

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



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Stewardship Calling

CHAPTER 9. The Why And What Of Stewardship & Engagement.

One day, we will have the privilege to stand before Christ and account for what we have done with all the gifts we have been given in our II Corinthians 5:10 Moment. Take a few minutes and think about what you would say to the Lord as of this date. Do a mental inventory of all the gifts, experiences, people, and resources you have at your disposal and all the needs of Christ's church at which you pray for salvation. Ask yourself if there is anything more you or your parishioners can offer. If there is not, and you have given everything, then glory to God! If there is more you can do, then please read on.

Without qualification, the empirical data shows that **Stewardship & Engagement** (“**S&E**”) are at the top of the list of most critical challenges every parish faces. In 100% of the strategic plans I have completed (now covering over 26% of parishioners in the American Orthosphere), S&E is either the number one or two biggest weakness identified in the SWOT Analysis or the EPA (Effective Parish Assessment).

Every parish I have ever worked with verifies the Pareto Principle (80/20 rule) that 20% of the people do 80% of the work and 20% of the people contribute 80% of the funds. The need for more engagement in ministry and financial stewardship by parishioners is at an epidemic level in most American Christian Churches. And in most parishes, most other problems pale by comparison. If yours is the exception, glory to God! For everyone else, the second of the S³ biggest challenges will be addressed here as we explore some best practices to Ignite the Flame of Stewardship & Engagement.

Stewardship's Bad Rap.

I believe the term stewardship has gotten a bad rap in church-world. It is usually associated with asking for money. Thus, a stewardship chair is often treated like a leper. As you will understand by reading what comes next, any financial issue your parish is experiencing is merely the symptom of a much bigger and deeper root cause problem. Financial issues are the tail and not the dog, although the financial tail often wags the parish dog in most places.

As stated in my first cardinal rule, every parish problem is a leadership problem. This is true of any stewardship issue. However, I follow up on that first rule with the corollary, which is that no Christian parish in the United States has a financial problem, even if they think they do. They merely have an engagement challenge. This leads to the oldest joke in church fundraising and stewardship, where the priest announces, “I have good news and bad news. The good news is we have all the money we need. The bad news is it's still in your pockets.”

However, I want to be clear from the outset that three of the four distinct types of financial generosity all parishioners should donate (described in greater detail below), (**Emergency Appeals, Capital Campaigns, and Planned Giving**) are focused primarily

on giving money (or marketable securities or other assets). However, while the other type of giving, “**Annual Stewardship Tithes**,” has a monetary component, the broad full definition of “stewardship” primarily must be focused on creating greater engagement of parishioners with their parish. This includes liturgical engagement in church services, engagement in whatever sacraments your church offers, and, critically importantly, engagement in ministries. Since S&E are flip sides of the same coin, by increasing overall engagement, a parish will also get increased financial stewardship along with increased time and talent stewardship.

Please understand this point. My definition is that “**stewardship is what you do with ALL the gifts God gave you.**” Those things you possess (temporarily while on this earth) are what you are a steward of during your life. Those gifts include your very time, skills, and abilities (i.e., your time and talents), as well as your financial resources and other assets (i.e., treasures). Extensive empirical research proves that once people engage with their time and talents, they automatically give more treasure. Thus, if you merely focus on financial stewardship, you are emphasizing the wrong issue and not changing the right behavior. Once you learn to focus on increasing time and talent stewardship engagement (liturgically, sacramentally, and in ministries), your financial stewardship will significantly improve.

[Why Do Parishes Think They Have A Financial Stewardship Problem?](#)

This question is easy for me to answer but hard for you to correct. All the data and experience show that the two primary reasons any parish has a financial stewardship challenge are “education” and “consumerism.” Let me explain. In a section below and also the more extensive discussion of the Holy Scripture foundation of stewardship in Chapter 10 of my Roadmap, you will learn that S&E is a Biblical and Christ-centered imperative.

There is no doubt that our Lord taught extensively about stewardship. Yet because it has gotten a bad rap as being only about money, and since most people detest asking for money, clergy avoids it like the plague, and most parishes cannot recruit someone to lead their stewardship ministry. The problem is we have not taught stewardship correctly. (Any parishioners or converts from other traditions may have been better educated about stewardship and tithing; however, some of the teachings may stray from the understanding of stewardship provided herein.)

Moreover, for those church Denominations that are older, hierarchical, or have a more extensive history and tradition, like my Orthodox Jurisdictions, