able to articulate the **WHY** of the parish and the three or so key strategic objectives it will accomplish that define its **Vision** for the foreseeable future. This is critical not only for the cohesion and unity of the parish but also because the presentation of the **WHY** and **Vision** are essential elements the Ambassadors will share with the parishioners (as will be discussed in the sample Ambassador personal visitation agenda presented below). Please remember that the empirical research shows that people will give to an inspiring **Why** and **Vision**.

STEP 3 – Council of Ministries and Materials. In addition to the **WHY** and **Vision** of the parish, the other critical topics of conversation during personal Ambassador visits are the ministries and ways in which parishioners can become more engaged with the parish. In that regard, it is important to have effective S&E materials prepared to be left with the parishioners, some of which they will complete and return. These deliverables include: (a) the Parish Ministry Handbook (“**PMH**”) that describes all your parish’s ministries (discussed later in this Chapter), and (b) the “**S&E Commitment,**” which is your/their written commitment of the time, talents, and treasures given to you/them by

God you/they will return to your/their parish for His work (also discussed later in this Chapter). This last foundational step is critical to providing the Ambassadors with the necessary materials for the most impactful personal visitations.

The highly recommended process for developing these materials is through a **Council of Ministries** (discussed in more detail in Chapter 11 of my Roadmap). Simply, this is the organizational body of the leaders of all ministries of the parish, along with its clergy and parish council. Together, this Council of Ministries is best suited to create the most impactful materials that describe the various ways the parishioners can become more engaged liturgically, sacramentally, and in parish ministries. However, even if a Council of Ministries does not yet exist at your parish, the development of powerful materials that tell the story of engagement is a critical foundational step.

STEP 4 - Ambassador Development. In this first interpersonal step, the Ambassadors who will meet with all parishioners are recruited and trained to deliver the wHoly Engaged Personal S&E Process. As mentioned before, the Ambassadors naturally include the entire parish council and representatives from all ministries since the primary purpose of the visitation is to encourage parishioners to engage more fully with the ministries that they feel God is calling them to serve. Thus, since the Ambassadors are essential ministry recruiters, it stands to reason the ministries should be major contributors to providing Ambassadors.

After the Ambassadors commit to serve and are trained, they must select the parishioners they will visit. As mentioned previously, likely, about 85% of your Ambassadors will only want to meet with people who are their friends or extended family. So, they should go first to select the nine parishioners they will visit. An effortless way to do this is to gather all Ambassadors and then read off the parishioners in alphabetical order, with Ambassadors claiming the people with whom they have the closest relationship. As the data show, people will be far more responsive to people with whom they already have a relationship. This way, the commonality shared between the Ambassador and parishioner visited makes the discussion more personal, intimate, less threatening, and collegial.

After the 80% of Ambassadors who are only comfortable approaching people they know select their nine parishioners, then the 15% of extroverts who are comfortable discussing the Why, Vision, and ministries of the parish with relative strangers split up the rest of the list of CEOs.

STEP 5 - Parishioner Visitation. In the wHoly Engaged Personal S&E Process, the Ambassadors will arrange the time they can spend about 15-30 minutes with their chosen parishioners and actually make the visit. In the wHoly Engaged Small Group S&E Process, the Ambassadors will find the time when all their chosen parishioners can come to a small group gathering at the Ambassador's house. The agenda of what will be covered at either the personal or small group events is described below.

STEP 6 - Follow-Up. This is the last critical step that will help ensure 100% participation and that no steward is left out. As mentioned previously, the Ambassador will present the PMH and S&E Commitments to the parishioners; however, the Ambassador is not to collect the completed S&E Commitments because it will include a financial contribution that is confidential. Thus, the Ambassador will end their presentation by explaining that the parishioners are to prayerfully consider their blessings and what God has called and prepared them to do, complete the S&E Commitment, and send it to the parish office where it can be processed confidentially.

However, the key is that every two weeks after the visitation, the parish will inform each Ambassador which of their nine parishioners have not yet completed their S&E Commitments. The Ambassador will then follow up with those parishioners to see if they have any remaining questions and encourage them to complete their S&E Commitment. At this point in the visitation, the Ambassador lets their parishioner know that they will follow up with them every two weeks until the parishioner's S&E Commitment is submitted, thus informing them how critical their S&E Commitment is. Once again, this is NO steward left behind!

wHoly Engaged Personal Stewardship & Engagement Process Discussion Agenda.

When you meet with your parishioners, what should you do? I will share a tried-and-true discussion outline and system that works. However, as with everything offered in my Roadmap, you should feel free to supplement or modify this agenda with other proven (or experimental) approaches to achieve the same end. We will first explore the Plan A personal approach and then look at the slightly nuanced differences in the agenda of the Plan B small group approach.

PLAN A: wHoly Engaged Personal Stewardship & Engagement Process Agenda.

1. An opening prayer of thanksgiving
2. Discuss parish items of common interest (e.g., the top 3 things they like about the parish)
3. Share the WHY/Vision/ministries of the parish
4. Ask and address any comments/concerns
5. Review PMH and S&E Commitment forms
6. Explain you will follow up every 2 weeks until the church receives their completed S&E Commitment
7. Thank them and end with a prayer

Step 1. You should begin with a simple opening prayer of thanksgiving that focuses on the connection that you have with the person with whom you are visiting, the things that you have in common, and about which you should be very grateful to God. Feel free to substitute the prayer of your choice, but please do NOT merely recite a common prayer.

A rapid-fire recitation of memorized content is performative and not communicative or transformative. Any prayer is a sacred communication with your Creator and should be delivered as if you were directly addressing Him! Make it personal!

Step 2. Now, you can open a dialogue about the various items that you may have in common with the parishioner. For example, if you both have children engaged in a ministry, then you can talk about some of the activities associated with that ministry. Similarly, if you both have aging parents, you might share some of the activities that the parish has focused on in connection with its senior citizens' ministry.

However, what is critically important in Step 2 is what I call the “**secret question.**” Anyone who has ever been involved in sales or marketing at any time will immediately know why you will ask this question. Ask your parishioner, “**What are the top three things they like about the parish.**” There is no limitation on what they can talk about or what they can share. Still, you want them to open up by beginning a dialogue focused on the positive things that they appreciate about the parish, its ministries, and how it helps this parishioner. This secret question will provide you with some critical information that you will use a couple of steps from now. So, stay tuned.

Step 3. This is a critical part that allows you to share the WHY of the parish, the Vision of where it is going, and the ministries that are in place and being planned to enable it to fulfill its Vision better and achieve its WHY. This step is the reason why it is so critically important for parishes to have a strategic plan or some other process in which it has reached clarity and consensus about its WHY and its Vision for the future and a robust set of ministries that allows for greater engagement in the church other than just on Sunday.

Sharing the Vision of the parish and where it will be in two, three, or four years can be one of the most powerful ways to allow the individual parishioner to see a future and how they can partake in shaping that future. This is why it is so critical for a parish to have a WHY Statement that points to the heart-felt reason why the parish exists and why they should belong, as well as the tactical Vision of what it hopes to accomplish and where it hopes to be in the next several years.

Step 4. Now, it is time to ask the parishioner to share any comments or concerns they have. Oftentimes, this will be a positive conversation, but sometimes, you will hear them articulate some challenges or issues they have faced or are facing that are causing them to be less engaged with the parish. They may also have questions. It is critically important to listen attentively and aggressively to what they're saying and ask follow-up questions to make sure you understand. Please do not get defensive and argue with them. Merely listen attentively and understand they are speaking their feelings and truth. Politely ask whatever is necessary to ensure that you (and they) understand the actual “root cause” of whatever challenge or problem they or their family are experiencing.

At this point, if you know the answers to their questions or solutions to their problems, then this is a great opportunity to provide those answers and solutions. By so

doing, you are creating a further, closer relationship with the parishioner by being the source of a solution to a problem or an answer to a question that they've been dealing with. If you don't know the answer to the question or problem, then this is another opportunity for you to say, "I will get back to you with that answer."

It is critically important to understand that it is far worse to promise to get back to somebody with an answer and not do so than never to promise to get back to them at all. But if you want to increase the level of engagement of your parishioners and your connection with them, the best way is for you to identify any questions or problems that you don't know the answer to, diligently find the answer, and ensure that you (or the person with the answer) gets back to that parishioners as soon as you possibly can. Once again, when you are the vehicle through which their problems are solved or their questions are answered, you are not only furthering a higher level of engagement between you and that parishioner but also underscoring the fact that the parish loves and cares about them. The importance of this step, while sometimes uncomfortable, cannot be overstated.

Step 5. Now, it is time to pull out the PMH and the S&E Commitment. It is in this step that you use the critically important answer to the "secret question" that you gained in Step 2. In answering the top three things they liked about the parish, they are telling you what they are already interested in and what they appreciate. Chances are, this is the greater opportunity for you to engage them further in the ministries that are supporting those activities they understand and desire.

Thus, for example, if they shared with you that they liked the parish youth ministries, this is not the time to show them in the PMH, the denture replacement ministry. Instead, you should fast forward to the pages in the PMH that talk about the various youth ministries. At this point, the parishioner is likely to look at some of the names of the leaders of those ministries, or even some of the titles and descriptions of the ministries, and identify those that they may not have known existed or see the names of people that they enjoy working with. This plants the seed for where they may see ways in which they can get engaged in the parish. Just through the vehicle of the secret question, you identify the kind of "shopping list" that you can use to talk to them about how they can get further engaged in the ministries of the parish.

This may also be a time when additional questions are raised when they indicate that they didn't fully understand what was going on with this particular ministry and wanted further information. At this point, either you as the Ambassador can find the answer and get back to them, or perhaps better yet, get the ministry leader to get back to them. In this way, the ministry leader starts to form a personal relationship with the individual parishioner such that they may be able to encourage them to engage in service in that ministry and thus fulfill the things they feel that they are called to do by God.

Also, in Step 5, the Ambassador would present the S&E Commitment that has already completed with the individual parishioner's name, address, email, cell, and names of family members or their demographic information. You can ask them to update

any demographic information that has changed. The Ambassador would also point out the blank line on that S&E Commitment where they will enter their annual stewardship tithe, along with the encouragement for weekly giving of that annual tithe.

Critically, the S&E Commitment lists all the parish ministries, and you ask the parishioner to check off the ministry(ies) in which they would like to engage. Be sure to follow the process for both spouses to enter their ministry selection, typically by using their initials next to the ministry of their choice. (Although I prefer to have each spouse fill out their own S&E Commitment to underscore the personal responsibility of stewardship.) Remember that the greater levels of engagement that one has with the parish, the more they will give financially. Thus, I tell parishes all the time that the critical aspect of that S&E Commitment is getting parishioners to sign up to work in a ministry.

Step 6. It is this step that introduces the accountability of your “no steward left behind” approach. At this point, the Ambassador would share that they are not going to collect the T&S Commitment as it will potentially contain confidential information like the level of their financial contribution, which is only to be reviewed by the few people in the parish office who have access to such information. Instead, the Ambassador will let the person know that their S&E Commitment is to be delivered to the parish (by mail or email if in written form, or electronically if possible).

The Ambassador also shares with the parishioner that they will be notified by the church office every two weeks of any of their parishioners who have yet to turn in their S&E Commitment, and you will reach back to this parishioner to find out if there is any information they need. This two-week follow-up cycle will continue until the church office notifies the Ambassador that this parishioner has provided their S&E Commitment. In this way, the stewards will know that they are accountable and that they are also being ensured that every opportunity is offered to answer their questions and participate in the ministries of the parish.

Step 7. A closing prayer and a thank you are in order after everything has been accomplished. Obviously, the Ambassador should be very enthusiastic in thanking the parishioners for their time. In addition, I usually like to ask the parishioner being visited to offer the closing prayer to try to get them in the mindset of the prayerful acknowledgment of the gifts that they have been given and their opportunity to serve others. In that way, we are joining together in this communion of a common prayer.

Allow me to offer a few additional notes regarding the Stewardship Calling wHoly Engaged Personal Stewardship & Engagement Process. If the home being visited includes a husband and wife, it's great if the Ambassador brings their spouse with them. Similarly, if the home being visited is a family, and there's overlap between the Ambassador's children and the steward's children, bringing your children along is an additional great idea. In this way, the children have an opportunity to engage more individually and directly and witness that their parents are stewards and engaged in the parish.

While it has taken quite a few words to describe the wHoly Engaged Personal Stewardship & Engagement Process, it generally takes no more than between 15 and 30 minutes for the entire visit. This is not an extensive intrusion on the time of either the parishioner or the Ambassadors, who, for the most part, already know and like each other. However, something very magical can happen as the individual parishioner and Ambassador begin to forge an even deeper relationship and an opportunity to engage in working together for Christ's Church.

PLAN B: wHoly Engaged Small Group Stewardship & Engagement Process.

Here is a sample agenda for my Stewardship Calling small group wHoly Engaged S&E process:

1. Opening prayer, welcome/icebreaker
2. Dinner and/or fellowship
3. Program
 - A. the WHY, Vision, and ministries of the parish
 - B. 2 or 3 testimonials
 - C. present PMH and S&E Commitment
 - D. explain next steps (including 2-week follow-ups),
 - E. answer any questions
 - F. thank them, and closing prayer

Step 1. It is wonderful to begin with an opening prayer of thanksgiving offered by the Ambassador host(s). Remember that in the small group gathering, there can be up to 10-12 individuals, which can represent five to six couples, not all of whom may know each other as well. As a result, some form of an “icebreaker introduction” may be helpful to allow the individuals to get to know each other better.

Step 2. It is often helpful to have some form of refreshments or a light dinner. In fact, many times this is done in the form of a potluck dinner in which all the guests bring some dish to feed the group. But it is fine even if only light beverages or snacks are offered. Indeed, some research shows that when food or drink is involved in any form of solicitation, the results are often 3 to 4 times better than if food or beverage is not involved. (It is for this reason that I excuse the weight I have gained in all the decades I have been doing stewardship visitations and solicitations.)

Step 3A. This is the formal program that you will note tends to generally follow the agenda of the wHoly Engaged Personal Stewardship & Engagement Process program. Thus, part A will begin again with a clarion call to the WHY of the parish, a sharing of the Vision of the parish, and a highlighting of how some of the ministries are going to advance that Vision. More details will be provided for them in the PMH. At this point, you will note that because there is a group gathering, it is not as easy to ask the “secret question” about what they most like about their parish in order to interact with them on a one-on-one basis. Nevertheless, you can continue to ask the “secret question” to the group and

have an open conversation about the various ministries and other activities at the parish the parishioners appreciate. This dialogue, in turn, will help set a very positive tone for what follows.

Testimonials.

Step 3B is one of the most critical, valuable differentiators between the Personal and the Small Group S&E process. This is where you get two or three testimonial presenters to share their stories about the incredible impact that the parish ministries had on their lives. A good mix is to have one person who is a beneficiary of a ministry share the positive benefits they received and a second presentation from someone engaged in providing some ministry services (not necessarily the same as the beneficiary).

They will share how such ministry service made them feel and how glorious it was to be able to offer their gifts and help others. Those testimonials tend to sound like: "I was busy in my life and very successful in blah, blah, blah, and then I volunteered with this ministry project, and the feeling of joy I had was unlike any other in my life." When people tell their personal testimonials, they speak to other people in a way that all the preaching in the world can't possibly replicate. That is the power of personal testimonials.

Please allow me a little digression to offer a testimonial about testimonials. I was involved in soliciting engagement and contributions for a Christian retreat center. I could give an inspiring presentation with the right PowerPoint and facts and figures. However, I found the most effective part of my presentation was when I had several high school students from that community who had gone to the summer camp at this retreat center share their experiences.

They were high schoolers, so, of course, they would fumble and stumble with a lot of "uhms" "ahs" and "rights?" even though I helped them rehearse their presentations. But when these young beneficiaries spoke, they captivated everybody's attention. They told personal stories about how they were brought closer to Christ or some other kids. Some talked about the closeness they felt with their spiritual father and a meaningful confession experience that changed their life and helped them make a transformational decision. When I looked into the eyes of the donors and asked for their reactions, I realized they were thinking: "This is the kind of ministry I want for my kids/grandchildren/Godchildren to experience. This is what I want to invest in." Donors feel better about investing in life-changing experiences.

I could see the synapses connecting in the eyes of the donors as they witnessed how Christ was meeting these children at the summer camp and changing their lives forever. Without a doubt, the level of generosity that followed once the donor could actually see the impact of their supporting transformational ministries was unbelievable. It is for this reason that I always tell every parish that you should have a regular habit of providing testimonials in the church both from the beneficiaries and the ministry volunteers because of the powerful impact that it has and on allowing the dots to get connected between a dollar and an effect on someone's life.

The generosity was not limited to financial contributions at my Diakonia Retreat Center (**DRC**) presentations. Some people asked me what else we needed for the DRC. Two of them were doctors and volunteered to serve as the “doctor on call” at the camp. Others volunteered to lead arts and crafts, sporting activities, or even nature walks. These professionals were very busy; however, they felt called to make a difference by using their gifts to help the youth. And as they got personally engaged in this DRC ministry, they increased their financial contributions. It’s all personal; it’s not just business.

Here is the brutal truth. We are the only impediment keeping us from serving Christ and His people more intensely and effectively. It’s not your “day job” or other “busyness” of your life. It’s a personal choice of how you spend your 24 hours each day rather than all the other excuses in the world. I understand and have used excuses myself all the time before I realized my calling. But once I understood my II Corinthians 5:10 Moment was coming and one day I would stand before the “awesome judgment seat of Christ” to account for what I did with all the gifts I had received, I discovered the priority of serving, loving, and helping others was the best use of my gifts and limited time here on earth.

Pastor Rick Warren once said in a commencement speech that as he prayed with people on their deathbeds, they never asked to see their trophies again or wished they had worked more. It is all about loving and serving others that brings the greatest fulfillment. The enormous value of serving and loving others was confirmed in my podcast interview with a good friend (and former client), Jim Huling, who co-authored the Covey organization’s Four Disciplines of Execution. Testimonials make these values clear, and serving in parish ministries provides the opportunity for all parishioners to experience the joy of service. Never feel like you are imposing when you invite parishioners to engage in their parish and ministries more deeply. You are helping them do that which will make them feel better about themselves and have a better account when they stand before Christ.

Allow me a second testimonial for testimonials. I helped a large Episcopal parish with about 1,200 families reimagine their S&EM. They realized they could not do a personal visitation program given the number of parishioners, so they opted for my Plan B wHoly Engaged Small Group Gathering process. They set an aggressive agenda of trying to reach all 1,200 families within three months by having multiple small group gatherings every Friday, Saturday, and Sunday night for every week of those three months, with multiple people attending at any given point in time. After about three weeks, I checked in with the president of their parish council (i.e., Senior Warden of the Vestry), who was my law partner. He told me that he had gotten a complaint call from a parishioner that previous Sunday night. I told him I had heard every possible complaint, so I couldn’t wait to listen to this one and help him respond. However, I was shocked to find an entirely new complaint I had never heard before.

To understand the complaint, you need to understand what happened at these small group gatherings. In every small group gathering for those first three weeks, after

the planned two testimonials were provided from a ministry beneficiary and volunteer, inevitably, one of the other parishioners raised their hand and said, “Can I share my experience with the ministries of the parish?” Then, at 100% of the small group gatherings, a second parishioner raised their hand and asked to share their experiences with ministries of the parish. Finally, at 100% of small group gatherings, a third person raised their hand and suggested they go around the room so that everyone could share their various transformational ministry and parish experiences. These small group gatherings became actual “love fests” where people felt so good about the opportunity to be able to work together in service to other individuals and in service to their Lord and Savior Jesus Christ that they didn’t care how long the evenings lasted. They had an uplifting experience.

So now we get back to the Sunday night complaint from my law partner’s parishioner. This parishioner called to complain that they had been hearing from all their friends about these incredible small group gatherings, and they had not yet been invited to one. They wanted to know why they were being excluded from the “love fests!” Can you imagine a steward calling you to complain because they had not been solicited? This is the power that the Holy Spirit brings when we enter into dialogue and join together in service with Christ and each other.

Step 3C. After the testimonials, the parishioners are asked to pull out their PMH and their S&E Commitments provided to them, and the Ambassador explains them. This is also the time to ask the parishioners to review and update their demographic information. The Ambassador will also inform them that they will fill out their annual stewardship tithe amount and then, most importantly, identify which of the ministries they will join and return the S&E Commitments to the parish office.

Again, because we don’t have a one-on-one session, it’s harder for the Ambassador to identify what a particular person or said was a ministry that they got value out of and focus their attention on the ministry handbook in a very personal manner. Nevertheless, if, in the open conversation, some of the individuals identified some ministries they appreciated, the Ambassador can point to those pages of the PMH that focus on that ministry so that the connection can be made.

Step 3D. Here, the parishioners are informed about the two-week follow-up process if they don’t submit their S&E Commitments forms, again reinforcing the accountability of our “no steward left behind” policy.

Step 3E. Now is the time to answer any questions parishioners have about the process and what’s happening about S&E. Oftentimes, at this point, a discussion might ensue regarding the Vision of the parish and some of its direction or ministries.

Step 3F. The evening ends with a parishioner offering a closing prayer of Thanksgiving.

What's Missing?

Now, here's something you might have noticed. At no place on either agenda did you see the Ambassador talk about money other than pointing to the place in the S&E Commitment where their annual stewardship tithe would be filled in. The reason for this is because it's not the money that you are going after primarily. You want their engagement because the data empirically and unequivocally shows that the more people are engaged with their parish sacramentally, liturgically, and in ministry, the greater the amount they will give.

That's not to say that no discussion about the future financial needs of the parish can occur. If you are comfortable discussing that topic, by all means briefly do so. However, focusing on the parish budget is not the objective because people do not give to budgets. They give to Vision and WHY. So, if a discussion is to take place, it is merely to reinforce that the parish is a percentage-giving church on its way to being a tithing parish. You can direct people to identify the fact that by providing their annual stewardship tithes on a weekly basis, the parish is better able to achieve its Vision. So, for any Ambassadors who were worried about asking for money, as Holy Scripture says, "fear not."

The Ten Things To Do To Ask For Engagement.

There are a variety of reasons why people are uncomfortable asking for money, but when they are working on something and need help, they are more comfortable asking for assistance. Thus, if the WHY and Vision of where the parish is going is viewed as a journey that needs help, the ask becomes closer to one's comfort level. Another impediment is that most people are generally not trained in how to ask for money. I can recommend quite a few books to help in that process, but in the interest of time, allow me to offer my summary version of the top 10 things you need to consider.

1. Be Like Christ. Teach what Christ said about giving. Because most people don't know what He said, you can stick close to the examples He provided once you apply them to current times. It is exemplary to start with the teachings of our Lord. Still, you can't just tell a history lesson without applying it to their lives today if you hope to make a connection (e.g., teaching about giving "first fruits" is not a solicitation for parishioners to bring produce to the church).

2. Have Credibility. You must model the generous behavior you teach and ask others to emulate. You cannot preach what you do not practice. Do not tell people the parish is a percentage-giving church on the way to becoming tithers unless you are on that same journey. Indeed, if comfortable, you can share the struggles and joys you realized on your journey to make yourselves more relatable and credible. If you ask people to become more engaged liturgically and in ministry, then you must lead by example and do the same.

3. Focus On What Matters and Drives Behavior. Always talk about the parish's WHY and Vision. Use examples of the life-changing impact the parish is having. Paint the picture of where the parish is going to be in three years with the full S&E support of the parishioners. Let people know that whatever they contribute, whether time or treasure, is making people's lives better and bringing everyone closer to Christ and each other. **People give to causes, not crying.** Stop talking about meeting a budget or paying bills or the crisis de jure (e.g., the leaky dome, the broken air conditioner, the parking lot potholes) as those never inspire anyone and merely allow listeners to doubt the effectiveness of the leadership. The goal is always the inspiration of the impact both now and in the future. Stop crying and start exalting!

4. It's Personal. I have talked extensively about this absolute truth that can never be overstated. Parishes must build relationships with their parishioners. People will give more of their time and resources to people they trust and when asked in person. This is why pairing Ambassadors with friends and family relationships is extremely helpful.

5. Practice Makes Perfect and Mistakes Make You Better. Asking people for anything requires practice. Clearly, mistakes will be made, and lessons will be learned from each successive interaction. However, a parish can provide training for their Ambassadors on how to genuinely engage with the parishioners on the WHY, Vision, ministries, and life-changing impact the parish is having. Let Ambassadors know mistakes are fine as long as they learn from them. There is an old apocryphal story about Thomas Edison, who a reporter interviewed after his 1,000th experiment, in which he failed to produce electric light. He was asked, "How does it feel to have failed 1,000 times?" Edison supposedly responded, "I did not fail 1,000 times. I discovered 1,000 things that will not produce light."

Please allow me a personal testimonial of failure. For example, once, when I was turned down for a major gift for the United Way by a good-sized accounting firm, out of frustration, I ended the interaction by telling the managing partner who refused to contribute or even let me make a presentation at his firm, "No worries, regardless of your decision the member agencies of the United Way will be there for your employees when you need them." The minute I hung up, I realized how horrible my passive-aggressive response was, regardless of how positive my tone was.

After a moment of reflection, I reached for the phone to call and humbly apologize when the switchboard operator hollered out to the bullpen where all the solicitors were working, "Who just hung up on XYZ firm? Because the managing partner is calling." After sheepishly popping my head up over the cubicle tops to take my turn in the game of "whack a mole," I accepted the call.

I tried to preempt what I was sure would be legitimate criticism by trying to offer a full confession, apology, and contrition. Instead, I got interrupted by the managing partner, who said he had a moment to reflect on what I said and realized all the charities were there 24x7x365 for his employees and all those in need, and I was right to point

that out to him. As I uttered a silent prayer to the Lord, the managing partner said he wanted to make a very generous contribution and asked if I accept his apology.

I thanked him profusely and said I would accept his apology, but I first needed to completely apologize for my inappropriate behavior and comments, which he graciously accepted. He laughed, and we “hugged it out” over the phone, particularly after he learned I was a lawyer at one of the biggest firms in town. I learned a lesson, as did he.

The Holy Spirit worked in both of our hearts. When I later ran into him in my professional capacity as a lawyer for a client, he remembered I had taught him a valuable lesson about taking time to serve others. God truly works in mysterious ways and chooses sinful and unworthy servants like me to do His work. And by God’s grace, with the lessons I learned that year, I was able to raise substantially more money for the United Way agencies.

6. Make it easy to give. The data show that people making tithes and offering online give 32% more. Folks, why is Amazon so successful? One reason is that they made finding and receiving everything so much easier. You can order anything, and they will deliver it to your door. If you don't like it, you can easily send it back and get a full refund with just a few clicks. They have created a quality experience and made everything easier. Two great lessons every parish can learn.

My wife and I are blessed to be stewards of four different parishes, and I decided to assess their online giving systems. In one, I had to go through seven screens of providing tedious information they already had about me and my family. When I finally got to the screen to transfer funds, it said: “I am sorry, we cannot process your contribution at this time. Please call the church office.” If I were a peripheral donor, I probably would never have followed up. But I was doing an Igniting The Flame presentation to their parish council, and when I told my story, the parish leaders lowered their heads in shame. I assured them this was easy to fix with the proliferating technology, and they took my advice and now take my money much more quickly.

One of our other churches had my money after the second screen and in less than 3 minutes. Imagine how that made me feel about the professionalism and integrity of that parish. Technology eases matters, so make it easy to give. And remember that millennials and younger parishioners rarely carry cash. They use their mobile devices and occasionally an ATM card. So why doesn't your parish have an iPad kiosk that accepts contributions from touch, tap, swipe, Zelle, Stripe, Apple Pay, PayPal, Square, and countless other online payment vehicles?

I want to make our annual stewardship tithes for each of the four parishes by transferring shares of mutual funds we own that have appreciated. This way, the parish gets the full fair market value of those transferred securities, I get a full deduction equal to the fair market value, and I do not have to realize any tax for the amount by which the value exceeds my basis. (I'm not cheating the IRS. I am following their rules.)

However, I had to help each parish set up a brokerage account to receive the transfer of shares (which they immediately sold and used the cash). Once I explained how American Baby Boomers owned \$68 trillion they would transfer on their death over the next several decades (most of which is held in appreciated stock, which they would gladly contribute to avoid the tax hit), the light bulb went on in the parish leadership. And now, these parishes are receiving more and more of such contributions of securities. Your parish must have a brokerage account to accept gifts of readily marketable securities and advertise those facts and the benefit to your donors.

7. Make the Ask. Yes, I know and believe God will provide. But God and Christ encouraged prayer and asking. Indeed, the Lord's prayer is both a request ("give us this day our daily bread and forgive us our trespasses") as much as it is a description of what we will do ("*forgive our trespassers.*") Before several miracles He performed, Christ asked, "what do you want me to do?" I am not suggesting the evils of what I pejoratively refer to as "ATM God," where parishioners figuratively drive up to God's ATM window, swipe their stewardship card, make their request, get what they came for, and then drive off all the richer.

I am merely reminding you of what:

(a) the Holy Gospel and Christ teach, "*Ask and it shall be given to you...*" (Matthew 7:7),

(b) every sales training program in history has emphasized the importance of making the ask for what you want,

(c) modern self-help books all stress the importance of asking for what you need,

(d) professional hockey legend Wayne Gretzky said: "You miss 100% of the shots you don't take."

Share the parish's WHY, Vision, life-changing ministries, and the impact the parishioners' generosity will have, and then ask for them to experience the joy of giving as receiving the God-given "DOSE" (of Dopamine, Oxytocin, Serotonin, and Endorphins) and the knowledge that they are making progress on their II Corinthians 5:10 Moment when they tell their story before the awesome judgment seat of Christ.

8. Stop Talking After The Ask. I cannot tell you how many times people have lost the "sale" by talking past it. You must let the Holy Spirit do the heavy lifting and give the information recipient the time to investigate their heart and gut and examine the alignment of their WHY and Core Values with the opportunity you have presented. After you have shared the parish WHY, Vision, Mission, and life-altering impact of their generosity, and you've gotten them excited, be quiet! The Holy Spirit will take it from there. And it will be okay even if they need more time to process prayerfully. And by the way, empirical research shows that those who ask more questions are better liked than

those who keep talking and offering advice (Huang et al., 2017). So, keep asking, and you will learn more about others and the world and be able to grow, be trusted, and like it more.

9. No Means Maybe, and Maybe Means Yes. Anybody who has ever been in sales knows the saying, “No means maybe, and maybe means yes.” Do not take rejection personally or believe it is forever. This is an old sales axiom that applies, and I am not trying to demean pursuing S&E for parishes to sales techniques. However, sales techniques were developed through psychological research and experiments. One thing that has been demonstrated over time is that sometimes their “no” means “no,” and it is final. Again, it is not personal because it probably is not about you (unless you did something to make it personal). Sometimes, there is a good reason for the no. When it is clear it is final, after you have politely seen if there is any more information they need, sincerely thank them for their time and move on.

However, more often than not, if your cause is righteous and your integrity is proven, it may take some people more time to get to the point of being ready to participate or donate. They may need to review their situation (without you hovering over their calendars or bank statements). They may have unresolved questions, which you can slowly unearth and then find answers to. They may need more education about the scriptural understanding of S&E. They may be slow learners, and you are a fast talker (the latter being a relevant self-indictment). Or perhaps that day, your message just was not the most effective.

I love the experiment leadership guru Simon Sinek did with a homeless woman who always had a sign saying “I’m homeless and hungry” or a similar iteration. She told Simon she made between \$20-\$30 in eight to ten hours of begging. He asked her permission to experiment with her message and promised to make her whole for any losses if it failed. She agreed.

He changed her sign, and she made \$40 in 2 hours. While she left prematurely, she could have made \$150 in a similar full day. What was the difference? The new sign said, “If you only give once a month, please think of me next time.” The message shifted 180 degrees from it being all about her and what she needed. Instead, it started by focusing on the donor’s situation and recognized the many “asks” they inevitably received. It was no longer about the recipient and all about the donor. In that simple change of message, with Simon Sinek’s, help her sign overcame the two big objections donors have by acknowledging: 1. I know you can’t give to everybody who asks, and 2. my cause is legitimate because I will still be here next month or whenever you’re ready and able. Sometimes, you just need to refine and reorient your message and request.

Regardless, remember the WHY of your parish and your own personal WHY. Some people may need more time to understand what it means and how, regardless of their exigent circumstances, they remain blessed and able to bless others. Our problems are “first world” problems and not as severe as many others in the world. Our worst day in America is generally far better than the best day for those struggling in third-world

countries or adverse circumstances. However, your parishioner's problem is still an issue for them, and we must understand and extend grace, love, care, and concern.

10. Thank always, repeatedly, sincerely, and publicly if possible. Later in this Chapter 10, I will share the extensive empirical data and research that underscores how critical it is to thank constantly in your parish, and especially in your S&EM. The data shows you cannot thank too much. I like to say, "Thanking is like voting in Chicago. You must do it 'early and often,' and even after they die." I can use that old joke because I grew up on the Southside of Chicago, where the "vote early and vote often" rule got its beginning. (Indeed, I have reason to believe someone is still voting using my name in the United Steelworkers Local 1010 elections after my last of four summers working in the mills during college.)

Dear brother or sister, we do a poor job of thanking people. And I am not just talking about plaques on walls. I am talking about sincerely thanking and showing gratitude. So, these are the 10 things that, if you can do, will help you succeed.

The Eight Reasons People Hate To Ask.

However, looking at the top ten things to do when asking people to give is only helping you halfway. So why do clergy and laity have so much trouble asking people to contribute time, talent, treasures, and tithes for their parish/ministries? If our WHY is inspirational, our Vision worthwhile, and the impact we have on people's lives transformational, why is it hard to ask others to join us on this salvific journey? Of course, the reasons are variable and sometimes uniquely particular. However, allow me to offer eight reasons people don't like to solicit, even for causes they believe in.

1. Fear of Rejection. From the first time you were rejected by that boy, girl, parent, or friend, you learned how bad it felt. Very few people enjoy rejection. And those that do are often institutionalized. However, the fear of rejection usually comes from the misguided notion that it is a rejection of you rather than what you said or how you said it. It is rarely personal, and so you must not take it that way.

Instead, as with every successful athlete, businessperson, theologian, or Saint of the Church, it is not the rejection that defines them but what they do after it happens. It is the ability to stand up, dust off the dirt, take the rejection in stride, and move forward. Football quarterbacks are often told, like pitchers in baseball games, that their memories should be no more than 5 seconds. What happened in the previous play cannot influence what is going to happen in the next play. If you stay focused on your WHY, Vision, and the righteous impact that you can have on people's lives, then the rejection is only temporary until the individual that you are soliciting realizes what you already know.

2. Fear of Uncertainty (how/what to ask). Fearing the unknown is often the case because we frequently don't understand how to ask for what we need. This is why I talk

about the importance of having some form of education or training program for your Ambassadors or anyone involved in any ministry that's asking for any support or services. Just as in Simon Sinek's beggar example above, it helps to consider the needs of the donor first and help them fulfill those needs instead of focusing on our parish or individual needs. This way, we change the paradigm of what they see. However, this requires some opportunity to practice and learn the most effective techniques.

3. Fear of Money Talk. I think we all understand how oftentimes it's difficult to speak about money, particularly when we're talking about "**OPM**" (**Other People's Money**). We certainly don't want to be seen as sitting in judgment of them or telling them what to do with the results of their hard work and resources. This is the reason why if you are uncomfortable bringing up the subject of money, I highly encourage you never to do that. The data is absolutely clear that people who are engaged liturgically, sacramentally, and in ministries of the parish will give of their financial resources and will give more than if you just ask for money. Thus, just like Christ taught his Apostles to be harvesters of souls rather than dollars, I urge you and every Ambassador and parish leader to focus on what St. John Chrysostom said about helping individuals "discern the spiritual gifts that God gave them and to cause those gifts to be used to the full and for the benefit of all."

4. Fear of Reciprocity. The concept of reciprocity focuses on the fact that if I ask you for a favor, it means that I must grant you a favor when you ask in return. Of course, reciprocity is hardwired into our human characteristics, which is why our default personality is to be giving, caring, and loving of others. Thus, it is understandable that you should expect reciprocity to apply if you ask a parishioner to give you something.

But now, let's shift the paradigm. When you're asking for S&E for a parish to achieve its WHY, Vision and make the life-changing impact that it has on individuals, the beneficiary is not you, but rather the donor who is actually seeing the impact of what their contribution can do. In short, the reciprocity of S&E in a Christian parish is automatically granted by the feelings that the donor will receive once they realize the impact that they produced. That doesn't mean that they won't ask you to contribute to some cause or belief that they share, but it does mean that the act of parish giving is the simultaneous act of receiving. Thus, reciprocity becomes full circle for a Christian donor.

5. Fear of Resentment. Most people want to be liked, and they translate rejection as dislike. It's a laudable objective to want to be appreciated and valued and not resented. After all, you don't want to be that person who, when others see you approaching, they start running away because they know you're going to ask them for something. But once again, you have to transform the understanding of what S&E generosity is all about.

It is not for your benefit as the requester, but rather for the benefit of the donor: 1. in terms of the DOSE hormones they will receive from the gratitude and joy in fulfilling the needs of others, and 2. their preparation for their II Corinthians 5:10 Moment when they stand before the awesome judgment seat of Christ. When you help people feel good

by being generous, they not only don't resent you, but they also actually appreciate you even more.

6. Fear of Burdening. This fear of adding burdens upon others is certainly a valid and justifiable Christian sentiment. After all, we should be mindful of the fact that not everybody is as blessed as we are. Or perhaps their circumstances are significantly worse than ours. Thus, if you meet with a parishioner in the S&EM and discover they are experiencing a significant challenge or burden, you should immediately shift from asking them to give and engage and instead ask them what they could use as a recipient of a parish ministry or service.

Indeed, in solicitations that I make, I always reverse roles and ask the donor what I/we can do for them. In that moment, there is a personal connection and an experience of love where they realize that they are part of a family that is concerned about them. So do not fear that you are burdening because you are either helping them righteously give of their treasures or helping them receive the treasures of others that they can use. What a joy it is to be the source of lifting a parishioner's burden by offering them some love, attention, concern, and possibly a beneficial service or resource.

7. Fear of Questions You Can't Answer. I used to say that nobody likes to look like an idiot. However, increasingly, as I watch politicians and pundits, I begin to challenge my hypothesis. All kidding aside, certainly, receiving a question to which you do not know the answer can sometimes be challenging. But rather than looking at that as a weakness of yours, it is a most gracious opportunity for you to learn something new. Indeed, if you can research the answer to the parishioner's question, you will both understand and grow together as your relationship becomes closer through the journey of discovery. I have always been moved by the previously mentioned great wisdom of Socrates, which states that you cannot teach adults new things. You can merely create an environment in which they discover the truth for themselves. In this way, the answering of questions is the seeking of knowledge, and the journey of seeking knowledge with others is a powerful way to learn the truth for yourself.

8. Fear of Being Disliked. Again, I used to believe that the fear of being disliked was a universal phenomenon until I reached old age and became increasingly less concerned about what others thought of me. Perhaps that is more of a confession of my curmudgeonly attitude than it is a righteous Christian behavior. Or maybe it is what I said in the Preface to my Roadmap from the wisdom of Vusi Thembekwayo, who said he genuinely gets worried when people like him because he is almost sure that he is doing something God doesn't want him to do.

Nevertheless, it is natural to want to be liked or certainly to avoid being disliked. However, if indeed the WHY and Vision your parish is pursuing is righteous and transformational, then how can anyone rightfully dislike you for pursuing such a noble cause? Indeed, I found that the opposite is generally the case. Even if the donor is unable to participate at this moment in time, they hold you in higher regard because you are

devoting your life in service to others through the promotion of S&EM and what your parish is seeking to accomplish.

In fact, many relationships I formed that have stood the test of time are those that started with me asking for some service, activity, or donation on behalf of a righteous cause. And the joy the donor realized through their gift caused our relationship to become stronger. By being truly blessed to be at the stage of my life where I can devote every waking hour to helping Christ's Church and people and not require any compensation, I realize the incredible gift that has been given to me.

The phrase I often use when people want to compensate me is, "I'm not doing this for the praise, the practice, or the pay. I am working on my salvation." When you can adopt a servant's heart and mindset to what you do for Christ's Church, fear of dislike, disapproval, or any of the psychological shortcomings disappear because you are working for and answering to a much higher authority than some human beings' emotional feelings toward you. And I submit that service to the Lord is perhaps the greatest and most gratifying service you will ever experience.

STEWARDSHIP CALLING COMMANDMENT #5.

A. The 4th T = Tithing.

Percentage giving and tithing (10% giving) of Time, Talents AND Treasures is what the Holy Scripture requires and will make the most positive difference in your parish. Indeed, when parishes ask me which of my ten commandments of church S&E excellence is most critical, I unabashedly tell everyone tithing is number one on my list. All ten elements are crucial, but if there was one silver bullet, or you could only do one thing, tithing is the one thing I think is absolutely essential. The Orthodox Study Bible defines the tithe as a tenth of one's income and adds that offerings are in addition. This supports my statement that four types of parish S&E generosity begin with the annual stewardship tithes and extends to occasional emergency appeals, episodic capital campaigns, and one-time planned giving.

The Scriptural Foundation of Tithing.

To make the case for the essential element of tithing, I start with the indisputable foundation provided in the Holy Gospel. As early as Genesis 14:20, Abraham offered his tithe to Melchizedek. This is repeated in Genesis 28:22 with Jacob's vow to continue tithing. The Orthodox Study Bible commentary specifically notes that Jacob gave his tithe to his church in continuation of the ancient tradition. This Old Testament commentary notes that after Aaron's death, while the Lord separated the tribe of Levi, the priests continued to serve and bless the people and accept the tithes and offerings from the faithful.

A powerful statement is contained in Leviticus 27:30: “*Now all the tithe of the land, whether seed of the land or fruit of the tree, is the Lord’s. It is holy to the Lord.*” Numbers 18:20 goes on to identify the Lord speaking to Aaron, informing him of the tithes in Israel being entrusted to the children of Levi, with verse 24 proceeding to discuss the tithe of the children of Israel being offered as “*a choice portion to the Lord.*” Numbers 18:25-28 discuss the Levite’s tithe.

Deuteronomy 14:22 clearly admonished the faithful to “*tithe all the increase of your grain the field produces year by year.*” The repetitive direction to tithe the first fruits one receives is clearly a common theme throughout the Old Testament. Indeed, in those days, there would be multiple tithes and not just one (e.g., I Maccabees 10:31 introduction of both tithes and taxes).

In Nehemiah 12:41, a description is offered about the appointment of stewards to care for the storehouse where all the first fruit tithes were offered. This is present in modernity, which current parish S&EM “steward” leaders undertake as they gather the tithes and offerings of first fruits from parishioners and aggregate them for the ministry and uses of the parishes. Indeed, Nehemiah 13:12 again discussed the tithes being offered by the faithful. Importantly, in the Wisdom of Sirach 35:8, the faithful are instructed to be cheerful in offering their tithes and to be generous with “*gladness*” reminding us of the joy of giving.

Specifically expanding on the joy of generosity is underscored by II Corinthians 9:7, which reminds us how much God loves a “*cheerful giver.*” Orthodox tradition discusses this notion by adding that St. Irenaeus, in the second century, made the added point that while the Old Testament Jews consecrated the tithe of their goods to the Lord, the early Christians followed the parable of the Rich Young Man (Matthew 19:16-22) and actually committed everything (100%) they had to the Lord for His purposes.

The critical point being made in this high-level and brief Old Testament theological commentary is my original point that giving ten percent is the minimum. This teaching is so foreign to some Christian traditions, which is why I began by saying that **Spiritual Formation And Religious Education (SFARE)** are essential components of any effective S&EM. Put another way, until you show people what the Lord teaches throughout the Gospel through the New Testament and into today, you will not be fulfilling your duty to educate the faithful about what they are called to do.

Of course, the “Mac-Daddy” tithing passage of all times is found in Malachi 3:8-12 and specifically Malachi 3:10, where we learn:

Bring the whole TITHE into the storehouse...Test Me in this says the Lord Almighty and see if I will not throw open the floodgates of Heaven and pour out so much that you will not have enough room for it.

The Orthodox Study Bible commentary again makes the point that the tithe duty made clear the obligation for people to give their money to the Lord PLUS additional

freewill offerings (p. 1056). From time to time, I believe this passage is sometimes misused by “prosperity gospel preachers” who try to make this into “if you tithe to my church, you’re going to get a lot of money in return.” This is not my point or good theology.

At the same time, every tither I have ever interviewed or spoken with repeatedly says that the more they donated, the more blessings they continued to receive. And as they responded with greater generosity of first fruits, their blessings continued to expand into what can become an endless loop. I have concluded that **you can never outgive God**, and every tither will confirm this reality.

Now, when I review this Holy Scripture with some parishes and parishioners, I am told: “That is all well and good, but that is all the Old Testament theology and ancient history and not applicable to us.” They usually stop short when I ask them if that means the Ten Commandments are also not applicable anymore since it is in the Old Testament (Exodus 20:2-17; Deuteronomy 5:6-21).

While the countless Old Testament teachings underscore the necessity of tithing, I call your attention to two additional passages from the New Testament. In Matthew 5:17, we are reminded by Christ, “*Do not think that I’ve come to abolish the Law and the Prophets. I did not come to destroy but to fulfill.*” Of course, it is essential to understand that the phrase “Law and the Prophets” is the ancient Jewish law and the teachings of their Prophets. Thus, the phrase “the Law and the Prophets” is basically a synonym for what we call the Old Testament. This powerful admonition of Christ reminds the faithful of his time and that he was not abrogating all the traditions of the Old Testament (e.g., Ten Commandments) but rather validating them through His arrival, ministry, and teachings.

Providing further clarity of the Lord’s instructions to we who follow Him is Matthew 23:23, where the Lord fusses at the church leaders of the time by admonishing them:

Woe to you scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done without leaving the others undone (Matthew 23:23).

I am not sure how the Lord could have been clearer that His followers are obliged to follow the tithing, Ten Commandments, etc., as we add justice, mercy, and faith to our repertoire of what it means to be a follower of Christ.

By now, it should be clear that the Old Testament tells us to tithe. Our Lord and Savior reiterated that this practice continued in His church. To underscore this obligation, we find tithing prominently featured in the *Didascalia Apostolorum*, which means Teaching of the Apostles (Stewart-Sykes, 2009). This document was a Christian legal treatise belonging to the genre of the Church Orders. It presents itself as being written by the Twelve Apostles at the time of the Council of Jerusalem; however, scholars agree that it was more likely a composition of the 3rd century in Syria, perhaps around 230 AD.

Regardless, the unambiguous instructions to the faithful state: “**Set aside part-offerings and tithes and first fruits to Christ, the true High Priest**, and to His ministers, even tithes of salvation to Him...” These early church instructions reinforced this undisturbed teaching of the tithe and the generosity imperative of all believers.

Again, about one hundred years later, St. John Chrysostom in the 4th century unambiguously said, “If there was a danger then (referring to the Old Testament) in omitting the tithes, think how great it must be now” (Chrysostom, [ca. 395]). This teaching is confirmed in the teaching commentaries of the Orthodox Study Bible and similar Roman Catholic treatises and commentaries (Society of St. Pius X, 2023).

Dear brother or sister, from the beginning of humanity on earth through the time our Lord was with us and continuing into the centuries after Christ’s resurrection, we children of God were called by our Creator and Savior to tithe. It is that simple, no matter how inconvenient that may be to some. Many Christian denominations have continued to teach the tithe directly, and even my Greek Orthodox jurisdiction (which does not adequately teach tithing) has incorporated the tithe in Article 18, Section 1 of its Regulations as the suggested giving level for our faithful (Greek Orthodox Archdiocese of America, 2019). Nevertheless, the empirical data demonstrates that the tithe received less emphasis and was not being taught as many faith traditions approached modernity. I urge you to return to what is the Holy Gospel truth of what we are called to do, namely tithe!

B. The Tithe Minimum.

Now, let me unpack this a little more since I repeatedly say the tithe is “a minimum of 10%.” If we remember Christ’s parable of the Rich Young Man (Matthew 19:16-22), the questioner seeking the path to eternal life was told that to be “**perfect**,” he had to sell everything and give it to the poor. This could not be clearer. I have added the emphasis on the word “perfect” to underscore our Lord, letting us know that perfection equals a 100% commitment.

With that clarity, you can certainly never say the tithe of 10% was perfect. Thus, the repeated reminder to tithe in Holy Scripture can be read as merely the minimum, starting point, or floor of one’s generosity. In my live Igniting The Flame retreats, I jokingly say that as a mergers and acquisitions lawyer for 44 years, the 10% tithe I am offering is “my best and final lowest offer.” That is because the Lord told us what perfection is and to which we should strive.

If you are not yet a tither, please start the journey and proceed as rapidly as you can. If you are already tithing, please continue on the path Christ laid out. And every step of the way, you help do so much for others. And if you are currently practicing the tithe, let me encourage you to join the journey to being a “double tither.” Continue the “round-up” addition of 1% of your income more each year until you reach 20%. Do this not because I asked you to but because your Lord gave you the roadmap to perfection and

heaven. I read that pastor Rick Warren, author of The Purpose Driven Life, is a “reverse tither” where he and his wife live on 10% of their income, and they give away 90% of what they make to the church.

C. Don't Just “Show Me The Money” (Crowe, 1996).

I call John 3:16 the “football gospel” because, at any football game, you can always find one intrepid soul holding up a sign with that passage. This so-called football gospel is critical to teach so many important things; however, one message that should not be missed is the continuation of God’s stewardship contribution. Not only did He give us our lives, world, and everything we have, but He made the undoubtedly ultimate sacrifice of generosity. God gave us His Son so that we can be taught and saved. And God did this with the realization of the inevitable horrible sacrifice of His Son’s life for us.

As a father, I cannot imagine making such a sacrifice. And yet, our Creator did that for us. This leads to the second tithing realization I ask you to make. Tithing your money is not enough. It is needed, welcome, and righteously contributed. But I submit your call to Tithing is also an invitation for you to freely give at least 10% of your time and talents. Holy Gospel repeatedly teaches us that we are to bring our “first fruits” to the church. This was from a time when the first fruits were what farmers and shepherds had as the result of their labor of time and talents. They spent their days growing crops and other foods. Thus, the gift of first fruits to the temple simultaneously represented the time they spent cultivating those crops/food as well as the money they could have earned had they sold or traded them.

Thus, Holy Scripture and the example of our Lord also teach us the tithe of our time and talents. This is the portion of the engagement in ministry and service to which I have been referring nonstop. This is why this is called **S&E (Stewardship AND Engagement)**, which teaches the importance of a simultaneous gift of your time and financial resources.

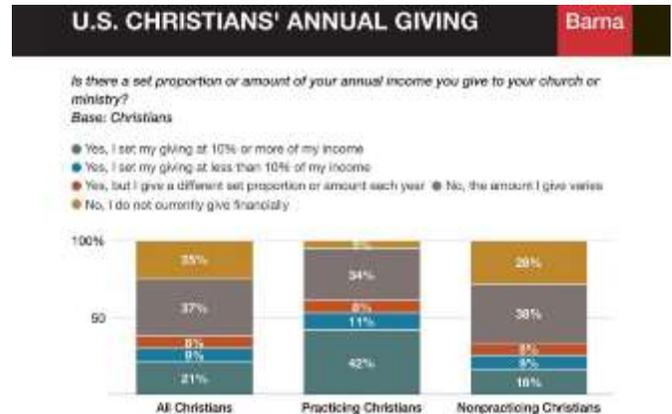
Indeed, your time is your most valuable commodity. As I mentioned before, you could eventually earn money back, but your time investment is permanent. However, as you focus on your II Corinthians 5:10 Moment, the good you do and the generosity you exhibit are all relevant when you seek your “*good account before the awesome judgment seat of Christ.*” Going back to the parable of the Rich Young Man, notice that Christ did not end His instructions after everything was given to the poor. His instructions ended, “*Come, follow me.*” The Lord asked for the commitment of the stewards’ entire life. For most of us, that seems impossible if we are to care for our families. However, the only thing preventing you from tithing your time and talents is you.

For 36 years, I was blessed to practice law in two global law firms with thousands of lawyers in each firm. In those firms, we charged our clients by the hour and kept track of our time in tenths of an hour. Thus, I had to record how I spent my day in six-minute increments. That was clearly one of the biggest pains of the practice until I realized that

I could also use that same timekeeping system to keep track of the time I spent working for Christ's church or in ministry. Thus, at the end of each week, I could look back and see if I had spent at least 10% of my time satisfying my tithe of time and talents. If I did not, I knew my tithe for that week was incomplete, and I would be inspired to make up the difference the following week.

You can easily keep track of your financial donations. However, how are you tracking your time? I am hopefully inspiring you to fulfill what the Lord asked as a commitment by trying to give at least 10% of your time and talent, along with the 10% of treasures.

As the chart on the right indicates, in 2022, Barna Group reported about 21% of "All Christians" (people who claimed to be Christians regardless of church engagement) tithed at least 10% of their income. A materially higher 42% of those Christians who actively practiced their faith reported being tithers (Barna Group, 2022). And Barna's definition of "actively practicing" only required them to attend church at least once a month, which is a pretty low bar, in my opinion.



Interestingly, 77% of those who tithed said they gave more than 10% (Barna Group, 2022). However, shockingly, that same study reported that 25% of all Christians gave no money to their church. Talk about a group that needs spiritual and stewardship education!

Regrettably, from the extensive **FSA** (Financial Stewardship Analysis) I have done of hundreds of Orthodox parishes in the U.S., the proxy tithe analysis suggests the typical Orthodox parishioner is giving between 0.5 and 0.8% of their income, rather than the 10% called for in the Uniform Parish Regulations. Is there any wonder most Orthodox parishes operate at subsistence financial levels and do not make a sufficient difference in their communities or the kingdom? Regrettably, and I say this with shame, these results are a poor reflection of what the regional and national churches (Archdiocese, Diocese, Metropolis, etc.) provide in the form of training, materials, and support, and how poorly most parishes S&EM operate.

I remember speaking to a former Baptist gentleman at his wedding to an Orthodox woman in an Orthodox church. After I told him what I did in my Stewardship Calling ministry, he told me:

Yeah, becoming Orthodox was the best financial decision I ever made. I mean, I came from a church that taught and required the tithe to one that says, hey, if you give 100 bucks, man, that's great because we're just happy you're here."

After sharing this experience, allow me to chase one rabbit hole about converts adjusting their behavior. I have anecdotally observed data suggesting that some converts from a tithing church who join a church that does not stress the tithe may reduce their rigorous adherence to tithing. Churches that have crossed the Rubicon and become “more convert than cradle” within the Orthodox tradition allow me to conduct such experiments. The Proxy Tithe Analysis (PTA) I completed recently for such a parish with about 70% converts showed only approximately 1.6% of income as the typical stewardship contribution using the U.S. median income.

This result was very surprising to the parish council, convert clergy, and me since most of their parishioners came from tithing traditions. The discussion I led caused parish leadership to wonder out loud if many of the former tithing tradition parishioners had been “dumbed down to the norm” in Orthodox churches and thus slacking off from their traditional adherence to tithing. Obviously, statistically significant empirical research is needed to analyze this properly; however, I have noticed the trend repeating itself in other Orthodox parishes I work with where the demographic shifts from cradle to convert, which raises concerns for ALL parishes embracing the Biblical “first fruit” message of percentage-giving leading to at least tithing.

This is one reason my hair is on fire to Ignite The Flame of stewardship, engagement, and generosity in the hearts and minds of your faithful. If you are reading these words and are not yet tithing your time, talents, and treasures, would you please commit to start the journey toward your II Corinthians 5:10 Moment so you too can hear “*well done, good and faithful servant*” (Mathew 25:23)?

D. “Which Is It, Gross Or Net, And Is It Just For My Church Or All Charities?”

Whenever I present tithing in my live Igniting The Flame retreat, at parishes, on my podcast internet radio live programs, or in homilies, I ALWAYS get the two dreaded questions. Question number 1: “Is it 10% of my gross income or net income.” Question number 2: “Does all 10% have to go to my parish, or can some of it also go to other charities?” This question shows me the person has never been taught tithing and is not from a tithing tradition.

So, my short and humorous answer to both questions is “yes.” Truth be known, they are probably so far away from a tithe that I can accept them starting to tithe off of their net and sharing it between their parish and other charities. Nevertheless, I think the correct Scriptural answer is it should be 10% of your gross income and to your church, with the understanding that you will also contribute to other charities and people in need. I explained the Biblical foundation of this answer previously, but it focuses on giving “first fruits,” not what’s left over after paying taxes or your bills. Moreover, the theologians I cited earlier from the Orthodox Study Bible explained how the tithe was to the temple and was in addition to whatever taxes there were and other expected generosity. Indeed, historically, in Old Testament times, there were often two, and in some cases more, tithes. But for those not yet embracing tithing, please start now.

And if you are one of my Orthodox or other non-tithing tradition brothers and sisters, please think of the math for a second. My Orthosphere data shows typical parishioners donating between 0.5 and 0.8% of their income to the church. Thus, if every parishioner merely “rounded up” to the next highest whole number percent of income (which I will explain in the “**Round Up**” section below), the parish financial stewardship collections could, in some cases, double or at least increase by 20% in just the first year!

In many cases, this increase would be enough to fully fund the parish operations from stewardship alone (or at least come closer). Then, as a parish started to budget, as I suggest below by asking each ministry what they needed and then adding the operating costs, the next 1% “round up” increase in stewardship in the second year would cause the parish stewardship income to double from 1% to 2%. This would be amazing, and as each year another 1% is added, the future can become very bright financially for your parish.

Tithing should be your goal. A minimum of 10% of your Time, Talent, and Treasures. There is a cartoon I love that shows a child eating at a diner with his dad, whom he asks, “How come the waitress gets 15% and God only gets 10%?” Now, the reality is that most of us in non-tithing churches (particularly my ethnic Orthodox churches) are much better tippers and significantly worse donors to our parishes. This reality changes the cartoon to the child asking why the waitress gets 20%, and God doesn't even get 1%.

E. Implementing Tithing.

So, now you might ask, how do I get a tithing program started? Here is a quick summary of the first four steps.

#1 Leadership Leads. The parish leadership must decide whether it will become a percentage-giving church on the journey to being a tithing church. Leaders who do not lead by example are not leading. Thus, the clergy parish council and ministry leaders must prayerfully commit they will start or continue their tithing journey.

#2 Teach. Since, for many, tithing is either undertaught or has never been explained and introduced, it is essential that implementing a journey of “being a percentage giver on the way to tithing” be preceded by education. The Biblical foundation of tithing and its elucidation by Christ and the early Fathers of His Church must be taught to adults and youth. Tithing and stewardship must be understood as a spiritual journey with Christ and not just a fundraising activity.

If tithing is introduced as a way to raise more money and pay bills, it will likely fail. It must be patiently explained as not only a historical teaching of the forefathers and our Lord himself but also a spiritual journey of giving thanks to the Lord for the blessings we have received and preparing us for the journey to theosis.

#3. Actions Speak Louder Than Words. All parishioners must hear and know their leaders are on the same journey, and their parish will practice tithing in their generosity. This means that to start, at least 10% of the expenses should go to charity, philanthropy, and ministry work to help others and not just to pay utility companies, operating expenses, and payroll. As previously cited, as the percentage of the generosity of the parish to external causes increases, so too will the generosity of the parishioners to the parish. They will begin to see your parish as a righteous recipient of their donations, given the good the parish does and the impact it has on people's lives.

#4. Over Communicate. Until tithing becomes enculturated in the ethos of the parish, you cannot communicate about it too much. This means continued examples in homilies, bi-weekly testimonials of the impact of the parish's generosity, articles in bulletins and parish communications, and places on the website featuring the life-changing impact the parish and its stewards are having. Every message the parish communicates about S&E, ministries, and finances must be viewed through the tithing lens to ensure that nothing is inconsistent with the message. All communications must be positive and uplifting, and neither dripped in guilt nor apologetic. In the communications phase, the objective is not to convince people to tithe but to show them the impact of what happens when they do.

I heard of a priest and his parish council who decided to become percentage givers on the journey to tithing. The priest's homily next Sunday supposedly consisted of him saying to the entire congregation: "You approve my salary, and we tithe, which means you know my financial stewardship contribution to the parish. I urge you to join me and your parish council on the spiritual and salvific tithing journey." He ended with a mic-drop moment and left the PIPs (and those watching the livestream) to reflect on the simplicity and importance of what he had just committed his family to do.

At the end of every Igniting the Flame retreat, FSA, or parish council presentation where I discuss tithing and the "**Roundup**," I ALWAYS challenge everyone there to do the roundup that night. I ask them to calculate what they gave to their church last year as a percentage of their income to one decimal point. I then ask them to round up to see what amount of financial contributions would get them to the next highest whole number percentage of income and commit to giving at least that much to their parish in the current year. And since you just read this, I challenge you to do the same and then imagine the life-changing ministries your parish will be able to deliver! (CUE the sound of a microphone dropping.)

F. Proxy Tithe Analysis. Part of my FSA tries to determine how close a parish is to being a tithing parish. This is tricky because the cradle Orthodox whose parents and grandparents grew up in traditionally Orthodox countries never discussed or practiced tithing (or even regular church stewardship) because the government paid for all church expenses. Thus, empirical research confirms that U.S. immigrants generally are less likely to donate to charities like churches and give less (Osili & Du, 2005). Additionally,

U.S. citizens give more to religion than immigrants because of these historical understandings of generosity (Brown & Ferris, 2007).

To overcome these historical limitations, parishes must embrace a significant stewardship and engagement culture change that includes:

1. substantial PIPs education and encouragement related to the imperative of Biblical tithing,
2. consistent communications about the impact that such generosity has,
3. visualizing the effect of generosity in terms of changing lives, and
4. constantly reinforcing the engagement of the PIPs in ministry and further acts of generosity and philanthropy (Panas, 2005; Senoga, 2023; Warwick, 2019; Winseman, 2012).

In addition to the historical challenges of ethnic immigrant stewardship education, parishioners in the Orthodox Christian tradition do not share their tax returns. Thus, an accurate tithing assessment is impossible. Accordingly, the FSA uses a **Proxy Tithe Analysis** (“**PTA**”) process that compares where the parish is in relation to where it could be if all parishioners tithed.

I will describe the PTA process I use for Orthosphere churches that focuses on both the cradle Orthodox and convert populations. Other faith traditions can use this second part, which focuses on all Americans for their PTA approximation. The Orthosphere PTA starts by reviewing the median annual income reported by the U.S. Census for Americans who claim any ancestry from traditionally Orthodox countries. The latest U.S. Census data is as of February 8, 2023, with the following median annual income of Americans claiming any ancestry from these countries.

Lebanese	\$92,997	Macedonian	\$91,852
Russian	\$90,296	Greek	\$87,428
Albanian	\$85,092	Serbian	\$84,607
Armenian	\$83,756	Ukrainian	\$83,723
Romanian	\$81,768	Yugoslavian	\$78,560

The comparable U.S. median average income is \$74,580, which, if included in addressing the converts, would bring an average of all these income levels to \$84,969, which we can round up to \$85,000 for simplicity. Thus, the PTA postulates that if everyone made a \$85,000 median target and gave a 10% tithe, the parishioners would provide \$8,500 a year to their church (or other non-profits if they split their tithes among multiple charities). If a parish is predominantly of one ethnic origin, the median US income from that ethnicity or the U.S. median could be substituted or prorated.

By multiplying this projected Orthosphere median tithe (\$8,500) times the number of parishioners in the parish provides an approximate stewardship income alone the parish could receive if everyone made the median and they all tithed. Of course, half make more, and half make less than this proxy median, so your actual parish potential could be different. However, since we are merely trying to get a proxy analysis for informational purposes, this approach is useful. According to the 2020 Faith Communities Today (FACT) Study (Hartford Institute for Religion Research, 2021), approximately 68% of American parishes have 100 or fewer parishioners. Thus, I will share the PTA results from an anonymous parish I recently completed that had 109 stewards that contributed an aggregate of \$285,605 in annual stewardship (which also had a significant donor concentration problem discussed later in this Chapter).



Here's What Is Possible?

- Median U.S. Orthodox income = **\$85,000**
- Median U.S. income = **\$74,500**
- (a) **\$8,500** = a U.S. Orthodox median income tithe
- (b) **\$7,450** = a U.S. median income tithe
- If all 109 stewards earned U.S. Orthodox median or U.S. median and tithed, stewardship income =
 - (a) **\$926,500** instead of \$285,605 or 3.24 more
 - (b) **\$812,922** instead of \$285,605 or 2.84 more
- What could you do with (a) **\$640,895** to (b) **527,317** more?

Notice the staggeringly high difference between a potential \$926,500 (or even the lower estimate of \$812,922) in stewardship contributions this parish could receive if everyone earned the median and tithed versus the actual realized results of merely \$285,605. Indeed, with the extra \$640,895 each year, the parish could more than cover all operating expenses and also fund countless new or expanded transformational ministries and charities in its community.

Estimated Median Percentage of Income Being Tithed

0.9% = Estimated tithe % based on current parishioner
\$740 median donation compared to median U.S.
Orthodox income tithe of \$8,500

1% = Estimated tithe % based on current parishioner
\$740 median donation compared to U.S median
income tithe of \$7,458

To help a parish understand where they are on the journey to becoming a tithing parish, the PTA provided this benchmark from their median giving data that shows the estimated typical parishioner only contributing between 0.9% to 1% of their income.

At this point, I explained to this parish that if they all just practiced the “round-up” (I will explain shortly) and increased their giving by 1% (to get from 1% to 2%), in one year, they would double their stewardship donations. There is much more to comprehend and discuss with the PTA and the full FSA discussed below; however, the hopefully positive and mind-blowing transformational concept to consider is the possibility of a parish generating approximately 3.24 times more stewardship income alone (potentially an additional \$926,500 each year) if they fully embrace tithing. If the parish is growing, then these numbers can become significantly higher, provided that the tithing teaching becomes enculturated.

In presenting this PTA data, I acknowledge it is merely a proxy calculation and that using U.S. averages can ignore regional differences. Thus, where relevant, my PTA considers the local economic differences by using a local median income benchmark. Additionally, if the cradle and convert mix is understood, the comparative median benchmarks can also be proportionally adjusted.

Let me provide some hopefully aspirational news of what is possible when tithing is a parish norm. The chart to the right uses U.S. median income from the 2023 Census Report (which is higher today) to show what your total parish stewardship income could be at different parish sizes. Find the size of your parish in the first column and then compare the potential tithing stewardship income in the second column to your actual parish stewardship numbers.

Number of Stewards in Parish	Stewardship Total Income Based on 10% Tithe of 2023 U.S. Median Income of \$74,580
100	\$ 745,800
150	\$ 1,118,700
200	\$ 1,491,600
250	\$ 1,864,500
300	\$ 2,237,400
350	\$ 2,610,300
400	\$ 2,983,200
450	\$ 3,356,100
500	\$ 3,729,000
600	\$ 4,474,800

Now, imagine what your parish could do with the incremental stewardship income to help bring people closer to Christ and each other and better serve your community. This should hopefully inspire your parish council to embrace a percentage-giving to tithing journey and use the “Roundup” approach (discussed below) as a gradual process to achieve these potentially transformational results.

G. The “Roundup.”

I have alluded to my “**Roundup**,” which asks you to calculate what you gave your parish last year as a percentage of your income calculated to one decimal point. Then, for the current year, you would “round up” your gift to the dollar amount that would equal the next highest whole number percentage of your income in the current year. For example, if you donated 0.6% of last year’s income to the parish, you would round up to donate 1% of this year’s income (the next highest whole number percentage this year). Similarly, a 1.4% giving level last year would round up to 2% this year. Then, if this increased percentage-giving this year did not create a financial hardship, you would increase your donations to the parish by another 1% of income each successive year until you reach at least the 10% tithe.

There is the old joke about two men talking. One said, “I cannot afford to tithe and pay my bills.” The other said, “If I told you that I would pay your bills for you if you cannot handle it, would you then tithe?” The first guy enthusiastically said: “Yes, I sure would.” His friend responded, “You mean you would trust me, and you won’t trust God?”

I do not ascribe to a prosperity gospel approach. But I have seen in my own life and the lives of everyone with whom I have spoken that the Lord is always there to help the faithful who are in need. Indeed, I have heard a story about a regular tither who fell on tough times and was immediately bailed out by his parish. His faith in his years of tithing was reinforced once he realized that he, too, could become someone in need for whom his parish would provide. His witness served to convince others of the righteousness of tithing.

In February of 2009, I interviewed my friend Nick Kasemeotes on my Stewardship Calling Ancient Faith Radio podcast and live internet program about the tithe

(https://www.ancientfaith.com/podcasts/stewardshipcalling/the_joy_of_the_tithe/). Nick served the church and those in need his entire life and was one of those who helped educate me on the tithe many decades ago. In that interview, I asked him out of the blue if there was anything he had heard from everybody who became a tither. He immediately responded, "Yes."

What he said next was exactly my experience. Everybody who became a tither always told him that no matter how much more they gave, one way or another, they always got more in return. This is not a guarantee you will receive more money. Rather, it is the reality that the blessings you receive will reinforce the more generosity you can share. As I always tell people, **you can't out-give God.**

Once generosity becomes the default ethos and is enculturated, it is just as predicted in Malachi 3:10 that God will open the floodgates of blessings. God does not ask us to give more because He needs it. He's doing just fine. He asks us to learn the spiritual value of service and generosity so that we will receive even more in return. God also does not ask you to give more than what you have available for you to give. That is why the message is always given in proportion to the blessings that you have received.

If there was ever a time to do what our Lord taught us, it is now. Indeed, in the history of man for the last 2000 years, the periods in which the Christian church grew faster than any other time was right during and after major devastating events like pandemics or other crises. Because it was the Christians that came forward and served and helped other people in need. The communities of faith led the way in helping and serving others, and when other people saw that act of love and righteous generosity, they wanted to become part of that movement.

To be sure, man has done many evil things allegedly in the name of religion. We must atone for our sins. However, in this time of need, you and your parish can overcome darkness. As I say every chance I get, **darkness is not a thing. Darkness is merely the absence of light.** And as Christ called us to be "*the light of the world*" (Matthew 5:14), your practice of unconditional love and generosity is your opportunity to be that light through your parish. The tithe and a full commitment to S&E are part of your Roadmap journey to being the light of the world and a "good account before the awesome judgment seat of Christ." Please think about this as I again challenge you to embrace the tithe in your life and S&E generosity practices as a parish objective.

I am confident you have forgotten that I was reviewing the Stewardship Calling Stewardship and Engagement Ten Commandments because of all the time I just spent on Commandment #5 (the 4th T of tithing) because of its enormous impact on your parish and life. We now return to our "regularly scheduled programming" and move on to Stewardship Calling Stewardship and Engagement Commandment #6.

STEWARDSHIP CALLING COMMANDMENT #6.

A. Essential CITA - Campaigns/Communications Integrity, Transparency & Accountability.

For those who prefer to listen than read, several years ago I recorded a long podcast and live internet radio program discussing Effective Stewardship Campaigns and Percentage Giving. You can find that Stewardship Calling Ancient Faith Radio program here: <https://www.youtube.com/watch?v=8rNVSmqzs14>.

A book I believe is essential reading for anyone in parish communications (not just stewardship or fundraising) is Jerold Panas's book Mega Gifts (Panas, 2005). The second edition is an improvement of his first edition in 1984. My cute short acronym summary of Panas's book is to focus on **C.P.I.** (not consumer price index). I articulate his key message as people give (time, talents, or treasures) to **C**auses and **P**eople with **I**ntegrity. Let us briefly explore the great wisdom you should apply in your parish and life.

B. People Give To Causes, Not Crying.

Without a doubt, effective communication is as essential to an outstanding S&EM as anything else. In short, people will only invest their time or resources in Causes with Integrity or People with Integrity. But the absence of Integrity will kill any effective strategy for any activity, including S&E. This is why I repeatedly bludgeon you by insisting on the essential aspects of "ITA" ("**I**ntegrity, **T**ransparency, and **A**ccountability"). To provide another pneumatic device to help you remember this methodology's key elements, I will talk about 1. selling the **D**ream (Cause), selling the **T**eam (People), and selling the **S**cheme (Integrity).

1. Sell The Dream. This principle is reflected in the heading for this section, "people give to causes, not to crying." The more an individual can understand the cause, Vision, WHY, and Mission (the fundamental purpose for which a donation is requested), the more likely they can connect with it at a mental and emotional level. Thus, it is always important to be able to articulate the parish's or ministry's WHY and the Vision of what it's hoping to accomplish. Doing this also means relating the cause to what is important to the individual donor.

One key reminder I always offer is that one-size-fits-all communications fit no one. I say this because almost every parish uses the same form of S&E communications with every individual parishioner as if they were all the same. For example, do you think that the concerns facing young adults are the same as those that apply to the octogenarians in your parish? Of course not! So, then, why do you think that one form of communication would be relevant to all of them?

If you look at organizations that are very effective in their donation requests, such as Universities, you see an entirely different strategy. For example, a million years ago, I received my M.B.A. from the Goizueta School of Graduate Business Administration at Emory University, and I earned my law degree from Emory Law School. About fifteen years ago, my younger daughter received her undergraduate theatre degree from Emory University. We laughed that within one month of her graduation, we received three separate solicitations from Emory University asking for money.

What was very important to understand was that none of these solicitations were the same. After all, what is important to a new starving actor is not the same thing relevant to an older lawyer. Colleges and universities, as well as hospitals and other highly effective fundraising organizations, are experts at crafting separate messages that are more closely aligned to the situations, concerns, and values of the individual recipient.

Of course, your parish is unlikely to be able to tailor a specific letter to everyone. However, you can take your parish and divide it into different demographics and then write a specific communication that is designed to meet the needs of that constituency best. So, for example, you could have one S&E message targeting your younger adults, a second version targeting your newly marrieds, a third alternative targeting your families, a fourth version targeting your empty nesters, and a sixth version for your senior citizens. Each of these would be written about the parish solutions for the needs of that demographic group and thus more likely to be effective. Of course, all versions can include common stories about the transformational impact of the parish ministries on others.

One other technique that is very helpful in these kinds of communications is personalization. For efficiency purposes, most parishes will write a relatively similar form letter and send it to everybody, even though the address may be personalized for the individual based on the technology platform that's being used. But if the individual whose signature has been printed on that letter will take an extra couple of seconds to write a short personal note to the recipient that identifies that they're speaking to them more intimately, it goes a long way to making a stronger impact.

Also, you must convey your message about the WHY, cause, or Vision in an uplifting and exciting manner. Communication where you complain about financial shortages, challenges, or problems is highly ineffective at creating the positive, repetitive commitment you want to communicate. No one is ever excited about going to pay their bills. So, if your communications sounds like another dunning letter from a collection agency, you can expect an equally unimpressive response. On the other hand, positive excitement occurs when the communication paints a picture of the great benefit that has been provided for some life-changing ministry that is helping someone in need or bringing someone closer to Christ.

2. Sell The Team. People enjoy working with others whom they respect, admire, or wish to spend more time with. In addition, people are motivated by others who prove

themselves to be good servant leaders worthy of following. Thus, in the solicitation of engagement in ministries, it is critical to identify who the leadership team is and who some of the other team members are to make that interpersonal connection. After all, people will give time (and treasures) to people who mean something to them.

Thus, if you have a personal relationship with the donor, meeting them face-to-face has a greater impact on any solicitation, appeal, or personal interaction. In all communications, it is important to try to build a connection between the donor and others involved in delivering that ministry with integrity. Another effective vehicle to encourage engagement is connecting the donor with any beneficiaries of that ministry. Regardless of the “who,” integrity must be maintained at all times. People will no longer affiliate with those whom they believe lack integrity.

3. Sell The Scheme. In this context, by scheme, I do not mean something less than legitimate. Instead, I mean the various methods by which your ministry and parish are completely engaged in full **ITA** (Integrity, Transparency, and Accountability). It is well established that donors will stop donating time or treasures to organizations that have been irresponsible or poorly led. As a result, it is critically important for you to continually remind your donors of the parish’s complete devotion to ITA in everything you do. This is why regular reporting of all strategic plans, ministry, financial, and other information is invaluable. At the same time, it is helpful to define and share the metrics and successes that have occurred as a result of either capital campaign, emergency appeal, or even the annual tithes and stewardship campaign.

It is also helpful to remind people of the financial safeguards and financial integrity practices that your parish has implemented. This is why a parish must ensure it is complying with the best practices for financial integrity and that training occurs at regular intervals. Similarly, nothing communicates ITA better to your parishioners than independently audited financial statements. This adds expense; however, the discipline and ITA benefits generally produce substantially greater generosity. I also advise parishes to publish their financial statements, even if they’re not audited, on their website. While some are concerned about some security or confidentiality issues (which, frankly, I have never understood), the overwhelming parishioners’ response when parishes do this is the perception of much higher levels of integrity since everything is transparent.

To summarize, here are some of my top 15 Dos and top 5 Don’ts in S&E communications

DO

1. Focus on your parish’s WHY, Mission, Vision, and life-changing ministries
2. Share success stories from your ministries
3. Ask parishioners for their involvement/participation/time
4. Explain how their contributions materially improve lives
5. Keep communications positive, encouraging, uplifting, and empowering
6. Discuss the abundance in your community
7. Share stories of generosity

8. Communicate regularly and consistently
9. Describe the easy ways people can give
10. Discuss your culture of generosity
11. Create social networks sharing your community's abundance
12. Make a religious call to give
13. Thank and celebrate
14. Add personal notes to form communications
15. Always give glory to God!

DO NOT

1. Focus on financial difficulties or problems
2. Use negative messages
3. Use the same message for every demographic of steward
4. Merely talk about money
5. Just use mail and email

C. Overcoming Donor Fatigue.

Many years ago, I had the good fortune of helping Fr. Aaron Warwick conduct a strategic plan for his parish in Wichita. During our interactions, I discovered how much of a passion he had for the kind of ethical development work that parishes need, and he went on to receive a master's degree. His thesis focused on overcoming donor fatigue and provided an enormous wealth of data, information, and strategies all parish leaders, communications teams, and S&E ministries should practice.

I was fortunate enough to interview Fr. Aaron on my Stewardship Calling Ancient Faith Radio podcast, where he eloquently summarized his key findings. Here is the link: https://www.ancientfaith.com/podcasts/stewardshipcalling/donor_fatigue.

Additionally, I received his permission also to share his fascinating master's thesis on overcoming donor fatigue, which you can download here:

<https://stewardshipcalling.com/wp-content/uploads/2015/03/Masters-Degree-Research-Paper-Donor-Fatigue-Fr.-Aaron-Warwick.pdf>

In the meantime, I would like to offer six critical insights I took from Fr. Aaron's work and other empirical research in this area.

1. Strategy. It is critically important to develop and communicate key stewardship strategies. This includes the strategy of the parish and any of its ministries. The more articulate and clear the Vision that is being cast, the more likely it is that an individual donor will resonate with it.

2. Solutions. Communication should focus on solutions to problems rather than on emphasizing the issues themselves. Most parish communications tend to identify the specific challenge that the parish is trying to overcome without necessarily creating the

inspiration that the parish leadership has a solution for that problem. However, if a communication has to identify a recognized challenge, also identifying the solution will resonate with the donor better.

3. Percentages Not Numbers. Interestingly, the research shows it is better to frame solutions in light of the percentage or proportion of beneficiaries being helped rather than the number of individuals. For example, saying you will meet 90% of the needs of this constituency is more impactful than providing the number of beneficiaries that equals that 90% threshold. Of course, the higher the percentage of impact, the better the results will likely be from a donation perspective. So, the idea is to identify a higher proportion of people or problems that will be solved with the donor's generosity.

4. Connection Matters. Another extremely helpful technique is to stress the similarities and interconnectedness between the individual donor and those receiving the generosity requested. The more individuals can see either similarities or the possibility that someday it might be them or someone they love being in that situation, the more the need resonates.

5. Naming Individuals Helps. Another interesting result from the research is the finding that generosity is improved if you can identify a specific beneficiary. I seem to recall an experiment involving raising money to save seals that generated a certain degree of giving. However, once the communication shifted to saving "Bobo the seal" (or whatever name they used), the levels of contributions increased. Thus, the more personalization and connection that can be made between the recipient and the donor, the stronger the donor's response is likely to be. Experiments show that people are much more responsive to charitable pleas that feature a single, identifiable beneficiary than they are to statistical information about the scale of the problem being faced. As it turns out, our hearts drive our behavior more than our heads.

Many communication and generosity best practices have been demonstrated repeatedly to be effective. Your parish leaders, communications, and S&EM team members must study and implement these successful techniques. Investing the time to research and implement best practices ensures that all parish communications are most effective and aligned with your WHY, Core Values, and Vision.

D. The Schedule Matters.

A key point I have made repeatedly is that an S&EM process is not a one-weekend event or one-month activity. It requires an annual schedule of regular activities that take place every month/week throughout the year. The key message and communication strategy must be integrated in such a way that the messages are reinforced continuously, but without being overbearing and not just asking for money. This is the reason why using a variety of different communication delivery modalities (including all online and social media outlets), as well as human presenters, is critically important in developing an effective and comprehensive S&EM communication strategy. Please remember that the more often and aligned the communications are, and the more consistent the message

is focused on the WHY, Vision, and impact of any donations, the more effective they will be.

One simple example of what an annual schedule might look like is set forth below for your consideration.

Monthly S&EM Schedule

- January - Recruit the S&EM Team and offer 1st S&E homily and article
- February - First Adult lay testimonial and scriptural education article about tithing
- March - Life-changing ministry presentation
- April - Second Stewardship & Engagement homily and follow-up article
- May - Youth testimonial and scriptural S&E education article
- June - Stewardship materials preparation and encouragement for summer engagement
- July - Third Stewardship homily (focused on percentage-giving and tithe)
- August - Young adult testimonial and parish Ministry Fair
- September - Adult & Youth wHoly Engaged Personal Visitations
- October - Homily regarding tithing and engagement and Ambassador follow-up Visits/Calls To Get To 100% participation – (also Planned Giving Giving recognition and solicitation event takes place)
- November - Fourth Stewardship Homily about blessings and giving thanks
- December - The Year-end giving campaign is promoted weekly, and the Parish Annual Report is released with public reporting of S&E results and parish-wide S&E celebration and thank you event

E. “Strategic Dialogue Initiative.” (“SDI”)

If your parish undertakes strategic planning as I recommended in Chapter 8 of my Roadmap, it will have begun an ongoing discussion with your parishioners. Using a SWOT Analysis and/or Effective Parish Assessment opens up that discourse and allows your parishioners to be connected with their parish because leadership is listening to them. These are examples of “SDI” (**Strategic Dialogue Initiatives**).

Keeping that SDI going is an incredibly positive opportunity as part of the S&EM. Another more aggressive schedule that could produce positive results includes providing the “**Parish Data Dashboard**” (discussed later in this Chapter) and:

- a. monthly messaging of the generosity impact,
- b. regular tithing and stewardship homilies,
- c. personal visitations by stewardship ministry members with each PIP,
- d. bi-weekly church testimonials sharing the impact of the increased generosity,
- e. consistent PIP messaging and personal interactions seeking greater,
- f. engagement.

Regardless of what communications schedule is chosen, it is critical for the S&EM to include:

1. both clergy and laity,
2. focus on life-changing ministries,
3. emphasize time and talents and ministry engagement,
4. always explain easy online and other giving options,
5. consistently emphasize percentage-giving and tithing in each message,
6. cast a Vision of the future ministries and philanthropies that could be funded if everyone tithed, and
7. use the wHoly Engaged Personal or Small Group Process (Plans A or B) to ensure that every parishioner is touched and engaged to the greatest degree possible.

F. Homily Impacts.

As we sometimes say down South, “Now I’m gonna go to meddling.” The importance of a powerful, impactful, practical homily that is focused on S&E cannot be overstated. And yet, all too often, clergy are less comfortable speaking about that because it seems more like you are asking something from the parishioners rather than giving them something. So, to encourage our clergy to dig in and realize that the Lord frequently asked those around him for something, I hope that I can offer a few suggestions that I have found to be very successful in the stewardship homilies I’ve been blessed to deliver at parishes throughout the United States.

G. The Parables Of Generosity.

Earlier in this Chapter 10, I shared with you what I call the Parable of Generosity (more frequently called the Feeding of the 5,000) that is featured in all four gospels (Matthew 14:13, Mark 6:31, Luke 9:12, John 6:1-14). I provided a practical example of how to preach this critical story in such a way as to challenge your parishioners to emulate the poor “young lad” who willingly gave everything he had to the Lord. The point of that generosity parable to me is that this young lad did not hesitate to sacrifice everything he had because he believed in the Lord.

You can challenge your parishioners to model the same degree of faith. Other Holy Gospel stories and parables are equally as powerful and could be adapted to challenge your parishioners to live up to the Biblical standard of generosity. A variation on that theme that I also previously outlined in this Chapter is to describe in some detail the visit of our Lord to Zacchaeus, the tax collector, but making it applicable to modern parishioners.

Another of my favorite S&E homilies is the Parable of the Talents (Matthew 25:14-30). I quickly tell the story, which everyone is familiar with, and identify that talents were a form of economic measure. But the application key is when I randomly choose three PIPs and tell them I'm going to give them 5X multiple what the servants received in this parable. I then hand one PIP \$25 of what I call “my money.” Another received \$10 of “my money,” and the third one received \$5 of “my money.” (These values represent five times the five, two, and one talents from the parable.). It is always fascinating to see the expressions on the faces of the PIPs when I hand them money.

I let them know that if they need the money, they should keep it and use it for whatever they need, and they do not owe me any accounting. Then, I correct my pronouns by explaining that it really wasn't my money, even though I worked to earn it. I explain my gratitude to God, who gave me the skills I needed to earn it. I let them know it is now their money to do with as they please.

But I challenge them to take these small sums and creatively figure out how to “put them out into the world” and cause them to multiply. I again explain that they do not need to tell me what they did with the money and that someday they will stand before the awesome judgment seat of Christ and can explain it to Him. Nevertheless, from time to time, clergymen will contact me and let me know what some of their parishioners have done.

For example, one of the parishioners to whom I gave \$25 used the money to buy ingredients, make cookies, and sell them at a parish bake sale. She then took the \$127 bake sale proceeds (her first 5x multiple), bought food ingredients (another multiplication), and made a lot of soup she took to a homeless shelter that fed quite a few people (yet another multiplication). She lived the action necessary to prove she understood the parable. I asked the clergy to share that follow-up story with the congregation to underscore the teaching of generosity.

Another time, a mother subsequently let me know that the \$10 I gave her daughter was used to buy thread from which she hand-wove Orthodox prayer ropes, which parishioners wanted to buy. She used the proceeds from those sales to buy more rope and made more prayer ropes and even got some of her Sunday School teenage friends to join her in this ministry. Over and over again, the paltry \$10 was multiplied until all the parishioners were wearing prayer ropes to remind them to pray. (For those unfamiliar with Orthodox prayer ropes, a small bracelet of rope is woven into 33 knots (one representing each of Christ's 33 years on earth). These prayer ropes are used to pray the "Jesus Prayer" ("Lord, Jesus Christ, Son of God, have mercy on me, a sinner") or other prayers.)

Finally, a gentleman in another parish to whom I gave the \$5 used it to buy a hammer and volunteered to build Habitat for Humanity houses. I encourage clergy to share these stories both to acknowledge the service accomplishments of his parishioners and also to reinforce how we can all live a Gospel parable. This is a way to connect our Lord's powerful messages to your daily life and model ways they can do the same thing. All they need to do is take whatever gifts and resources they have been given and cause them to be put into the Kingdom.

One more critical part of the parable I would like to remind you again to emphasize is that nowhere do we read that the person who received five talents is five times more important or valuable than the person who received one talent. The point is to remind everyone that it is not about how many talents you have or receive. Instead, it is all about what you do in service to others with whatever you have been given.

No matter what Biblical story you use to share a critical S&E message, the key is in taking powerful Biblical stories and translating them into something actionable today in your parishioners' daily lives. Don't merely recite history lessons. When the faithful can see a vision of what they can do to live their faith and the Lord's teachings, they experience a calling from God to live their WHY. And the more ways you can integrate that call to action into parish ministries, the more impactful your S&EM will become. God has called all people to a ministry. Sometimes, we just need to help remind them of that fact.

H. December Year-End Campaign.

All successful relay teams generally save their fastest and best runner for the last lap, which requires a strong finish. As a result, in parish S&EM, special emphasis should be placed on a December year-end campaign. Please do NOT interpret this as so often happens with furtive messages from the parish about the crisis of how short they are from reaching their budget. Instead, this should be an every-year December campaign.

Why is this critical? The data show that nearly 1/3 (30%) of annual giving occurs in the month of December. Interestingly, the data also shows that 10-12% of all giving happens in the last three days of the year (Vanguard Charitable, n.d.). Indeed, charities

in the U.S. receive up to 5% of their total contribution on December 31st (Huntsberger, 2023). As a result, you are not the only charity to know this fact. The rest of the great ones have focused and effective December campaigns and generate fantastic returns. And if your parish S&EM is “taking December off,” especially at the end of the month, you are losing precious donations to other more organized and astute charities. It is time your parish did the work to excel at the end of the race.

Thus, please undertake a very specific ask of your parishioners in December and allow them the opportunity to celebrate and join in the amazing and life-changing ministry work your parish accomplishes. If possible, try not to combine all the December contributions with operating expenses and try to earmark some for generosity in the kingdom or community and for changing or improving lives. When you tell those stories (as you should), you will further reinforce the message of generosity that your parish makes a difference.

The above data should not surprise you because approximately 60% of all nonprofits will make between 1 and 3 “touches” with all their donors in December as part of their year-end campaign (Haddad, 2020). No doubt, you have been the “beneficiary” of such constant solicitations from different charities you support during the year. The point is not to make your parish a pest but to remind donors who have already invested in your parish and the ministries that they have another opportunity to change lives.

Interestingly, the data shows that nonprofits (who don't have the benefit of weekly parishioners attending services) will typically raise at least 26% of their entire annual funds in their year-end ask (Huntsberger, 2023). Some non-profits report receiving up to 50% of their funds in December. So, it's no surprise that year-end asking has become as common and popular as we now see with “Giving Tuesday” (the Tuesday following Thanksgiving weekend). Finally, I am NOT offering tax advice and won't engage in a long conversation about tax benefits and capital gains. Nevertheless, it is important to share the tax benefits of year-end giving with your parishioners. Moreover, it gives them the option to contribute appreciated stock and increase their deduction.

I. ITA - Integrity Transparency Accountability, Audits, Parish Data Dashboard.

Supreme Court Justice Louis Brandeis once opined that: “Sunlight is said to be the best of disinfectants; electric light the most efficient policeman” (Brandeis, 1913, p. 10). As I have reiterated often in my Roadmap, among the most critical responsibilities for parish leaders: “It is essential for the efficient operation of all church activities that financial resources be effectively managed and reported” (Senoga, 2023, p. 1388). Equally clearly, Kalapurackal (2020) emphasized the duty of public officials and religious leaders to act with great visibility, predictability, and clarity.

Perhaps the clearest statement is the conclusion: “Parishioners want more say in how their parishes are run.... In parish financial matters, they expect accountability and transparency” (Zech, 2006, pp. 128-129). Ultimately, ITA is Biblical:

In everything, set them an example by doing what is good. In your teaching, show integrity, seriousness, and soundness of speech that cannot be condemned so that those who oppose you may be ashamed because they have nothing bad to say about us (Titus 2:7–8).

In America today, ITA has become an absolute expectation, and the absence of it raises presumptions of improprieties. Moreover, conversations in churches about ITA allow leaders to productively discuss money in a way that sets the stage for a financial stewardship conversation. As a result, a parish should:

- (a) regularly provide all financial information to all stewards,
- (b) annually audit ALL Parish financial records,
- (c) place your financial statements and audit on your website,
- (d) All Parish Council, stewardship, and finance ministry members should complete “financial best practices” training,

I realized early on in working with parishes that they were overwhelmed by the depth and breadth of the financial and other numerical data of the typical P&L, except for those few individuals with accounting and finance backgrounds. The financial information was more confusing and less enlightening for many parish councils, priests, and parishioners when they looked at the detailed financial statements. Because trust and ITA are mission-critical for any parish, the full audited financial statements must always be made available and provided even if the parishioners do not fully scrutinize them.

”PDD” - Parish Data Dashboard.

At the same time, it is critical to understand the **Key Performance Indicators (“KPIs”)** that are the most relevant metrics that define success and must be assessed and compared with prior periods to show trends. While all parish financial information must be shared with all parishioners, providing them with an easy way to view and understand the most critical data is helpful.

I also discovered that parish leaders often obsess on less relevant or totally meaningless metrics (e.g., average pledges) and may not have a good handle on more accurate metrics of what is most important from a financial stewardship perspective. For example, as discussed previously, most Christian parishes (and virtually all American Orthosphere parishes) have significant donor concentration problems because a few generous donors contribute at a substantially higher level than the vast majority of others. Thus, looking at average pledges is misleading, and an analysis of the median pledge is more enlightening.

I recommend that your parish use my Stewardship Calling **Parish Data Dashboard (PDD)** displayed on the right (or another similar KPI tool) to provide the key information to parishioners and stakeholders and convince them of the parish's absolute greatest commitment to the highest levels of ITA. This PDD should be updated monthly and provided directly to all parishioners, reproduced in the church bulletin, and posted on the parish website.



Stewardship Calling Recommended Parish Financial Dashboard

ITEM	THIS YEAR	LAST YEAR	PRIOR YEAR
The following are reported monthly			
Total Income			
Total Stewardship Income			
Total Expenses			
Net Income or Loss			
% of Expenses Covered by Stewardship			
Number of Stewards			
Median Stewardship Pledge ²			
<i>(add any other critical line items that you need to watch here)</i>			
The following are noted in the report each quarter			
Total Expenses invested in parish chosen charities and ministries			
% of Total Expenses invested in parish chosen charities and ministries			
Proxy Title % Analysis ³			
% of Stewardship Income from top 10 Stewards			
% of Stewardship Income from top 20% of Stewards			
% of Stewardship Income from top 20 Stewards			
% of Stewardship Income from top 20% of Stewards			

¹ All columns include only "actual income" numbers as of the end of the period shown.
² Use median value average to more properly show donor management.
³ Use the actual percentage reported by the proxy title analysis tool.

In addition, the full parish financial statements should be uploaded onto the parish's website. While the PDD may be the only document reviewed at each PC meeting and each **General Assembly ("GA")**, any other important financial item should also be presented to the PC and at GAs. I also strongly recommend that the parish retain a professional bookkeeper to properly track and record all financial transactions in a timely manner.



Recommended Data Financial Dashboard

Item	2023	2022	2021
Total Income	\$ 464,641	\$ 463,296	\$ 381,828
Total Stewardship Income	\$ 341,497	\$ 386,388	\$ 282,989
Total Expenses	\$ 434,719	\$ 516,361	\$ 319,234
Net Income or Loss	\$ 9,923	\$ (62,885)	\$ 66,402
% of Expenses Covered by Stewardship	73%	64%	74%
Number of Stewards	136	133	122
Median Stewardship Pledge	\$ 1,200	\$ 900	\$ 1,214

Item	2023	2022	2021
Total Expenses invested in Parish Chosen charities and Ministries	\$ 11,712	\$ 38,117	\$ 11,189
% of Total Expenses invested in Parish Chosen charities and Ministries	3%	7%	4%
Proxy Title Analysis	1.40%	1.06%	1.43%
% of Stewardship Income from top 10 Stewards	48%	35%	42%
% of Stewardship Income from top 20 Stewards	60%	58%	59%

To the left is a sample filled out of PDD. You will notice that the farthest year out is the baseline. Then, each succeeding year's data is color-coded such that if it is increasing, it appears in green, and decreases are noted in red. Accordingly, one's eyes are immediately drawn to the most current column numbers in red, which should be the focus of parish council discussions.

Finally, as soon as possible, an independent auditor should complete a full audit (or at least a review) of the parish financials. A full independent audit is the best practice for higher levels of ITA. Since they are not cheap, parishes that cannot afford an annual audit could consider completing them every two (or three) years, with accountant “reviews” done in the interim. It is also critical for the parish to adopt and implement a proper, consistent, and comprehensive Chart of Accounts (COA) for itemized reporting of all expense categories. An accountant who works with non-profits can provide such a COA.

STEWARDSHIP CALLING COMMANDMENT # 7.

Youth Matter.

As we return to the next of the Stewardship Calling S&E Commandments, my entire Igniting The Flame S&E focus is based on the principle of “no steward left behind.” Why should anyone whom God has blessed with talents, abilities, and resources not be included in the ministry to use those gifts for God’s greater glory and their own “good account” II Corinthians 5:10 Moment?

And yet, the one group ALWAYS left behind in the over one thousand parishes I have worked with is perhaps the most critical. They are called the “future of the parish” (incorrectly in my mind). The youth of your parish are both the foundation, the present, and the future, as well as the most critical constituency to assist from an S&E perspective. I say this because of what I have seen. Also, the Holy Scripture makes this clear: “*Train up a child in the way he should go, and when he is old, he will not depart from it.*” (Proverbs 22:6). This powerful Biblical message should resonate loudly in the heads of every parish leader and all clergy.

I was astounded at looking at the data to realize that the average American family spends between \$1,453 per child per year on ALL enrichment support (sports, music, dance, arts, education, language, etc.), with families earning more than \$100,000 spending \$2,123 per child - per year (Davis et al., 2023). Interestingly, in 2022, the average family spent \$833 per child per year just on their primary sport (which is a lot more for parents like me who had one 4-sport child, or for hockey parents who spend on average \$2,583) (Solomon, 2019; Project Play, n.d.).

However, 0.03% of all children who are good enough to play high school sports will play at the professional level (while their chance of being struck by lightning is 0.02%) (Jergins, n.d.). If you spend thousands of dollars per year on sports and enrichment activities for your child with only a 0.03% chance they will turn pro, how much are you willing to spend on their spiritual formation, given that 100% of them will stand before the awesome judgment seat of Christ?

I think sports and other enrichment activities for children are great. However, there is clearly an imbalance in what we are spending on preparing our children spiritually.

When I ask parishes how much they spend on their children's religious enrichment and training, they rarely have any idea. When we discuss their budget for the following year, they tend to focus more on additional spending on buildings and grounds, as well as special and social events, than on their youth. Even as they start to consider adding extra staff, it is often focused on operational and administrative staff rather than youth ministry. Imagine the difference in the spiritual preparedness and health of your parish youth if an employee was spending 100% of their time focused on what the youth need and how they can be better spiritually prepared.

The longer you wait, the more culpable you are if they wander from their spiritual path and journey. Yes, I suggest parents and grandparents and godparents must be held accountable for the spiritual progression of their children. I submit that your clergy and lay leaders must also be held accountable to ensure the best spiritual foundation is laid through the most impactful resources and programs. The process begins with all three **S³** elements in my Roadmap, which also focuses on youth **Servant** leadership, **Stewardship & Engagement**, and **Spiritual** formation and religious education. If you are aware of a better investment of your time and resources than in your youth, please let me know.

Perhaps some sobering data will get your attention. In 2019, Barna Group concluded that 64% of Christian youth leave the church when they leave their family's homes (Barna, 2019). Five years later, in 2024, the percentage of youth departing from church when they graduate from high school is up to 70% (Yoder, 2024).

Please stop reading and prayerfully think about how poorly we must be doing with the faith formation of your youth if we lose close to three-quarters of them when they are on their own and free to choose. Regrettably, I have seen some early data suggesting that they actually veered off of "the path" well before they left our homes. There is a school of thought suggesting that while they go through the motions of church life when we force them to attend, their minds have already started to move them in a different direction.

When we focus on the different demographics, the story is equally tragic. For example, the Pew Research Center identified that between 34% and 36% of millennials (born between 1981 and 1996) are "NONES" and now claim NO religion (Lipka, 2015). They have left and repudiated their childhood religion. Closer to the topic in this Chapter, the Science of Generosity Studies at Notre Dame (previously mentioned) reminds us how critical it is to teach youth about stewardship (caretaking) over their gifts from God as a cradle-to-casket responsibility.

So, my question is, what have you taught your children about their stewardship over God's gifts? What have you modeled for your children regarding your personal stewardship and engagement? Is the topic of stewardship and engagement one you embrace with your children or avoid? What do your parish youth education and other programs teach about their obligation to be stewards of Christ's church and people? And critically, do you have any form of parish program where you ask your youth to become

stewards on their own rather than being given a no-obligation, free ride on the coattails of their parents?

In the spirit of Socrates, I ask all these questions because of the over one thousand parishes that I have worked with, I can count the number that have a formal youth S&E process on one hand (perhaps with a finger or two left over). While well over half have some form of religious education program for youth (whether Sunday school or other programs), I never see the systematic education of youth on the definition and Scriptural foundation of stewardship and engagement. Indeed, almost all young people are not asked to do any of this work. Then we wonder why, as adults, they neither understand nor practice proper stewardship and engagement.

My common refrain is that you cannot give what you never had. You cannot be expected to teach a subject that is foreign to you. My father, of blessed memory, was an immigrant from Greece. Until the day he passed to the Kingdom Eternal, he never played baseball with me or taught me the game. I could be bitter, but I understood that in Greece, they did not play baseball. Thus, he never had that tool in his toolbelt and was unable to give me something he never had. This is easy to forgive.

However, once I possess some knowledge, my failure to teach it to my children is on me, and I cannot be as easily forgiven. In this very direct and challenging fashion, I ask you to reflect on what exactly you have taught your children about their obligation to be stewards of their gifts and their need to support and engage with the ministries of their parish.

Let me be specific. You must immediately begin a youth stewardship program in your parish. ALL children above the age of 5 should be asked to complete their own S&E Commitment focused on giving their time, talents, and treasures. This does not mean contributing the money their parents gave them but rather giving from among their first fruits (whatever that might be) and offering their service. Of course, the teaching of stewardship and engagement must be age-appropriate. I recommend a different form of S&E Commitment for (a) elementary school youth, (b) high school youth, and (c) college/trade school/post-high school youth.

The “little bits” might only be asked to offer the service of saying thank you, or God bless or pray for someone, or serve at the altar. The high schoolers can be asked to step up their stewardship by volunteering to work at a homeless shelter, running a philanthropy drive, working on a Habitat for Humanity house, etc. Post-high schoolers must similarly step up the service they can offer, which is more closely aligned with the ministries available to their parents. **Service and engagement in ministry must be cradle-to-casket.**

While it might seem challenging, I similarly expect your youth S&E Commitment to ask them to give their first financial fruits and tithe. In the beginning, I could care less about the amount they provide financially as long as they get into the habit of doing so. This is then expanded with the teaching that as they receive greater financial blessings

(allowances or money from chores), they are called to donate the first fruits tithe of those resources. In contrast, in all too many Orthodox parishes, I see parents who think they are doing the right thing by giving their children a dollar to donate to the parish in an offering. That is because that is the bad habit you were taught when you were young.

From the time I was five, I went to church with my Yiayia (Greek word for grandmother), Bessie. When the offering tray was passed, she would reach into her handbag (which always seemed to smell like moth balls) and hand me a dollar to put in the tray. (The dollar smelled like moth balls also.) Thus, when my daughters were old enough, I continued the tradition my Yiayia Bessie taught me and would give them each one dollar to put into the offering tray. Sometimes, Alexis would fold it into a paper airplane, and Eliana would play with it as it went in and out of the tray. But I thought I was doing the right thing. That was until I began to understand stewardship and was introduced to the big “I-word.”

The I-word to which I refer is inflation. That dollar my Yiayia gave me to put in the tray in 1960 (when I was five) is worth about \$10.73 in 2025. Thus, every time I donate a dollar (or give a dollar to my children to place in the offering tray), I now understand I am cheating God and His Holy Church to the tune of about \$9.73 a pop.

Worse than that is the knowledge of proportional giving that permeates the Holy Gospel. My uneducated and illiterate Greek immigrant grandmother could only help my Papou (the Greek word for grandfather) in his restaurant. To her, that \$1 in 1960 was a significant part of her income and net worth. To me, it takes about six of those bad boys to buy the Starbucks latte I like. By every measure of inflation or proportional giving, if I give \$1.00, I am not even fulfilling what my uneducated grandparents were teaching me. I challenge each of you by asking how you have done at giving a proportional tithe and offering and teaching your children to do the same.

The best advice I give to ALL young adults is to practice the “**10-10-80 Rule.**” Pastor Andy Stanley calls it “Give-Save-Live.” The 10-10-80 rule means each person donates the first 10% of what they earn to God’s kingdom. Whether to your parish or some other Godly ministry, the tithe should be cemented as what you do with your first fruits. The second 10% of your income goes toward your retirement or rainy-day fund. I have always advocated setting up some form of ROTH or regular IRA or other investment account and taking the 10% automatically out of your income and investing it wisely in a group of diversified index mutual funds or ETFs for the long term. Now, I am neither licensed to give financial investment advice nor should this be considered as such. Indeed, please ask your investment advisor. But whatever you do, invest religiously (pun intended) that second 10% of your income and allow the law of compounding and market accumulation to take over and make you wealthy.

Obviously, if you have a significant financial crisis or need (e.g., your car breaks down), you can “borrow” from your 10% savings account. I say borrow because if you are wise, once you are able, you will pay that amount back to your savings account and continue the constantly appreciating valuation growth of your portfolio.

When I present to youth groups, I actually run a number of scenarios showing them what their median income might be over time and how that second 10% will accumulate and grow, which allows me to suggest a potential range of what it could be worth when they are ready to retire. The number is mind-blowing to them always. The last time I looked at I assumed they made the median annual salary (conservatively \$60,000 in 2025) that grew 2% a year from age 21 until age 65, invested 10% of their annual salary in the market, and earned an average of 7% compounded. How much would they have at the retirement age of 65? The answer was \$2,068,609.

Of course, the number varies with their career and earnings trajectory, the rate of inflation, and the results of their investments. But no matter how you cut it, explaining to youth at age 21 that they will have several million dollars when they retire if they just follow my 10-10-80 Rule is always one of the most eye-opening parts of my presentation to youth. You can have some fun doing this at your parish.

Well, if the first 10% goes to God's kingdom and the second 10% goes to their retirement/safety net, what of the remaining 80%? That is the maximum they are allowed to live off of and spend. It would be great if they could learn to put more away, but the 10-10 first parts of tithes and savings are the minimum. Much like teaching S&E, the earlier you start your children and other youth you mentor on the 10-10-80 Rule, the more it becomes habit and easy, and the greater a difference they make with their tithes in the kingdom and the more they save for the future.

I try to practice what I preach. Thus, my wife and I started the 10-10-80 Rule when we were first married and beginning our life journey together. I confess that there were times when expenditures arose that chipped away my first two 10%. I always felt guilty and returned to the equilibrium of the 10-10-80 model as soon as I thought we could prudently do so and repay what we had borrowed. And while I confess to not having been the greatest investor, I can assure you that I was able to very comfortably retire at a far earlier age than so many of my peers because of the discipline of the 10-10-80 Rule.

While again, I am not an investment advisor, all we did was pick six solid and highly rated diversified mutual funds/ETFs (that were only periodically re-assessed) and used the tried-and-true process of "dollar cost averaging." Under this approach, every month, the 10% (minimum) savings portion was allocated among those six funds in a percentage that I rarely changed. I never looked at the daily uncontrollable market fluctuations or those accounts and absolutely NEVER engaged in buying individual stocks or investments. Instead, I chose a wiser, diversified approach. A Greek proverb says it best: "Φασούλι το φασούλι γεμίζει το σακούλι." ("Bean by bean, the sack gets full.").

I digress in this personal explanation for several reasons. First, to help you think about a valuable educational program you can consistently offer to all your Sunday school students (and candidly to some of your adult parishioners who never learned this effective strategy growing up). Second, you should offer valuable support from

professionals in your parish or community who would love to help teach and train your youth (and others). Third, the first 10% of tithe education ensures that you are “*training up your youth in the way they should go*,” as Proverbs teaches us, so that they become dynamic contributing stewards to your parish. In this way, your parish benefits and continues to grow and prosper, which in turn provides the necessary resources to make a difference in the kingdom.

Dear brother or sister, I cannot say it any more clearly than if you do not have a youth stewardship and engagement program, you have determined your parish’s unfortunate future and failed to properly train the youth God has entrusted to you. Of course, in the constant teaching of S&E, it is important to use different messages depending on their age and always use understandable examples/messages. But it is critical that when you conduct your parish S&E process, you separate the children and ensure they participate on their own at their level and do not merely ride on the coattails of their parents.

In this approach, the youth must pledge their time and talents in service of a ministry in addition to the 10% tithe of first fruits. Thus, the parish must sponsor many different service opportunities (including mission trips, which are always transformational). You should use creative processes to help youth start to discern their gifts and callings. I have seen parishes hold plays when young people model this understanding of stewardship of first fruits in very creative ways. The messaging must include monthly materials sent home for parents to reinforce the teaching and messaging their children are receiving directly from your parish.

One of the most powerful reinforcing steps a parish can take is to publicly recognize youth as they offer their tithes and offerings and services in ministry. Have them publicly share the ministry work they have done and the impact that results. Celebrate their commitment to service to others and engagement in the ministries of the parish. Reinforce the very behaviors you are seeking to cultivate in written bulletins, all communications, and live testimonials.

During an Igniting The Flame retreat, I learned about a young man in that parish earning an Orthodox Eagle Scout badge by having a food drive for the homeless at that parish. It was successful but not celebrated. Since parishes always allow me to offer the homily on Sunday, as part of my S&E message, I named the young lad and publicly celebrated the people he had helped feed. While he was an introverted, quiet type and uncomfortable tooting his own horn, he smiled when an adult publicly recognized his service.

I watched during the coffee hour when he was mobbed by all the adults who commended him on his exemplary service. Some even gave him more money on the spot to buy more food and give it to the local homeless shelter. Fast forward to today, the inspiration of this “young lad” and the encouragement of the public testimonial regarding the people he fed led the parish to embrace a food pantry ministry that grew so large they had to allocate more space. From the small story of a young lad who did

the Lord's work, a new parish ministry began. This is the same example of the young lad who heroically offered everything he had (five small pieces of bread and a couple of small fish) to the Lord, who in turn fed 5,000 men and likely equal numbers of women with 12 baskets left over.

It was a young lad who stepped up and gave everything he had to the Lord to cause it to multiply and feed everyone. And it was another young lad who, in exemplary fashion, stepped forward in the name of God to slay a giant who was persecuting his people. And let us now forget that virtually all the Apostles were in their teens or early twenties, as was the custom in those days when a Rabbi chose them. These very young adults eventually became the Apostles who created the Christian church we celebrate and are working to grow today.

Throughout history, God entrusted some of the biggest responsibilities to youth who lacked experience. In so doing, He taught us the need to do the same. If you want a Christian church beyond your generation, then nothing is more critical than investing in your youth today and teaching the best S&E practices.

STEWARDSHIP CALLING COMMANDMENT #8.

W&T Always – Welcoming and Thanking.

A. DOSE.

I have never met anyone who said they were thanked too much. While some, in humility, blush at accolades, most people are grateful for the acknowledgment of their generosity, service, kindness, or actions that resulted in an expression of gratitude. I previously discussed what I call **God's DOSE** for humans (**D**opamine, **O**xytocin, **S**erotonin, and **E**ndorphins). These chemicals represent the feel-good hormones and happiness and cuddle hormones that are hardwired by your Creator into your body, causing you to feel joy, happiness, and comfort as certain events take place. Thanking someone results in the release of these various chemicals and the concomitant joy that results.

Endorphins are pain-masking chemicals that help us push ourselves through pain and stress motivators so that we can overcome difficult circumstances. Dopamine is a performance chemical that is meant to continue to motivate us to achieve our goals. It is dopamine that is also persuasive and helps us overcome dependencies on bad things like alcohol, gambling, social media, and other addictions.

On the selfless chemical side, oxytocin is the chemical that is produced by positive feelings that we get from emotional bonds, including physical touch. It is a form of warm feeling from spending time with people that we like. Finally, serotonin is a chemical that is produced when we are respected, admired, and given positive treatment. It is a boost in our confidence that makes us feel awesome.

The bottom line in this review is to remind your parish that thanking is such a critical aspect that is oftentimes overlooked or underutilized. But your Creator designed you to react favorably to it. Who does not like to be thanked, even if you merely did what was expected of you? Expressions of appreciation reinforce the desired behavior, and for most people, the more they are thanked, and the more publicly, the better they react and the more their actions are reinforced.

B. Thanking Research.

My Roadmap is not a psychology book; however, I would point out to you that virtually every study I have reviewed shows the positive results that can happen when a genuine thinking culture permeates an organization. For example, a 2014 study in Emotion concluded that thanking people made them more likely to seek an ongoing relationship with the organization or individuals. A 2012 study in Personality and Individual Differences concluded that grateful people were more likely to take care of their health. Doctor Robert Emmons, the leading gratitude researcher, has repeatedly found that gratitude increases happiness and ultimately reduces depression.

In 2012, a University of Kentucky study concluded that people who thanked more retaliated less and were more pro-social. Note here how those who participated in the expression of providing thanking and others actually improved their behavior. The 2014 Journal of Applied Sports Psychology study concluded that gratitude increased athletes' self-esteem, which was found to be an essential component of optimal performance.

I could go on to identify countless studies that have determined the criticality of thanking and reinforcing the kinds of behaviors and creating the type of culture within an organization that is most beneficial and desirable. However, I am confident that when you were thanked for your service, you felt that DOSE of positive hormones. Thus, I am hoping you will realize how critical it is for your parish to have a Thanking Ministry and culture of thanking personally, genuinely, preferably in writing, often publicly, and repeatedly for everything. By creating a culture of encouraging others to thank and be thankful, the emotional trajectory of your parish changes positively.

When the thank you notes are in writing, they are most productive and effective. The larger the parish, the more difficult it is to write all these personal notes of thankfulness and sign every one of them. So even if a form letter is required to thank a donor for a contribution or service, it is emotionally invaluable for the individual signatory to add a short couple-word personal note in blue in their pen and ink signature. Thus, one of the practices I routinely recommend is that thank you notes should be written for all stewardship contributions, volunteer activities, ministry service, contributions of anything, and sometimes even attending events. Ultimately, thanking people for serving others with genuine gratitude is the reinforcing behavior that is instilled in the best practices of those parishes that have an effective S&EM.

Public relations expert Ken Makovsky used to say, “You either have a thank-you culture, or you do not have a very good one.” I could not agree more. A positive parish culture is the consequence of gratitude for everything God provides and the service of our fellow parishioners. Let us positively exploit the DOSE hormones God gave us.

C. Welcoming & Mugging.

Welcoming is one of the most overlooked elements of a very effective S&EM. The Pew Research Center survey of the top five things people look for in picking a new church identified welcoming as the second most critical factor, with 79% of the respondents focusing on its importance (Pew Research Center, 2016). (The quality of sermons was the number one factor, which I will discuss in Chapter 14 of my Roadmap.) The importance of a total welcoming experience cannot be overstated. If you do not have a separate welcoming ministry (which is preferred), then this is a natural part of S&EM.

Welcoming is one of the most important elements of being a Christian and in establishing the tone for a loving church experience within your parish. Welcoming helps newcomers feel that they've made the right decision to worship with you. In other words, it makes people want to come back because they're seeking that opportunity to become part of your parish family.

Not to be forgotten is the critical importance of a parish emulating the Kingdom of God, a culture that is overflowing with joy, peace, and love. One of the most essential elements of Holy Scripture is Christ's statement to the Apostles in John 13: 34-35 with the new commandment of loving one another. The Jews of the time understood the context of Scripture because only God could issue Commandments. Thus, Christ's Commandment is an affirmation of the loving and welcoming he was ordering as God the Son. When Christ said, “*By this men shall know that you are my disciple, that you have love for one another*” he was making our loving and welcoming embrace an imperative.

On one level, it is fairly easy to love and welcome those whom we already know, our family or our good friends. Of course, we should do that, although there is nothing particularly ingratiating or externally required of us in those particular acts. Thus, for purposes of S&E in your parish, please focus on welcoming those whom you do not know, who may be new or strangers, and even people who don't look like you. This is the fundamental act of what it means to be welcoming in its initial stage.

Just recently, I listened to a powerful YouTube discussion by an atheist who visited an Antiochian Orthodox Church for the first time. Of course, he naturally talked about the beauty of the church environment and services. But the welcoming of the people was what impacted him the most. He even observed the solemnity by which they acted in the services and the gracious way they welcomed him before and after. Yes, the Orthodox service is rich with tradition, pomp, and grandeur (what is jokingly referred to as the

“smells and bells”), but what impacted this particular atheist most was the way in which he was welcomed and loved. That’s the reaction you should want for your parish.

To dig a little deeper into what made the difference, our atheist friend started by noting that there were people at the entrance of the church (the Narthex in Orthodox Churches), where people who were not regular parishioners were all welcomed and greeted. He noted one particular woman who had just finished greeting a newcomer who, he later learned, was visiting for only the second time. What struck him was how this second-timer was immediately greeted and warmly welcomed lovingly without any desire or intention to force a conversion or an acknowledgment of a new religious tradition. He was merely extended grace and a loving, welcoming embrace. This was uniquely different for this atheist in that it caused him to stop, step back, and observe with fascination.

Our atheist visitor also said that this particular woman greeter was extremely patient in explaining to him what was going to happen at this church service and how they worshipped and patiently inquired if he had any questions. Even after this visitor identified himself as an atheist, the warm welcome, love, and graciousness that he received did not change. It caused him to form the opinion that this must be what it means to be a Christian. This atheist noticed this incredible welcoming experience so much that he repeated his discussion of it over and over again throughout the video.

What also made a huge impact on him was that in the middle of this woman's welcoming without judgment, the priest came into that outer Narthex part of the church with his sensor and blessed it and everyone in that space. The greeter immediately stopped the conversation and reverently bowed her head and crossed herself. Our atheist friend observed that while she was intently focused on helping welcome him to the parish, she was more focused on the solemnity of the moment and what it meant for her to practice her faith through this critical act.

However, I tell parishes repeatedly that welcoming newcomers and strangers in the entrance/Narthex (or better yet, in the parking lot), while absolutely critical, is not enough. Indeed, at that moment, there is a unique opportunity to find out some information about that visitor and ask them to sign a registry book as you would for anybody that you welcomed into a new environment. Parenthetically, I note that the information that you gain from that visitor should be shared with the priest so that at the end of the service and before the dismissal, he can warmly welcome them by name and invite them to stand up so the parishioners can recognize them and graciously greet the visitor during the coffee hour or common meal.

Some people may feel uncomfortable with that level of recognition, and standing up is a bridge too far. Nevertheless, the point of that exercise is to encourage all your parishioners to focus particularly on those visitors and welcome them during social time. In a comprehensive welcoming process, the greeter learns a little about the visitor so that during social time, they can introduce them to people who are like them. There is always a next level to the welcoming experience until they become part of the family.

At one parish I visited, before I even entered the church building, I was greeted by parish council members who identified me as a newcomer and asked me to sign their registry book. They asked me just a few general questions about whether I was visiting, whether I had moved into town, and whether I had ever attended an Orthodox parish before. They then stuck a very simple but beautiful stitched cross on my lapel that identified me as a newcomer to that parish. Thus, when I entered the church formally, I was immediately greeted by members of the welcoming ministry because they saw the cross and identified someone to whom an extra special warm welcome was in order.

Truly welcoming parishes go further and provide service information and books to follow along. In addition, it is wonderful to offer someone to sit with the newcomer and answer their questions, particularly if they are new to that faith tradition or worship experience. This level of care is invaluable for a true newcomer.

When we had a memorial service for my mother of blessed memory, my younger daughter had her roommate attend. At first, I was a little annoyed that they seemed to be speaking throughout the entire service until I realized she was answering non-stop questions from her roommate. In a memorial luncheon we had after the service, another non-Orthodox friend commented on how beautiful all the prayers for the deceased were. By taking the time to explain what people are seeing and giving them the unique opportunity to feel more comfortable and welcomed, we open Christ's church to others.

I mentioned that one thing you should do when you first greet a stranger is find out a little bit about them. I am not suggesting a full interview, but rather asking them where they are from, their family, their faith, their reason for visiting, or anything else conversational that allows you briefly to get to know them better. Most people tend to like to talk about themselves, and thus, this helps the newcomer feel important as they are welcomed. If you show genuine interest in who they are, you will have an opportunity to begin to form a relationship with them.

However, there is another critical (some people say, sinister) objective of this exercise. As you are conducting this "interview," immediately start to think about who within your parish family is most like that individual so that you can introduce them during the coffee or social hour after the services.

Welcoming cannot be done effectively just by a welcoming ministry since you are introducing the newcomer to other parishioners. Welcoming must become a Core Value or at least a cultural imperative of your parish community. This culture of welcoming is consistent with Christ's commandment to love one another and start to help the visitors see themselves as a part of your parish family. Thus, clearly, anyone who is introduced to the newcomer because of some commonality must be equally engaging and loving.

However, as I stated, the welcoming at the start of the church experience and even in the social hour is just the beginning of a total welcoming experience. If the newcomer either lives in your city or just moved there and is not just passing through,

someone in the welcoming ministry must invite them to attend another parish activity. It does not have to be another church service, although that is fine.

For example, letting them know about an upcoming Bible study, a men's/woman's group gathering, a book study, or even a social activity or philanthropy ministry activity is all great. The point is to try to get them to come back for something else so that they can start to see the dynamism of your parish community and begin to see themselves as potentially a part of it. As is true of any engagement activity, it is always the follow-up that makes the difference and underscores that the initial interaction was not just an accident but part of an intentional culture of welcoming and embracing.

When that invitation is extended to attend some other activity, it is best if the individual extending the invitation joins that newcomer at that event/activity and takes that opportunity to get to know them better. An introduction to others in the parish who share things in common with the newcomer is also a wonderful form of engagement. The more they start to feel part of a welcoming and loving community, the more they want to become active in it. But even if they never take the opportunity to join your parish community, they will always walk away there with that warm feeling of being welcomed and loved, and who knows what the future holds for them or your parish.

Back to the video about the atheist's visit to a welcoming Antiochian Orthodox parish. After the coffee hour, he was invited to stick around for a program that included an open conversation with the priest. Because this visitor felt so welcomed, he attended and listened attentively to that program. He had no intention of abandoning his atheism and joining that parish but wanted to learn something new and hang out with these nice people.

What happened after the program staggered his mind. The priest, having been introduced to him previously as a visitor who was an atheist, asked him what his experience was like at the parish and if he had any questions that the priest could answer. More powerful than that interaction was the fact that the priest invited this total (atheist) stranger, who definitely was not seeking to join the parish, to come to his house for a cup of coffee and further dialogue if he was interested.

Please do not miss what is particularly critical that happened here. Not only did the person who first greeted the parishioner at the church identify and welcome him in a very gracious fashion that put the visitor at ease but he was introduced to many others and invited to participate. This allowed the priest to welcome him again and see if he had any questions or issues. It is easy to see how this is an exemplary initial welcoming experience.

One metaphor I challenge you to think about is what would you do if you knew that Christ was coming as a visitor? What would you do to make the Lord feel welcome? Alternatively, what would you do to welcome a Saint or Angel who stopped by for a visit? How would you ensure the total welcoming experience was realized to the fullest? Begin to look at every visitor who enters your parish as the Lord, a Saint, or an Angel. One day,

you may just be right, and you will definitely create the kind of cultural expression of welcoming that is essential for the Christian Church to model and exemplify.

St. Paul's letter to the Hebrews reminded us, "*Let brotherly love continue. Do not forget to entertain strangers, for by so doing, some have unwittingly entertained angels*" (Hebrews 13:2). It is in the context of this critical Scriptural reminder that I challenge you, your parish leadership and parishioners, and your parish S&EM to focus on every stranger/visitor as if they were an Angel sent by the Lord.

Invitation.

In the vein of a total welcoming experience, let me ask you what I ask every attendee at my Igniting The Flame live retreats. When was the last time you invited someone who is not a member of your parish to join you at a parish service or activity? Whether they are your friend, work colleague, neighbor, or someone you just met, are you welcoming them to your House of God?

Some faith traditions do this form of welcoming and evangelization very well. Indeed, a LifeWay Research nationwide survey found that 71% of Protestants or non-denominational church attendees had invited an individual to attend a worship service with them in the last six months and that 25% of these parishioners had invited at least three individuals in the last six months (Smietana, 2018).

I will never forget several law partners who were members of other mainline Christian denominations and left them to join two different non-denominational mega-churches. Even though they knew the depth of my commitment to the Orthodox Church, at least twice a year, they would separately invite me to attend a men's group, Bible study, or some other activity. In this way, they were always extending the grace of God and welcoming on behalf of their parishes.

Nothing is preventing your parish from embracing welcoming in the fullest sense. And for those of you who are always looking for a contemporary movie metaphor, I point to a poignant scene in *The Godfather*, where Don Vito Corleone said friendship was everything to him. He said it was more than talent and more than the government and was almost equal to the family. So, in that regard, I ask you to consider ensuring your parish embraces welcoming in the fullest possible way as a cultural imperative.

Mugging Welcome.

I'll never forget I was doing a Zoom program for a rather small parish, and as I was speaking with an engaged group of parishioners, my ADHD eyes kept getting distracted by a multicolored wall in the background. I inquired about it and learned that it was their "Mug wall." Every parishioner brought a mug of their choice, and during coffee hour after church, they would use their coffee cup from the mug wall and consume the

beverage of their choice. They would then clean it and replace it on their peg on the extremely colorful mug wall.

This mug wall provided a creative and engaging way to allow each parishioner to express themselves so that others immediately had something to speak with them about, particularly if their mug had a message, picture, favorite sports team, etc. It also ensured that no one had to stay behind to clean up, as everyone was responsible for their mug cleaning.

Importantly, there were quite a few plain mugs with the church logo that were available for every visitor. And very powerfully, whenever a new person joined that parish, they had a ceremony where they would bring their mug and put it on a hook that was designated for them on the mug wall. When I call it a “mugging ceremony,” people typically laugh; however, I think it is easier to embrace creative and fun new traditions when a new parishioner joins the family.

Of course, this social event is not intended to replace the far more important and impactful sacramental way in which we welcome new parishioners into your church in keeping with your faith tradition. However, there is nothing wrong with having an enjoyable social welcoming engagement in a “mugging ceremony” or something similar. You can even have sippy cups wall for small children.

As you start to let your mind expand on what activities you can do to create this kind of cultural welcoming in your community, you can very quickly identify many new ways to welcome people. I encourage you to explore and experiment in your welcoming ministry. As with all experiments, some will succeed, and others will not be as effective. The concern is not a failure but rather that you experimented with something new, you learned something from it, and you iterated and made it even more impactful and powerful.

Please do not miss the key message of the critical importance of S&E in finding new and creative ways to welcome and love people consistent with what our Lord and Savior taught us about loving one another. St. Paul’s reminder that you are to look at everyone you interact with as a potential Angel is a powerful way to live. This message does not just apply to your Sunday church experiences. When you welcome people into your community, you will better represent the image and likeness of Christ here on earth and create the kind of parish that is worthy of being called Christian.

In my live Igniting The Flame retreats, I love displaying a cartoon that shows a large group of individuals interacting with each other, holding cups of coffee, shaking hands, and talking in a wide arc in a hall. Down at the bottom center of the arc, surrounded by nothing but empty space devoid of other humans, stands one lonely individual by themselves. The caption reads. “Our after-service coffee hour where newcomers can get to know the congregation.” The clear picture of the lone newcomer not being greeted or welcomed by anybody, surrounded by all those in the arc who are enjoying each other’s company, evokes a degree of laughter from all my attendees.

However, I point out to them that that is my experience as someone who travels many weekends visiting different parishes.

I go on to explain that even though I'm standing before them now, delivering this hopefully inspirational retreat when they see me in their coffee hour, I will likely be by myself. There's always a degree of little nervous laughter that ripples through the crowd. I suspect it is the nervous laughter of self-indictment as they recognize their guilt as having likely performed that way in the past.

Of course, I am always grateful to those individuals who welcome me. However, my point is that even after I present and preach to them, I experience the loneliness of being a visitor in a foreign land of a parish that is not truly welcoming and engaging. Perhaps they did not like me or my message. However, I leave it to you to decide what kind of parish you want yours to be. Will it be the loving and welcoming faithful community the Lord created, or will it be something else?

Additional Resources.

If you are looking for additional resources to see how to improve your S&EM and parish, I highly recommend the following:

1. Robert Putnam's book Bowling Alone explains why organizations like churches have become increasingly interpersonally disconnected, leading to decline and ineffectiveness (Putnam, 2001).

2. Putnam's sequel of sorts, Better Together, provides several case studies to see how organizations, including churches (read the case study in Chapter 6), create greater unity, connection, and community (Putnam & Feldstein, 2004).

3. Fr. Michael White and Tom Corcoran's fantastic book, Rebuilt, Awakening the Faithful, Reaching the Lost, and Making Church Matter, describes how Nativity Catholic Church used effective welcoming and other ministries to reinvent itself and grow spiritually and in numbers of faithful PIPs. The Rebuilt strategy led this once-declining traditional Roman Catholic Church to triple their weekend church attendance and yield increased giving, flourishing, ministries, and a vibrant and solid spiritual revival.

One final point regarding research performed by the Pew Research Center. Immediately after the SARS-CoV-2 pandemic, they found that 66% of the people watching online services said that they had not watched any online service in the last month. A lot of data is now starting to come forward regarding the impact of the coronavirus closures on churches and their eventual recovery. While outside the current scope of my Roadmap, I encourage every parish to consistently focus on what I call **W.R.I.T.E.** a new chapter for your parish by never taking your parishioners for granted and always welcoming them as if they were newcomers.

My **W.R.I.T.E.** process focuses on

#1 **W**elcoming them back,

#2 **R**eaching out to them when they are absent,

#3. **I**nviting them to participate in services and ministries,

#4 **T**hanking them for everything that they do, and

#5 **E**ngaging them in all aspects of the parish life.

If you change the culture of your parish to always think of every parishioner as a newcomer and engage them as such, your community will knit itself into a tighter fabric of a family that is always looking out for each other.

D. Food/Ethnic Festivals And Other Public Events Welcoming.

One of the most common activities at some of the ethnic churches, particularly within the American Orthosphere, is an ethnic food festival. In every Greek Orthodox parish that I have ever been a steward of, there was always the quintessential Greek Festival that occurred over multiple days. Of course, it created an opportunity to share the great cooking and cultural traditions of dance and music, as well as some of the other artifacts that are found in our ethnic heritage.

However, my research uncovered that ethnic/food festivals were not created to share ethnic culture but rather in response to a lack of financial support from their parishioners. Thus, these parishes look upon the generosity of strangers who were intrigued by the ethnic traditions and food to fund parish operations. Needless to say, this is antithetical to the S&EM model I am trying to convey. I am not opposed to these festivals and think they can do some positive things in a community. However, using external fundraisers to replace the insufficient financial contributions of your parishioners is, to me, a grave sin of disrespect and lack of stewardship and engagement education.

That said, there is a critically important positive role these kinds of festivals, activities, and other forms of social interactions can play that should not be missed by any Christian parish. These activities provide a unique and powerful opportunity to welcome those individuals to your faith tradition and share with them the glorious ways you honor your creator and Savior.

Thus, if your parish has a food/ethnic festival, I strongly encourage you to ensure that every volunteer encourages every visitor to go into your church for a quick tour. The physical part of the tour must introduce them to any relevant parts of the sanctuary (e.g., icons in Orthodox churches, statuary in Roman Catholic churches, etc.). Most importantly, there should be a short (10-15 minute) talk by one of your most energetic,

enthusiastic, and empowering communicators. This is not the time to list the names of every individual who attended the Third Ecumenical Council or get into the detailed nuances of the faith traditions that differentiate you from all your visitors.

Rather, this is a unique opportunity to share with these visitors a little bit about your WHY, Core Values, Mission, faith tradition, sanctuary, and how your parishioners are called to live. A Q&A is always helpful as long as the presenter is sufficiently knowledgeable and not motivated to explain the superiority of your faith tradition. But what comes at the end of that brief presentation is critically important. You always invite the visitors to provide you with their contact information so you can send them a gift. As an aside, it always surprises me how many people will give you their contact information for the promise of some unknown gift.

What is critical is that within one week of gathering that information, you respond with whatever gift you had in mind (a prayer card, etc.) and, most importantly, an invitation for that visitor to come back to share social interaction and coffee. There, you will warmly and personally greet them and engage in conversation to get to know them better. This is not the time to try and convert them. Just love them and learn who they are, what their background is, what makes them tick, and what questions they are trying to answer.

Trust me, they would not come back if there was not something in their heart, gut, or brain that was causing them to want to engage. And remember, the key to faithful stewardship is always engagement. This first step might be the most important part of their journey to a new place of hope and promise. And you possess the roadmap to help them get there.

Please allow me to go down one rabbit hole with a positive example from a parish at which I am blessed to be a steward. When the parish of Saints Raphael, Nicholas, and Irene first started its Greek festival, all the parishioner volunteers were trained to suggest every guest go into the “church” for the tour. The quotation marks around the word church are because this parish prayed in a very humble converted bungalow house rather than one of the many beautiful Orthodox churches you can find in any city.

Once inside, Father Barnabas would provide an inspirational 15-minute introduction to the Orthodox faith. As suggested above, he would request everyone to share their contact information so we could send them a gift. The now welcomed, engaged, and intrigued guests would indeed receive a prayer card and the invitation to come back to our hall for a cup of coffee and dialogue.

An ever-growing stream of non-Orthodox individuals would come back. Before they knew it, many started joining one of the small men's groups or women's groups or attending some of Father Barnabas's Bible studies or his powerful “Journey to Fullness” spiritual formation program or some other activity. They stated that they wanted to bond with a group of wonderful parishioners and fellow newcomers who were just nice and loved Jesus.

I'll never forget one of the Sundays when I was visiting my parish, which is to say I was not on the road visiting another parish. Father Barnabas proudly announced that we had 7 Catechumens who were going to be joining the Orthodox Church. As is our habit, I met them all in the fellowship hall (another converted bungalow house) after church to welcome them home. I politely asked how they came to join us because not one of them had a last name that ended in a vowel and an "s" (which is the typical signal that they are of Greek extraction). Moreover, none of them had a spouse whose last name ended in a vowel and an "s." Not surprisingly, 100% of them said they came to a Greek festival for a good time and took a tour of our church, and the next thing they knew, a year or so later, they were properly catechized and became Orthodox Christians.

Now, hear me clearly: I have no problem with your parish having an ethnic or food festival or similar cultural activity. But under no circumstances should you depend on the generosity of those guests to cover the operating expenses of your parish instead of having the faithful undertake that responsibility. Second, please do not miss the opportunity to also share your faith with your guests and see if they are NONEs (with no religious affiliation) who might want to join you and your loving and welcoming community to get closer to Christ and each other.

As one final aside, I always laugh when I visit a festival-dependent parish, and they complain about how hard it is for them to find younger volunteers to work. I am not at all surprised by this because most of us have done a decent job of teaching our children math. They are far more capable than we are. I learned that young people can easily calculate the amount of time and effort it takes to get everything ready for a festival, divide it by the net proceeds, and then calculate how much each parishioner would have to contribute to make up for all that effort.

I challenge you to do the same thing at your parish. In almost every parish I have seen, the reality is a fairly nominal additional contribution from your parishioners would more than satisfy whatever the net proceeds are from the monumental undertaking of your ethnic festival. Leave it to the younger generation to lead us old-timers back to the source of sharing the love of one another and Jesus Christ.

E. Parish/Ministry Annual Reports, After Action Reports And Contingency Plans.

Annual Reports

I strongly recommend that you produce a graphically appealing and inspirational annual report regarding the impact you had over the preceding year. All public corporations have annual report requirements imposed for good reasons. Even companies owned by private equity firms frequently provide such annual snapshots of accomplishments for all stakeholders. Studies have found that all such annual reports serve multiple positive objectives, including legitimizing the entity and its impact (Samkin & Schneider, 2010). These high-level summary annual reports also enhance the integrity,

transparency, and accountability (**ITA**) of the parish and legitimately allow for humble self-promotion and recruitment (Khatun et al., 2016).

Studies have shown that most individuals do not have sufficient financial acumen or interest in extensive discussions of financial performance data. Thus, to maintain the highest ITA, your parish must report high-level and critical financial results in your annual report. The primary reason is to communicate the most important information about accomplishments and aspirations to all PIPs, APIPs, FIPs, and any other interested stakeholders (Abu-Nassar & Rutherford, 1996). The link below will take you to a couple of great examples of parish annual reports from a parish I have been blessed to serve that does S&E well (Assumption Greek Orthodox Church – Seattle): <https://stewardshipcalling.com/parish-annual-reports/>

After Action Reports.

While I am down in the S&EM weeds, another infrequently used report you should generate is an “**After Action Report.**” This analysis for every S&EM event or other major parish or ministry activity can consist of four simple but critical questions:

1. What 1-2 things went really well? How did it make the event better?
2. What 1-2 things did not go well? What could have been done differently?
3. What 1-2 things went really well in your specific area of responsibility and on your sub-team?
4. What 1-2 things did not go well in your area of responsibility and needed to be added, deleted, or done differently?

The key is to keep all submissions short, succinct, and focused on the key elements, ideas, and conclusions. It is better to think in terms of bullet points rather than paragraphs. This feedback intends to help improve similar S&EM or other parish events in the future.

STEWARDSHIP CALLING COMMANDMENT #9.

The Four Types of Giving.- Annual Stewardship Tithe, Emergency Appeals, Planned Giving, and Capital Campaign contributions.

The above sections have gone into extreme detail on the annual stewardship tithe, which is the critical foundation of my stewardship ministry. Thus, the rest of this Commandment #9 section will focus on the other three types of giving.

A. Emergency Appeals.

Emergency appeals are the easiest to understand and implement as they follow some unfortunate tragedy to which your parishioners will be asked to respond. It typically occurs somewhere else but can even be found in your community. Normally, after a storm or cataclysmic weather event or war, people's lives will be tragically impacted. Your parishioners can be called on for a special one-time appeal for contributions where 100% of the funds or assets raised will go to the beneficiaries of that disaster. This kind of episodic giving helps people in need and makes donors feel better that they are able to share grace. Not much else needs to be said about this emergency appeal except that it should not be too often, which would desensitize your parishioners. And you must report the amount raised and the impact achieved, as well as any thank yous that result.

B. Capital Campaigns.

During the capital campaigns, it is one of the four types of stewardship that every parishioner must consider. However, capital campaigns are typically conducted far less frequently and in an effort to support a major undertaking of capital improvements, whether it's in the form of a new building, a major addition, new pews, carpeting, iconography, painting, etc. These are incredibly significant expenditures that improve the capital assets of the parish, which is why they are undertaken far less frequently. Because of the substantial nature of the funds needed, they also require special fundraising activities and efforts. But a key point is to understand that a capital campaign solicitation should be conducted not in lieu of the annual stewardship tithes but in addition to and in cooperation with your annual campaign.

Many great materials, books, and consultants can help with capital campaigns, so I will not spend a lot of time discussing them in my Roadmap. Indeed, I am a strong and enthusiastic supporter of your parish hiring the appropriate capital campaign consultant to assist you in all aspects of a properly conducted capital campaign. While I have known a few parishes that have expertise among its parishioners to conduct an effective capital campaign properly, my experience suggests that every time a parish tries to "save a little money" by not hiring an experienced consultant, they end up more often than not, raising less money, or having a botched capital campaign that potentially leaves a less than favorable taste in the mouths of their donors. This, of course, makes the next capital campaign, or the continuation of the current one, far more difficult.

I offer the above advice as someone who does not sell these (or any other) services, so there is no self-interest in making this strong recommendation to hire professional capital campaign assistance. Thus, given the unique elements and aspects of the capital campaign, combined with the general distaste that most parishioners have of asking their fellow parishioners for money, outside consultants, in my opinion, are one

of the most useful expenditures of your funds that will generate far more than what they cost.

In some instances, a consultant may suggest a feasibility study to begin a capital campaign. Essentially, a feasibility study is a series of in-person interviews by the consultant with some of the potential lead donors and perhaps the sampling of other donors to try and engage an understanding of the possible fundraising capacity of the parish. Feasibility studies can be beneficial in some instances. It is important to understand that most feasibility study consultants will generally give you a number that they are fairly confident can be raised. This projection, therefore, should not be the upper limit of your capital campaign in your planning.

Whether a feasibility study is undertaken or not, there are some elements of a capital campaign that are worthy of note in this high-level summary. Capital campaigns are usually conducted over several years. The typical time frame is between three to five years. This is so that individuals can give a larger amount spread out over multiple years. These periods also sometimes align with the construction project in question. Thus, for smaller projects, a shorter capital campaign contribution cycle is typical. At the same time, for new churches or large expansions, it is not unusual to accept pledges and contributions for up to five years.

It is always important that your capital campaign remains grounded in the parish's WHY, Mission, and Vision. In addition, it is important to have a separate team working on the capital campaign. This team must coordinate with those involved in the annual stewardship tithes campaign, and the two must never cannibalize each other. However, the capital campaign materials and solicitations must focus on the most effective capital campaign possible with a dedicated team.

The Two Phases Of Capital Campaigns.

It is also essential that a capital campaign reaches every parishioner so that everyone can have an investment in the new improvement. Nevertheless, the typical capital campaign reflects the understanding that Vilfredo Pareto was correct and, indeed, 80% of the funds will be contributed by approximately 20% of the donors. Thus, a typical capital campaign follows a two-phase process.

Phase One is known as the "**Quiet Phase.**" In the Quiet Phase, all the potential major donors of the parish (including any non-parishioner candidates, endowments, or other major donor sources) are solicited on a one-on-one, in-person basis. In a well-scripted presentation by people with the appropriate gravitas and relationship, the major donors are requested to make the largest transformational capital campaign contribution possible.

It is called the Quiet Phase because these solicitations happen quietly and with no visibility to the whole parish. The objective is to generate such significant pledges (or

contributions) from the major donors that at least 80% of the project's cost can be covered in the Quiet Phase. Once the Quiet Phase is completed and every potential significant contributor has been solicited and made their pledge, the aggregate amount pledged is then announced to the parish as the "**Public Phase**" begins.

In the Public Phase, the remaining parishioners are all solicited for their capital campaign contributions. Having a significant amount already committed by major donors helps generate enthusiasm in the minds of the other parishioners that this project will occur and that they want to be a part of it. While individual amounts pledged by any donor are not necessarily announced (subject to naming rights discussed later), it is important to ensure that every parishioner has the opportunity to participate in and feel the same sense of ownership in this expensive activity undertaken to improve bringing people closer to Christ and each other.

You must have high-quality and effective capital campaign materials for both the Quiet and Public Phases, as well as posted on your parish's website and in all materials provided to other stakeholders and visitors who may see it and decide that they want to participate in the capital campaign also. These materials should be aligned with the overall WHY, Core Values and Vision your parish is hoping to accomplish and be of the highest quality possible.

Every capital campaign must have continued, constant, and public thanking and updating the parish as a whole with regard to the progress being made. It is not unusual for a capital campaign to have one or more community-wide luncheons/dinners where progress towards the activity is updated, as well as the results of the capital campaign. In this way, people are encouraged to see the progress being made and make their capital campaign contribution, and, in many cases, encouraged to increase their capital campaign pledge.

In one capital campaign I was helping to lead for a parish, we had a congratulatory update luncheon and chose to have a young member of the community speak about the excitement the youth had for the new family life center that was part of this \$13.5 million overall project. The passionate and enthusiastic personal testimonial of this young woman was so inspirational that spontaneously, one of the major benefactors of the parish stood up and announced that he was adding another six-figure contribution on top of his already seven-figure pledge because he saw the vision of what was possible through the eyes of this young woman.

The following week, I was called by his estate planning attorney, whom I knew. He jokingly said, "Well, I guess you tagged my guy for another big pledge." We laughed, and I attributed it to the young woman who spoke and the Holy Spirit. This Jewish lawyer then surprised me by asking where to send the check as the donor wanted to contribute the funds immediately. Yes, the Holy Spirit touches all our hearts in different and powerful ways if we get out of the way. Coincidentally, that same donor made an additional immediate, even higher six-figure contribution later as he saw the beauty of what was happening!

By constantly celebrating, thanking, and providing testimonials, the Vision can be caught more easily and can be a powerful reinforcing magnet to God's Kingdom. All we must do is have a WHY inspirational enough, a Vision worthy enough, and the courage to invite faithful people to look at our roadmap and join us on the journey. The Lord will take care of the rest.

As with every S&E activity, complete integrity, transparency, and accountability are essential. While oftentimes, contribution amounts will be held confidential, it is important that you immediately acknowledge all contributions and pledges as and when received. You must also ensure that the appropriate records are updated and that the donors are continually informed of where their contributions are in relation to their pledges.

This is especially important in capital campaigns because their pledges have been committed over several years. It is sometimes easy to forget what has been committed and what has already been contributed. Thus, during a capital campaign, it is a good idea for you to continue to send quarterly updates to each of your capital campaign contributors. This lets them know what their pledge was and where they stand in relation to the completion of that amount. You can also occasionally remind them that they can increase their pledge.

At the same time, you must regularly report the aggregate amounts pledged and contributed to the parish at large, both in the monthly updates and in any quarterly or annual meetings of the parishioners. Oftentimes, you have seen those thermometers that show at the very top the total amount being raised and a red line that grows as your pledges or contributions reach that level. Whatever way is effective in your parish to communicate the progress is helpful, provided that you are actually making progress. Indeed, there's nothing more dispiriting than to see one of those thermometers or charts that never seems to be increasing. The bottom line is that regular visibility of the full ITA by which the capital campaign is being undertaken is essential for the continued support and growth of that fundraising exercise.

Naming Rights.

An issue you must decide in advance is whether you will acknowledge donors who contribute specific big dollar amounts in exchange for naming rights over items being constructed or improved. People have widely different perspectives on this well-established capital campaign practice, and I will not attempt to mediate those differences. I merely mention that a strategic decision at the beginning of any capital campaign must be made about if and how any such naming rights will be offered. Regardless, it is not unusual to have a plaque of some sort that acknowledges ALL donors to any major Capital Campaign (i.e., a new church building, etc.), if nothing else, to provide a historical record of the generosity in your parish.

Capital Campaigns vs Annual Stewardship Campaigns.

As mentioned previously, there are substantial books, materials, and expert consultants that can help a parish undertake a capital campaign. However, I wanted to provide a high-level summary of the very important distinctions between a capital campaign and the annual stewardship tithes campaign that should be undertaken at every parish.

Similarities between Capital Campaigns and Annual Stewardship Campaigns

They both:

1. focus on the Parish's WHY, Mission, and Vision,
2. have a dedicated team running them,
3. reach every parishioner,
4. include personal solicitations,
5. have a schedule,
6. use effective media and materials,
7. include repeated, personal, and public thanking,
8. be conducted with integrity, accountability, and transparency.

Differences between Capital Campaign and Annual Stewardship Campaigns

CAPITAL CAMPAIGNS	ANNUAL ENGAGEMENT & STEWARDSHIP CAMPAIGN
The focus is a large one-time monetary pledge to be contributed over a period of several years	The primary focus is greater engagement with the parish liturgically, sacramental, and in ministry, along with an annual contribution of money (hopefully a 10% tithe or at least a percentage of income)
Have a beginning and an end	Are repeated annually
Often begin with a feasibility study or assessment of how much the parish can raise for the capital project, and each parishioner is asked to make a "sacrificial pledge" paid over 3-5 years	Every parishioner is strongly encouraged to tithe from their annual income or at least give the highest percent of their income over the course of the year

Begin with a “quiet phase,” where the top potential donors are solicited privately, before the “public phase,” when every remaining parishioner is solicited	ALL parishioners are solicited simultaneously
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I devoted two of my Stewardship Calling Ancient Faith Radio programs to Capital Campaigns, where I interviewed two experts regarding church capital campaigns you can download here:

1. Anthony Scott (March 31, 2019) https://www.ancientfaith.com/podcasts/stewardshipcalling/the_difference_between_your_dreams_and_your_reality
2. Jerry Minetos (June 30, 2019) https://www.ancientfaith.com/podcasts/stewardshipcalling/capital_campaigns_and_feasibility_studies

C. Planned Giving.

An ancient Greek proverb says, “A society grows great when old men and women plant trees in whose shade they shall never sit.” Sir Winston Churchill’s inspiration echoed this sentiment: “We make a living by what we get. We make a life by what we give.” Planned Giving is the vehicle to plant these trees and make a better living by making a charitable gift during your life or in your will/estate plan to benefit a charity that takes effect upon your death.

The 2020 U.S. Census identified approximately 73 million “Baby Boomers” (those born between 1946 and 1964). And one thing is true of all of us Boomers. We will all die. Indeed, as I said in the preface, there are far fewer miles in our windshields than in our rear-view mirrors. I raise this critical information not to be morbid but instead to identify a righteous and great opportunity path for your parish.

There are at least three reasons you should offer planned giving to all parishioners, with specific emphasis on those who are older. First, there is the opportunity for your parish to expand its ministries to better serve this mass of aging parishioners, many of whom do not have a will or estate plan. Second, this provides a new group to provide extraordinary mentoring and succession training for the younger parishioner leaders. Third, this group is the primary target of a planned giving campaign because it is at the top of people’s minds as they contemplate what they want their legacy to be.

Planned Giving also provides you with the opportunity to create an endowment fund to serve the parish with the earnings or gains from contributions. This way, living parishioners (of all ages) are encouraged through a comprehensive program to include the parish in their wills. An effective Planned Giving campaign and endowment ensures the perpetual ability of your parish to thrive.

The data suggest that Baby Boomers will transfer \$30 trillion over the next several years (Hall, 2019). Looking out over the next 25 years, the wealth transfer is estimated to be at least \$68 trillion (Osterlan, 2019). Imagine if even one-tenth of one percent of this wealth transfer is donated to the Boomers' parishes. That low level of giving would produce \$680 billion in church planned giving donations. Let that number settle in as you start to imagine what you could do with that generosity.

Strikingly, in survey after survey of why people made a planned gift in their Will, the number one answer is because they were asked. After interviewing countless people who made small and staggering gifts to some academic institution, hospital, or other charity, the data always showed it was the request that made the biggest difference. Of course, the donor had to believe in the organization to which they were donating. They had to trust the funds would be used for the purposes stated and that the WHY and Vision of the organization were worthy of their support. But if asking is the key to the door of massive wealth transfer, why do the majority of parishes not have planned giving programs with substantial endowments? Does your parish have a planned giving program?

There are several reasons parishes have not undertaken Planned Giving:

1. Education

Previous studies showed that as many as 67% of people don't know what "planned giving" means. Moreover, the number of Americans with no Will has grown steadily from 67% in 2022 to 76% in 2025 (Lure & Whittle, 2025). This is a tragic number that over three-quarters of Americans have not taken the time to decide how they want whatever is left after their death to be distributed. Have you? If not, consider this your wake-up call.

Education about the importance of a Will/Estate Plan and the ability to give to the parish are critical opportunities the parish must undertake. While my Roadmap does not provide legal advice, what most people fail to realize is that if you don't have a Will, your State has one for you. Yes, when you die intestate (without a Will), the law of the State of your domicile determines how your assets will be distributed and to whom. Some States have unique ways of doing it (e.g., upon death, all your assets get equally divided between any surviving spouse and all your children). When your parish offers free educational programs in this area, you provide your parishioners with a wonderful service even if they do not include the parish in their Will. Estate planning lawyers, accountants, and financial advisors in your area are always willing to provide these free educational programs even if you do not hire them for your Will or Estate Plan (Walls, 2017).

The top four reasons why people don't have Wills include procrastination, they believe they don't have enough assets, thinking it will be too expensive, they don't know how or where to start (Lure & Whittle, 2025). Thus, if your parish offers educational opportunities, you can address most of the impediments. Giving to the parish cannot be a condition of offering such education, but when you have a captive audience of

believers, offering them this opportunity is natural and easy. Your Parish Planned Giving program can help your parishioners address all 4 of these impediments. It is also important to make your Planned Giving education and appeals a regular part of your overall S&EM and stewardship campaign, even though it will have its own solicitation process. Again, all four types of parish giving must be complimentary and not cannibalize each other.

Endowment Fund.

To receive the planned gifts, your parish needs an endowment fund into which the donations are made. All funds must also be properly and professionally invested. While there are a variety of endowment fund possibilities, it is critical to address several items clearly at the outset.

First, it must be clear what proceeds can be disbursed and used for the purposes spelled out in the endowment document. Often, this is a fixed percentage of the endowment capital (3-5%). In some cases, only the earnings, dividends, and interest (and sometimes the capital gains) can be used. Regardless, there must be clarity on how much can be disbursed and used each year.

Some endowments establish an “inviolable amount” such that if the investment value is less than that amount, no distributions can be made from the endowment. This baseline can equal the amounts contributed by donors, a flat percentage (e.g., 90%) of contributed amounts, or some other formula. However, if you introduce an inviolable amount, it is critical to ensure that the recipient(s) of the charitable dollars from the endowment will be able to operate when proceeds cannot be distributed because of market declines.

Endowments should also have very clearly defined investment policies that identify where the endowment funds can be invested and what investment options are prohibited. The law provides a “prudent man standard,” and there are countless examples of investment guidelines available from investment advisors. If the parish has sophisticated investment professionals, they might be selected to manage it as a group subject to the investment policies. If the parish is not so blessed, then many professional investment advisors in your area exist to help perform that function.

Many decisions must be made in determining the investment guidelines and the applicable restrictions. Thus, this must be properly addressed before initiating a planned giving program and ministry with the right professionals. The endowment must also provide details about the ITA of the investments, who decides beneficiary donations, and how those awards are decided. Typically, most parishes relegate the distribution duties to their parish council or some other leadership group that is best able to determine beneficiaries, subject to the limitations set forth in the endowment documents.

Other elements frequently found in parish endowments include:

- a. Parish Assembly approves Endowment Fund, Rules & Regulations, Investment Guidelines, and any separate 501(c)(3) corporation.
- b. Parish endowments are under the ultimate control of the parish council, which is elected by the parish as a whole.
- c. Endowment boards & committees are appointed by the parish council or elected by the parishioners.
- d. Endowment boards & committees provide financial statements and disbursement and investment reports to the parish council, parish assembly, and all parishioners.
- e. Endowment funds must be held in the parish's name (however, a parish endowment corporation may hold assets in its name as long as the parish council has ultimate control).
- f. Endowment investments and financial statements are subject to the oversight of the parish council and are audited by the parish auditors.
- g. The parish council ultimately approves all endowment grants and transactions consistent with endowment rules & regulations or applicable donor restrictions.
- h. Endowment charters, rules, and bylaws must provide that on any liquidation, termination, or prolonged inactivity, all endowment funds and accounts revert solely to the parish (or its successor).

Formal Process Of Asking And Acknowledging.

As stated previously, in surveys of donors making a planned gift during their life, the #1 reason was that they were formally asked and inspired by the WHY and Vision of the charity and provided an easy way to donate. While it is impossible to interview those who made unknown planned gifts in their Wills, the data suggest that parishes (or other organizations) with established planned giving education and solicitation programs are the reasons the donor makes the gift.

The data also suggest that only 4.5% of Americans made a charitable Planned Gift bequest, which means that 95.5% of your parishioners represent a Planned Giving campaign opportunity (Stiffman, 2019). I am offering you a mission field of available, possibly significant donors for your parish that includes almost 96% of the people who have already bought into the Vision of your parish (to one degree or another).

There are five starting steps to get a planned giving program started that include:

1. WHY: Determine your planned giving "why" and who / what receives the benefits.

2. TEAM: Recruit a diverse planned giving ministry team.
3. ENTITY: Create the endowment entity or account that will receive the funds.
4. TEACH: Educate why everyone should help achieve the ministry WHY.
5. ENGAGE: Engage everyone personally and communicate at least monthly.

I offer an easy 5-step process to get a planned giving campaign going at your parish.

1. Create a comprehensive Planned Giving education, follow-up, and communications campaign.
2. Plan a fun dinner celebratory event in about 11 months for anyone who makes a Planned Gift now or adds the parish to their Will.
3. Execute the Planned Giving education, follow-up, and communications campaign you established.
4. Publicize and announce the celebration event at least monthly and at every education event you host.
5. Have a fun gratitude party with a short, uplifting message and unveil the recognition plaque that identifies the participants in the planned giving program. After the endowment generates sufficient funds for distributions, you should include a brief presentation about the amazing things the earnings from the endowment funded and some of the future dreams of the parish.

After years of preaching Planned Giving throughout the American Orthosphere in all my programs, I am pleased that my Archdiocese finally hired a professional, Melpo Murdakes, to develop a fantastic program and materials you can access here: <https://www.goarch.org/departments/plannedgiving>

It's Easier Than You Think.

Ninety-five percent of America's wealth is in stocks and property (Banner, 2018). Thus, a planned gift does not impact parishioner's cash flow, which allows people of all income levels to make planned gifts, even retirees. Also, naming your parish as a life insurance policy beneficiary is an easy way to give. Moreover, the data shows that the typical Planned Gift is 200 times the size of a donor's largest annual stewardship fund gift. Better yet, the research also indicates that parishioners who make Planned Gifts in their Wills typically also increase their annual giving (Banner, 2018). This makes sense because if a parishioner believes in your WHY and Vision enough to merit a posthumous gift, their increased generosity during life allows the parish to do even more currently.

Now, let's do some math to see what your parish is missing. The data shows that the average Will charitable bequest was \$78,630 (although it varies depending on age). Interestingly, at least 20% of Wills have two such bequests (Stiffman, 2019). However, if you conservatively believe that over time, you can get a significant number of your parishioners to make a planned gift, here is what your endowment can be worth:

# of Planned Gifts	Aggregate Endowment Value (using \$78,630 average gift)
50	\$ 3,931,500
100	\$ 7,863,000
150	\$ 11,794,500
200	\$ 15,726,000
250	\$ 19,657,500
300	\$ 23,589,000
400	\$ 31,452,000

If you do not want to accept the large number of opportunities, let me wake you up in a different way. Multiply the number of your parishioners who died last year by \$78,630 to estimate what your parish could have received if it had an effective Planned Giving Program!

E. Who Is The Chuck Feeney In Your Parish?

Chuck Feeney co-founded the airport Duty-Free Shops and amassed billions living frugally. He said he wanted to die broke (Bertoni, 2012). Over 40 years, he anonymously donated over \$8 Billion to various charities. He was reported to have said: "If you want to give it away, think about giving it away now. It's a lot more fun than when you're dead" (Bertoni, 2012; Roeloffs, 2023).

There is a Chuck Feeney (or two or three) in your parish. Perhaps not with the same net worth, but you should never assume what people have accumulated or what they are willing to donate to your parish. For example, I received a call once from a parish council president informing me of the death of an older lifetime bachelor who was a very quiet and reserved schoolteacher. What shocked us all was when he donated \$1 million to the parish in his Will when most people never assumed he had that much to give. The

longer you wait, the more your parish loses. And for each of you reading who has not yet put your parish in your will, I ask you, when you disappear from this world, what will your legacy be?

Financial Stewardship Analysis + Donor Concentration Analysis.

In several parts of my Roadmap, I alluded to how parish leaders frequently fail to understand what financial and other metric data is important and what can be delegated to a Finance Ministry to manage. Moreover, many parish leaders (including clergy) and parishioners do not have much training in financial statements or financial matters. As a result, about twenty years ago, I created my Stewardship Calling **Financial Stewardship Analysis** (“**FSA**”) process that includes a donor concentration analysis and Parish Data Dashboard (“**PDD**”) (previously discussed in this Chapter 10). Parishes can use these tools for both parish council and parishioner reporting.

The Why of the FSA.

Each of us is called to be the best stewards over everything given to us so that we may have a “good account before the awesome judgment seat of Christ.” In addition to that personal stewardship responsibility, leaders of a church have an even greater duty to similarly be the best stewards they can be over everything entrusted by the faithful to their parish.

The Challenge.

As mentioned previously, most parishes have some form of financial statements; however, it is easy to get lost in the minutia and details of particular line items and miss the big-picture perspective. Moreover, without knowing the **key performance indicators (KPIs)** such as in a PDD, parish leadership often focuses on less relevant metrics (e.g., average pledges, percentage of budget raised). I remember observing a parish council meeting where they discussed insignificant items for ninety minutes, such as how much was being spent on grass cutting (as if they were a committee of the whole).

Every budgetary element that can be assigned to a ministry should be delegated so the parish council (board) can focus on the more strategic matters, fulfill its WHY, and achieve its Vision. Finally, without a frame of reference of how you are doing in comparison to what’s good or bad or other parishes, it may be hard to know whether your most relevant results are decent and trending positively or the alternative.

A Solution – The Stewardship Calling FSA - Financial Stewardship Analysis.

My FSA has been used by well over 275 parishes in the American Orthosphere to help provide greater financial stewardship and other data insights. It was developed

using the best stewardship practices and financial analytics, all adapted for Christian parishes. The FSA can provide a parish with a detailed financial analysis that is benchmarked against the norms of the other Orthodox parishes and other Christian church standards.

The FSA includes some of the most critical financial stewardship dashboard items I recommend, including:

- (a) what percentage of your total operating expenses are paid by direct financial stewardship;
- (b) what percentage of your total operating expenses are paid by strangers without whom your parish could not function like it does;
- (c) a proxy tithe analysis (PTA) to suggest how close you are to being a tithing parish;
- (d) what is your donor concentration, and how much of a donor concentration problem do you have that creates risk if major donors move or pass to the Kingdom Eternal;
- (e) what is your median giving (a more relevant measure than average pledge), and what percentage is the median of your mean level of giving;
- (f) what percentage of your budget is spent on parish-chosen charities and ministries;
- (g) several other analytics regarding your income and expenses.

The FSA also provides a comparison of the most relevant percentages to the over 275 other American Orthosphere parishes for which Stewardship Calling has performed an FSA. A critical starting point for your parish is to implement a proper **Chart of Accounts (“COA”)** that is aligned with the operations of the parish and best parish accounting practices. After detailed presentations and vigorous debate and amendment, if necessary, this COA must be approved by your parish Finance Ministry and parish council.

Elements of the FSA.

The “Trinity” Of Income Sources

In keeping with my Stewardship Calling’s FSA Model, a “trinitarian” approach helps categorize all your parish income into one of three buckets as follows:

1. “Stewardship” (the direct stewardship tithes contributed by your parishioners as their stewardship contributions),
2. “Disguised Stewardship” (the “nickel and diming” your parish does of its parishioners through passing trays, selling candles, soliciting additional donations for various items and needs, and ministry contributions), and
3. “N.O. Income” (“Non-Orthodox Income”) (replace Orthodox with your denomination, if different), which represents the proceeds contributed from non-parishioners from the parish external fundraisers (ethnic festivals, hall rentals, golf outings, and other special events through which non-parishioners contribute to parish income).

The first category of Stewardship Income is simply the aggregate funds contributed by the parishioners as their annual stewardship tithes. The second category of Disguised Stewardship represents the funds directly from the parishioners but not included in their annual stewardship tithes. As previously mentioned, the problem with this approach is that the continued “nickel and diming” of parishioners causes them to reduce their direct stewardship to retain “financial dry powder” because they know they will be asked to contribute to these special fund-raising events and activities.

Instead, your parish should introduce a “one and done” philosophy where parishioners are solicited only once for a true yearly stewardship tithe (to be paid in weekly installments throughout the year). Finally, the third “N.O. Income” category I use for American Orthosphere parishes represents the donations by total non-Orthodox (N.O.) strangers and patrons who attend your parish’s ethnic festival, rent your hall, or attend your fundraiser or golf tournament, etc.

The “Trinity” Of Expenses/Uses

To help simplify the understanding of the operations of your parish, just as the income is divided into three buckets, so too are your expenses, as follows:

1. “Personnel, Administration & Operations” (that covers all the fully loaded costs of personnel (including their benefits), and other operating costs of your parish unrelated to the facilities or ministries),
2. “Occupancy” (all costs associated with the physical assets used and operated by your parish, including the cost of utilities, non-major capital improvements, and property and casualty insurance, etc.) and
3. “Other/Ministry” (this aggregates the expenses spent on philanthropy and ministries funded by your parish and includes the usually largest item of the support the local parish provides any regional Diocese or national Archdiocese/Metropolis).

As long as they are favorably benchmarked against local norms, the analysis of the first two elements of expense is not as instructive as the third item. Of course, costs

must be measured against standards and norms to ensure appropriate fiduciary and other responsibilities for the expenses incurred while also maintaining the salaries and benefits at levels necessary to attract the best personnel and keep them performing at their highest levels.

However, it is the third category of expenses that is most enlightening and which I spend the most time assessing with parish leadership. This is because of the extensive research on the correlation between increased church ministry and external philanthropy spending as drivers for increased stewardship contributions and generosity (Warwick, 2019; Winseman, 2012). The particular focus is on the portion of the ministry and charity expenses set by the parish rather than imposed by their Metropolis, Archdiocese, Denomination, National Jurisdiction, etc.

It is well recognized that the more philanthropic a church is, the more its stewards will contribute. This is so because when donors can see the impact of their donations, they are more generous because the benefits they see make them feel good. Moreover, the more a parish is visibly philanthropic, the more its stewards will likely redirect some of their other charitable generosity to their parish because they inevitably feel closer to it since it is comprised of people they know and see regularly rather than a large and faceless non-profit. However, at the core of all increased generosity is full ITA.

It is worth remembering the need to constantly assess both the percentage and dollars funding parish-chosen philanthropy and ministries to ascertain the degree to which it is living its WHY and fulfilling its Mission. When analyzing FSA data, I deduct the total of all your contributions to your Diocese/National church, etc., and merely focus on the dollars you expend on parish-chosen charities and philanthropies and compare that total to the aggregate of all parish expenses. In most American Orthosphere parishes, after deducting contributions to their Diocese/National Church, I find that a typical parish invests only 2%-4% of all expenses for parish-chosen charities and ministries. This is an extremely small percentage and hardly moves the charitable and philanthropic needle. Everything else is going to the basic operating and occupancy costs of the parish.

For a frame of reference, when I served on the Board of Directors of the Atlanta United Way, we actively promoted that 92 cents of every dollar we raised went to the member agencies serving the community's needs. This is a highly efficient funding organization (subject to the discussion in Chapter 11 about the importance of measuring impact vs merely costs). However, for most American Orthosphere parishes, only about two to four cents of every dollar spent goes into parish-chosen ministry and philanthropy, of course, ignoring that some portion of the clergy and staff salaries and contributions for national ministries support charitable work. It is no wonder why parish stewards are redirecting their increasing generosity toward the ever-growing number of philanthropic entities, 501(c)(3)s, and NGOs (Non-Governmental Organizations) doing charitable work.

Another common problem with the typical American Orthosphere financial statements is that the incredible philanthropic work of their women's charitable auxiliaries and other affiliated charitable subgroups are never reported on the parish P&L. For generally accepted accounting principles (GAAP) reasons, that may make sense. However, it substantially reduces the visual financial impact of spending on charity and philanthropy. For this reason, and to the chagrin of my accounting colleagues, I recommend parishes also produce a fully consolidated P&L showing both the fundraising and generous philanthropy of those parish-affiliated groups since the parishioners are also contributing to them. In this way, the parish can have a more accurate picture of its aggregate generosity and impact.

Ultimately, the FSA is designed to help parish councils separate the wheat from the chaff and learn to focus on the major metrics that matter, as discussed in greater detail in the previous section on the Parish Data Dashboard.

Donor Concentration Analysis.

All financially sound enterprises routinely perform dependency analyses to ascertain the impact of losing any of their key donors/customers/clients. The same challenge exists for nonprofits such as parishes in the form of their donors/stewards. Yet one of the areas that churches get wrong in their financial analysis is their obsession with announcing average pledges, notwithstanding its irrelevance in most parishes. Your average pledge is largely misleading given the inevitable donor concentration that affects most parishes with an over-dependence on the generosity of a few large donors in relation to the much lower levels in the majority of stewards.

An example proves the irrelevance of averages. If a church had only three stewards, where one gave \$3, the second gave \$300, and the third gave \$3,000, the total collections would be \$3,303. When divided by the three donors, this giving produces an average pledge of \$1,101, which seems nice. However, the median is only \$300. And for those who have forgotten your math, the median pledge is the one in the middle, with half the numbers higher and the other half lower.

What this significant donor concentration problem shows is that if that \$3,000 donor were to pass away or move from the parish, the financial calamity would be substantial. It is for this reason and because of the continual problems of donor concentration within most Christian parishes that I never allow parishes I work with to focus on (or report) the average pledge because it is so misleading. Reporting the median pledge is far more insightful.

As I perform FSAs for parishes, I routinely find significantly detrimental donor concentration, even at otherwise apparently financially solvent parishes. While businesses typically look at the customer/client concentration, most parishes do not. I completed an FSA for a parish that anyone who knew them in their jurisdiction would rate as a top 1% parish. And in many dimensions, they were. They had a major campus

with all the facilities they could need, a growing congregation, dynamic clergy, and extensive ministries. Their strategic plan helped them identify how to go to an even healthier and higher level of service and performance, but they had never looked at their donor concentration.

When I completed their donor concentration analysis, they were shocked to find out their top 10 stewards provided over 36% of their contributions, and the top 10% contributed 53% of their income. I will usually calculate the percentage for the top 10 and 20 stewards and then the top 10% and 20%. Worse yet, once they looked at the names of those top ten donors (which were anonymized for my review for confidentiality purposes), they discovered that virtually all the top 10 were well into senior citizen status, which meant the likelihood of passing to the Kingdom Eternal was much closer. This became a clarion call for immediate action to understand the root causes and revise their S&E campaign to address this challenge.

I have worked with many other parishes that seem to be doing well, where their top 10 stewards produced well over 40% of total stewardship contributions and, in one case, almost 60% of total stewardship contributions (which is beyond DEFCON 1!). This level of dependency on an exceedingly small number of stewards places the parish at the highest level of financial risk, which can be avoided by focusing on managing this through a more effective S&E tithing process.

This donor concentration analysis is also critical for any parishes involved in a capital campaign or construction project, as sophisticated lenders know to ask for such an analysis. While few banks lend to parishes, and they take all the property as collateral, unlike other loans collateralized with real estate, no bank wants to foreclose on a parish after a default. Not only does it look extremely bad from a public relations perspective, but parish assets are not easily disposed of for full value. Accordingly, lenders do a complete and thorough analysis of cash flows to ensure sufficient coverage of all debt. A significant donor concentration is a material impediment to their comfort level as they have all too often seen the consequence of a major donor dying, moving away, becoming disenfranchised, and reducing or eliminating their contributions.

It is important to note the issue here is not the significant amounts contributed by the top 10 or 20 donors. God bless them and their recognition of their duty as Christian stewards and their generosity with their blessings. Note, I am not saying that even these highest donors are tithing or yet contributing at the levels they are capable of, and perhaps they, too, can be motivated to increase their generosity to a tithing level.

Another benefit of a Donor Concentration Analysis is to look at trends over a three-year period. The oldest year is the baseline, and the later years are color-coded red if the donor concentration percentage is increasing and green if it is declining. It is always critical to also look at the dollars being contributed and color code them also, with increased donations from the top stewards in green and decreases in red. The dollar increase can be growing, which is good, but making the percentage concentration worse

and then in red. This is one reason why I tell all parishes to calculate both percentages and dollars to see the fullest picture.

The donor concentration analysis provides extremely valuable information, which is why I recommend updating donor concentration data at least quarterly in the Parish Data Dashboard (PDD) (discussed previously). Of course, a critical relevant metric that is constantly measured and analyzed in the PDD is the number of financial stewards. Changes in steward numbers and their total contributions, as well as the percentage of operating expenses covered by the stewards, are three of the most critical PDD metrics every parish must understand.

STEWARDSHIP CALLING COMMANDMENT #10.

Team, Tactics, Technologies - Not Everything Is A Nail.

I love The old saying that if you are a hammer, then everything is a nail. However, that does not apply to your parish S&EM. You cannot always use the same old techniques and solutions. The use of the newest, best, and most effective and varied tools is essential. In this Stewardship Calling 10th S&E Commandment, I address a catch-all of critical S&EM improvements and best practices you should consider loosely grouped into Team, Tactics, and Technologies.

Stewardship Team.

Every parish I have worked with or spoken to fails my test of the composition of the most effective S&EM team. There is no significant effort that doesn't require a team to excel. Holy Scripture makes this point clear in Ecclesiastes 4:9-10 saying, *"Two are better than one, because they have a good return for their labor. If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up."* This is confirmed by leadership experts Drs. Kouzes and Posner who concluded: "It takes a group of people working together with a common purpose in an atmosphere of trust and collaboration to get extraordinary things done" (Kouzes & Posner, 2010).

Being as clear and direct as I can, if your parish does not have a full S&EM Team that is committed, trained, enthusiastic, and disciplined, you will not sustainably achieve what God has made possible in your parish! Drs. Kouzes and Posner similarly confirm the high calling that can be achieved through service to engage in parish ministry:

When seen through the lens of a servant's heart, leadership becomes not just a job but a calling. Lives are changed for the better. Next-generation leaders are molded. Along the way, the sense of destiny God planted in each individual soul finds fulfillment (Kouzes & Posner, 2006).

Among the many duties of your S&EM team, members must communicate constantly with all parishioners and the leadership provided by your parish council and clergy (e.g., regular messages, thank yous, welcome packages, etc.). As described previously, the S&EM will require an expanded team of Ambassadors if the parish implements any of my suggested wHoly Engaged Processes (Plan A, B, or C).

To properly manage and execute all this holy work, I submit it takes 10 specific functions in three categories. In some cases, and for smaller parishes, a few of the ten functions can be handled by one person and still be effective. Sometimes, these functions are directed by other ministries (e.g., welcoming ministry, etc.), which is perfectly fine, provided they are coordinated with the S&EM.

Here are three S&EM team functional areas and a description of some of the tasks each function should perform to optimize your parish results.

ADMINISTRATIVE FUNCTIONS

1. Ministry Team Leader

Ultimately, this critical ministry requires a leader to ensure all activities are undertaken. This role also primarily interfaces with the parish council and parish assembly. The leader must also be instrumental in building a consensus on this ministry's WHY and Vision and ensure that all functions and operations are performed with excellence. As with every ministry, I always propose Co-Chairs for both redundancy and succession planning.

2. Stewardship Communications

Communication is generally one of the most critical activities for every parish ministry. It is the absolute lifeblood of any S&EM since it requires enthusiastically sharing the passion for the parish's WHY and Vision and underscoring the countless numbers of lives impacted through parish stewardship. This ministry member can help coordinate the testimonials of lives impacted, which is an effective messaging strategy. They also coordinate communications with ALL parishioners through all media outlets (snail mail, email, social media, web, etc.). I previously summarized some of the best practices in parish communication that S&EM communications leaders use. However, I cannot say more emphatically that your parish will suffer and have poor results if you have an ineffective or inadequate S&EM communications plan and team.

3. Stewardship Data Analysis

One thing that is hopefully clear as you go through my Roadmap is the critical importance of having good, reliable, current data. I always repeat W. Edwards Deming's quote. "In God we trust, all others must bring data" (Oxford Essential Quotations, 2018). Thus, your S&EM team must include someone

responsible for gathering, aggregating, and analyzing all the data, as well as delivering actionable information to the appropriate responsible individuals.

This person is usually the only member of the S&EM team who has access to the names and amounts pledged and contributed by parishioners, as that information is typically confidential. The parish priest should also have access to that data in case someone experiences financial distress that causes them to need relief from whatever their original stewardship pledge was. Ensuring the confidentiality of parishioner's data is essential.

This member of the S&EM team is responsible for producing all the stewardship reports, not only for the S&EM but also for your parish council and parish as a whole. They are also responsible for keeping your comparative data of prior years so that at any given point in time, the S&EM can identify where they are and how they're tracking against previous years, as well as the reasonable expectation of the budget.

TACTICAL FUNCTIONS

While the above S&EM team members are focused on administrative activities, there are important tactical activities that must be accomplished if your S&EM is successful.

4. Stewardship & Engagement Ministry Campaign

The first of these tactical responsibilities is performed by the S&EM team members responsible for ensuring that the annual stewardship tithes campaign is conducted with excellence and according to plan. As discussed previously, the stewardship campaign is not merely a one-week or one-month activity. A properly conducted S&EM campaign will be year-long and includes continually provided education opportunities, constant updates, and communications, as well as testimonials regarding the impact of the stewardship ministry and encouragement for individuals to engage in parish ministries to a more extensive degree.

Thus, it is critically important for someone to manage the overall annual campaign and ensure that everything from the homilies of the clergy to the weekly communications in bulletins, as well as the content being updated on websites and in other forms to the parishioners is consistent with the overall stewardship plan that has been developed for the whole year. This person must also coordinate and manage whichever Plan A, B, or C of the wHoly Engaged process the S&EM chooses.

5. Planned Giving

I previously explained the critical importance of having a planned giving program and campaign for your parish. To ensure that it is consistently executed and integrated with the annual stewardship tithes campaign, a member of the

S&EM team should be responsible for planned giving. This would include the year-long education and participation selection process as well as hosting an effective year-end gathering of those who have made a planned giving commitment to the parish. This year-end event would present what has been done with the proceeds already invested in the endowment, as well as encouraging them to consider making additional contributions and ask their friends and family to join in this planned giving ministry of the parish.

6. Stewardship Ambassador Recruitment & Training

As mentioned previously, it is critical to have a group of Ambassadors who actually interact with the parishioners to solicit their engagement in ministry and their stewardship commitments. Thus, a team member should be responsible for helping to ensure the recruitment and training of the Ambassadors, as well as learning from the experiences of the Ambassadors in the field. This S&EM team member will coordinate closely with the annual stewardship campaign team leader to ensure that there are a sufficient number of trained and enthusiastic Ambassadors to help implement the annual campaign.

MINISTRY OR LIAISON FUNCTIONS

7. Welcoming Ministry

The Stewardship Calling 10 commandments of an effective S&EM include the importance of a consistent and comprehensive welcoming ministry. To the extent your parish does not have a separate welcoming ministry (which it should), there should be a welcoming ministry team leader that is included within the S&EM. This individual will help ensure that well-trained individuals conduct all the Welcoming Ministry activities and that all Welcoming Ministry materials are continually updated to reflect the latest information at the parish and all the ministry offerings that exist. This team leader will also ensure that the Welcoming ministry is properly coordinating the “total welcoming experience” that your parish has chosen to implement as part of its welcoming ministry.

8. Thanking Ministry

The previously cited data underscores how critical a thanking exercise is in all S&EM activities. Thus, there should be a team member who is dedicated to ensuring that all actions are receiving the appropriate amount of thanking support. This includes providing the necessary materials, thank you cards, prayer cards, or other items that are used and given to donors as part of the thinking experience. As mentioned previously, the thanking function is typically one of the most overlooked aspects of any S&EM. It is critically important that donors and volunteers receive consistent reinforcement informing them of how grateful the parish is for their generosity and dedication to their time, talents, and/or treasures.

Coordinating all the thanking experiences is something that will help improve the results as you return to those individual donors for continued support.

9. Youth Stewardship

My previous discussion of the essential youth stewardship program means a member of the S&EM team must focus on implementing an effective, age-appropriate youth S&E program. Frequently, this individual would coordinate with the Sunday School program or other youth ministries at a parish and help ensure that the messaging that is conducted for the benefit of the youth in the parish is consistent with and supported by the same S&E messaging directed at the parents and grandparents. In this way, S&E messaging can be reinforced at all levels within the family, and opportunities can be presented for the family to discuss and share the aspects of S&E activities.

For example, the parish I was able to convince to deploy my Good and Faithful Servant Stewardship Challenge (discussed previously in this Chapter) found ways for parents/grandparents to “partner” with the children in creative ways. Some parents joined with their children in making the decisions about where their generosity would be deployed. In some cases, the parents and grandparents supplemented the money given to the children to encourage external generosity.

10. Small Group Ministry

Finally, if your parish does not have its own separate **Small Group Ministry (“SGM”)** (which it should), the S&EM can undertake the management of an SGM. This would involve recruiting and training SGM leaders, facilitating parishioner support and engagement in SGM, and helping to ensure that the SGM is supported and grown over time. This is a fairly significant undertaking, which is why I typically recommend that SGM be embraced as a formal ministry of your parish and not as a sub-activity of the S&EM. Nevertheless, it is critically important that SGM be implemented as much as possible because of its proven effect at helping to engage parishioners more liturgically, sacramentally, and in ministry, which in turn increases the level of financial and ministry engagement of parishioners.

In conclusion, as mentioned above, having a team to support all the necessary functions and operations of the most effective S&EM is critical. While some of the above activities can be exercised by more than one person or by the same person, if you leave any of the above activities unattended, the effectiveness of your S&EM will be diminished. It may seem like a massive undertaking and activity, yet this is the kind of focused energy that must be required to perform the critical functions of connecting individuals with the ministry opportunities that their God-given gifts can support.

Technology – Websites, Kiosks, Texting, APPs.

A separate Chapter of my Roadmap could be devoted to how technology can drive greater success in S&EM activities. While people are used to deploying technology extensively in daily life at home and work, parishes are often laggards in technology deployment. Every data point directs our attention to the need for more technology to make engagement and giving as easy as possible.

For example, 49% of all church-giving transactions are made with a credit or debit card (Firch, n.d.). Moreover, almost every demographic of donors has become very comfortable with regular and monthly church online or electronic giving, including 40% of Millennials, 49% of Gen X donors, and 49% of Baby Boomer donors (Firch, n.d.). Indeed, 30% of donors aged 75+ say they have given online in the last 12 months (Firch, n.d.).

Another area I cannot stress enough is the need for every parish to spend significantly more time on its website and social media. I am astounded when I review parish websites before I meet with them how out-of-date, inadequate, and ineffective they are. Sometimes, I see bulletins and pictures that have not been updated for years, which signal to anyone looking that either the parish has nothing going on or does not care about keeping their information up to date. Here is my key takeaway: Every parish must review EVERY page of its website at least once a year (and preferably quarterly), clean everything up, and make it more appealing.

Why do I say this? The data is clear that websites are one of the most important tools available to all parishes. For example, one study reported that 17 million people each year who are not regular churchgoers visit church websites, and 52% of the visitors to your parish website are first-time visitors (Gray, n.d.). Moreover, the Pew Research Center found that (a) 30% of U.S. adults search for religious information online, (b) 21% use apps or websites, (c) 14% use apps to help them pray, (d) 15% of Americans listen to religious-oriented podcasts (Pew Research Center, 2023).

And this doesn't even consider the global audiences we can now reach from these media sources. Every month, when I get the report about my Stewardship Calling podcast and internet radio show or my Stewardshipcalling.com website, I am dumbfounded at the number of views and visitors my insignificant ministry has from everywhere, including four regular listeners from Iran who no doubt would be killed if they were found to be listening to my Christian content.

Moreover, a significant number of parish websites are not optimized for viewing on mobile phones even though, in 2021, we reached the point where a majority (51%) of website viewing was on mobile devices. Stop reading for a second and pull up your parish or ministry website on your mobile phone and see how optimized or ineffective it is on your predominant platform for viewing. Interestingly, the data suggest that the average U.S. adult now spends more time on mobile devices and apps than watching TV (Lee, 2019).

Let that data soak in, and consider what that means for your parish. I am astounded by how few parishes I work with have apps that connect people to their parish. On the other hand, I am always encouraged by the many ways a few parishes are using apps to communicate with their parishioners and provide them with the spiritual messaging and information they need on their journey to theosis.

Data recently reported found that 80% of people visit a parish website before they show up in person, and about 75% will form an opinion about a parish from their website (Blevins, 2019). Yes, it seems you still only have one chance to make a first impression, and your website is increasingly that vehicle. And lest you think you have a lot of time to form that impression, I have seen a variety of data that suggest that people will make a decision of whether to stay on a website or not in less than 5 seconds (Gordon, n.d.).

Go ahead and pull up your parish website, count off 5 seconds, and see what a newcomer sees. Unfortunately, given flash graphics and other wasted wizardry offered by web consultants, some parish websites take almost that long to load. With at least 64% of parishioners saying the website helps them connect with their parish, if you do not have a vibrant and active media ministry that includes top-of-line web, social media, and new technology applications, you are falling further and further behind in fulfilling your calling.

To make the case, an extensive case study that analyzed 1,008 parish websites from 30+ different countries (Shearer, 2020) found that:

- (a) 97% of people search for local organizations online
- (b) 96.2% of churches fail the “first impression test,” which consists of
 - (i) Is there a primary focal point?
 - (ii) Is there a responsive design?
 - (iii) Is there a reasonably quick load time?
 - (iv) No stock photos of people’s faces.
 - (v) is there easily accessible new visitor information?

A full 62% of parish websites fail to provide easily accessible new visitor information (Shearer, 2020). I cannot tell you how frustrating it is for someone who travels a lot working with parishes when I log on to see when services (or even my program) will begin, only to be unable to find the answer on the host parish website.

Here is more data that will hopefully help convince you that your website needs a thorough review and scrubbing (Laja, 2019):

- (a) One study showed that the “feel” of a website is the main driver of first impressions, with 94% of that feeling being due to design and only 6% of feedback being about actual content.
- (b) 80% of people will stop engaging with slow websites – (load in less than 3 seconds), and stock photos of people are disingenuous and are a turn-off, whereas great and authentic photography attracts people’s attention.
- (c) Users form an initial opinion of whether they will stay or leave a website in about 50 milliseconds (that’s 0.05 seconds)

Furthermore, 64% of parishioners say the parish website is an important factor in facilitating their participation (Clark, 2023). The features people say they use most on church websites are (in order): 1. listening and downloading sermons, 2. serving opportunities at the church, 3. finding service information, 4. the easy ability to forward content to others, 5. visitor information (Clark, 2023).

Technology Is A Giving Gateway.

A recent study released by Barna in cooperation with GLOO identified that 75% of Christians surveyed would benefit from online giving options, 74% of Christians would appreciate a digital hub and online space for properly vetted theological material and offerings, and 70% of Christians wanted a better social media outreach and digital communications strategies (Barna, 2025). The good news is the same study identified that 54% of clergy agree somewhat that AI can help with parish outreach and community services

After the SARS-CoV-2 global pandemic, viewing church services online exploded. As mentioned previously, those parishes with proper technology, cameras, and web streaming excelled, and their parishioners did not miss a beat, even though they were unfortunately (and illegally, in my opinion) deprived of access to their churches and in-person services (but could go to liquor stores). Many parishes scrambled with difficulty to get the technology in place to still stream services to their faithful. Fortunately, many years later, most parishes have responded by focusing on this incredibly valuable outreach of services. This is so much so that in a 2023 study by Pew Research Center, 67% of parishioners were satisfied with the virtual worship services, and 68% appreciated the sermons they could access.

While the number keeps increasing, a full 16% of Americans describe themselves as “heavy users of religious technology,” with 10% declaring moderate use and another 20% as light users. Like it or not, the technology revolution is growing and will be an essential tool in the delivery of the most effective parish and ministry experience. If we want to bring increasing numbers of unchurched, the lost, or NONES (claiming no religious affiliation) closer to Christ, we need to go where they are and reach them effectively. I make no apology for using all the technology available today, just as our

ancestors made no apology when they started using the printing press, electricity, air conditioning, or email to serve and reach the faithful.

Not to be sacrilegious, but in some respects, this is our Pentecost moment. Just as the Holy Spirit descended on the Apostles and empowered them to speak all the languages necessary to reach all the people effectively, we must look at these technologies as the tools we need to reach increasingly larger numbers of current PIPs, our APIPs, and even the FIPs we all seek. You can express fear or give glory to God that he has made available to you all of the incredible tools you now have to spread the word of God and bring people closer to Christ and each other. Yes, I, too, fear the loss of interpersonal connection resulting from our ever-growing device dependency. However, at the same time, we cannot lose the opportunity to go where the people are and teach them who Jesus Christ is and why you believe what you believe.

I pick and choose the social media I am on, but I submit a parish does not have such a luxury. It is incumbent on parishes to use the advanced gifts and skills of their younger members to spread the word of God on all the social and other media that are reputable and widely accessed. I have long preached the “trash the trays” approach and have seen some really successful parishes deploy technology that enhances S&E so effectively. There is one I regularly visit that always invites me to contribute, and they will light a candle for me. They then show the massive stand with lit candles from those people contributing.

As previously mentioned, if you do not have an iPad or other kiosk device in the front area of your church (Narthex), you are missing out on making generosity convenient. Indeed, some of the most successful parishes have identified and provided six or more easy ways to give of your time, talents, or treasures, all of which busy Americans are increasingly finding valuable time savers. I have used technology to provide the names of my deceased family members to be read at a special service commemorating the dead and was happy to donate to the parish to light a candle in their memory.

I can go on and on, but I feel like I am just bludgeoning you as I know how poorly most parish websites, including probably yours, perform against any of the above metrics of best practices and excellence. This one is within your control, so please significantly improve your S&EM through the best use of the technology God has allowed man to create.

Parish Ministry Handbook (PMH) and Stewardship & Engagement Commitment (“S&E Commitment”).

I finally reached the end of the S&E Chapter (yes, an Amen is appropriate) by covering the last two promised elements of the best practices S&EM, your **Parish Ministry Handbook (PMH)** and **Stewardship & Engagement Commitment (“S&E**

Commitment). In the wHoly Engaged Personal and Small Group Visitation Processes, I explained that after your Council Of Ministries is formed, a **Parish Ministry Handbook** (“**PMH**”) should be prepared and given to all parishioners (and every new potential member).

Each ministry should prepare a paragraph or two discussing its WHY, some of the key ministry activities it undertakes, its Vision for the future, and the names and contact information of its co-leaders. It is also very helpful to have photos of some of the incredible activities each ministry undertakes since an image is often more impactful than words. All ministry summaries are then aggregated into one PMH. For old-timers, think of the PMH as your Sears Roebuck's catalog. For young folks, think of it as your Google Docs compendium or Amazon listing of all the major ministry work and activities at the parish.

Your PMH is shared with every parishioner during either the “Plan A” personal in-home visits or the “Plan B” small group gatherings discussed previously. It is also shared with every potential new parishioner to demonstrate how much your parish does in addition to its services and sacraments. New parishioners receive your PMH as part of their intake process to ensure that everyone becomes fully engaged in the incredible work of your parish.

Listing the co-chairs is critical both to facilitate ease of contacting them and also as a recruitment opportunity since parishioners might want to work with some of those leaders. It is also critical that your PMH is fully accessible on the parish website. This again serves the purpose of showing the world and any new members how vibrant and active your parish is, as well as helping recruit people to work in ministry.

I assembled a few sample PMHs for parishes I have worked with on my Stewardship Calling website here: <https://stewardshipcalling.com/stewardship-ministry-handbooks/>. Examples are from very large, medium size and even small parishes. Every parish must keep their PMH current, including any changes of leadership, new ministries or programs initiated, and document incredible ministry work with pictures.

Stewardship & Engagement Commitment (“S&E Commitment”).

In the wHoly Engaged Personal and Small Group S&E Processes, the big ending ask of parishioners is to complete an S&E Commitment. The written form it takes can be widely variable, and there **MUST** also be an option for parishioners to complete it electronically online. In written form, it typically takes a trifold orientation of a regular-sized sheet of paper. On one side, **ALL** ministries are listed, and your parishioner is asked to identify which one they would like to join. Make sure to include a blank line where the steward can identify a new ministry they would volunteer to help form. In this way, your ministries can grow and expand as people with new gifts and talents arrive.

The other side begins with the demographic information of the steward. Here is one place where your parish can help itself and not insult your stewards. History shows that people generally don't change their names, addresses, and phone numbers from year to year. Therefore, your parish should have this form already completed with each parishioner's historical information. Certainly, if something has changed, they can strike through and make the correction. However, when your parish makes your stewards complete the same demographic information each year, it disrespects their time and acts as if they are unknown to you.

Under the demographic information should be the one line for the financial tithe with the encouragement that it be allocated and paid weekly (to reinforce the weekly first fruits Biblical foundation and also to reflect the need for cash flow to cover your parish operating expenses). A brief description of the percentage-giving-to-tithing approach with a Scriptural reference is also helpful.

I highly recommend that each spouse complete their own S&E Commitment since their ministry interests will likely be different, and we want no steward left behind. The only coordination might take place on the annual financial tithe if they keep their finances unified. As previously mentioned, each child (starting with elementary school age) should complete their own S&E Commitment that includes both the age-appropriate offering of talents and ministry work as well as some financial contribution of their resources.

Any additional creativity is welcome to make the S&E Commitment engaging and spiritually connected. For that reason, I highly recommend including the parish WHY statement. However, I confess that the best S&E Commitment I have ever seen was on a simple card with two lines on it.

“How much do you make: \$____”

“Send it all into your church.”

And before you dismiss this, remember this is a Matthew 19:16-22 S&E Commitment card since Christ told the Rich Young Man to go “all in.”

I pray my S&E Roadmap has not been so overwhelming that you decide to do nothing. Nor do I wish you to suffer paralysis by analysis as you can't decide what to do first. The journey to best S&E practices is just like the journey to any distant location. It takes commitment, persistence, and to begin with a first step. I pray my Roadmap can help you on your journey toward your II Corinthians 5:10 Moment and the response, *“Well done, good and faithful servant.”*

EXHIBIT A”

THE “GOOD AND FAITHFUL STEWARD CHALLENGE CAMPAIGN”

(Living The Parable Of The Talents)



A. What is the Good and Faithful Steward Challenge Campaign?

In the Parable of the Talents (Matthew 25:14-30), the Master gave out differing amounts of money to three servants and came back to see what they did with their gifts. To those who were good stewards and put them out into the world and caused them to multiply, the Master rewarded them by bestowing the high honor of being “*Good and Faithful Servants*” and gave them much more.

This lesson teaches us to take whatever gifts we are given (regardless of how much or how little) and to use them to help others for God’s greater glory on our journeys to theosis and a “*good account before the awesome judgment seat of Christ*” (II Corinthians 5:10). This same lesson can be taught by an Orthodox Christian church, and in so doing, it will change its culture of stewardship and generosity.

CHALLENGE SUMMARY

1. You receive a cash gift
2. Use it to glorify God helping the less fortunate
3. Return a card noting:
 - Who you helped?
 - How they reacted or felt?
 - How it made you feel?

All you do is give all of your parishioners some money and challenge them to find creative ways of putting it out into the world and causing it to multiply. They then merely share what they did with the money, how it made them feel, and the recipient’s response. This way we teach proper Christian stewardship and generosity, and we change our parish culture and the communities in which we live and serve. This document describes some things to think about in doing just that.



B. Here are some things to consider when designing your Parish's Good and Faithful Steward Challenge Campaign.¹

1. Planning

- Come up with a name/brand for the campaign.
- Plan it carefully before rolling it out. Create a series of messages (and testimonials) before announcing it. Try to keep it confidential until you make a big reveal announcement about the program after you have your PC (or Philoptochos or a donor) on board.
- Decide your goal for the entire campaign and design it to achieve your objectives – (X% parishioner family participation, \$X given back impact, 10% increase in parish stewardship contributions, etc.)
- Decide if it is just for all current stewards as of a specific date or some other way to distribute the funds. In any event, it is beneficial to ensure youth are directly included, either through their own Sunday School program, where they get a smaller amount, or to encourage a family decision about who gets the money.
- Decide if everyone receives a set amount or if it is a randomly chosen variable amount in the envelopes (i.e., to be similar to different people getting five talents vs. two talents vs. one talent or based on family size, etc.).
- Decide if you will ask the parishioners to contribute back any monies after they put the donated money to work if they are moved to do so. Or leave it up to them to decide for themselves. In any event, announce if anyone makes a significant gift back.
- Determine the timeline for the rollout and distribution of the funds, when you want the impact cards returned, and how they cause the gifts to multiply. You can do a rolling distribution, but consider having a reasonable endpoint (e.g., you are to report 3 months after you receive the envelope or by X date)

¹ **For further information or questions, contact Bill Marianes at Bill@stewardshipcalling.com www.stewardshipcalling.com**

2. Designing

- Pick the amount you want to give out. – (It's OK to solicit a donor or group (e.g., Philoptochos) to cover the amount or use a festival excess profit fund or other charitable fund to provide the money.)
- Consider laying a challenge out there – (e.g., the number of people helped = X, or the amount given out in the aggregate is raised in return contributions, or some other metric to demonstrate success).
- Decide if it's OK if they keep the amount for their personal needs if they are in need.
- Allow for anonymity when filling out the impact cards of what they did to cause the gift to multiply, but make sure everyone is encouraged to respond by turning their S&E Commitment back in.
- Consider doing a “marketplace event” or “charity fundraising event” where people can take the money and make stuff to sell to the public and use those proceeds as the multiplier to do something good in the community (determined in advance) as the beneficiaries of the amount raised at that event.

3. Marketing

- Explain clearly the impact card they will complete, describing what they did with their money. Design a powerful impact card with Matthew 25 scripture and compelling image and places for them to: 1. identify what they “invested in (i.e., what they did with the money); 2. how it made them feel; 3. what they heard from the recipient(s).
- Anticipate and prepare an advance response for the skeptics and critics. Cover the response in advance in a positive way in the homilies and written materials in the bulletin, explanation letter, or all of the above.
- Create a Parish bulletin, website, and/or other reminders and continuously report stories of progress.
- Find a way to encourage families to discuss what they will do with the investment and all participate in its multiplying.
- Keep the program top of mind.
- Use this program as a way to encourage them to change their church stewardship habits to tithing, or at least percentage-giving, or the “round up” (where they increase their contribution to the following highest whole number percentage of their income that they donate to the church)
- Get a local newspaper, TV, or radio show to publicize this program.

- Create publicity regarding the successes achieved for the Parish, Metropolis, and Archdiocese publications to inspire others to “go and do likewise.”

4. Deploying & Interim Communications Reporting

- Orchestrate a big event, special Sunday, or series of events to have the most significant impact.

- Ensure a comprehensive process is implemented to engage every steward and ensure they receive an envelope and impact card with instructions.

- Keep the program at the forefront of the parishioners’ minds.

- Encourage people to personally share testimonials in church (and in written publications) regarding what they did and how it made them feel to supplement the anonymous responses.

- Post the impact cards on a parish bulletin Board (social media and website) where the stories can inspire people.

5. Closing Schedule and results report

- Set a timetable for deploying the investment donations and return of the impact cards (i.e., let the servants know “when the master is returning”).

- Publicize the final results and have people share testimonials about this program’s continuous impact on their lives and the community.

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A PARISH UNDERTAKING MY GOOD AND FAITHFUL SERVANT CHALLENGE

Sts. Constantine & Helen GOC – Webster MA – Good and Faithful Steward Challenge

https://www.ancientfaith.com/podcasts/stewardshipcalling/who_gives_away/

<http://schwebster.org/about/good-and-faithful-servant/>



Helping people and parishes discover and live their stewardship callings so that they may have a good account before the awesome judgment seat of Christ

www.stewardshipcalling.com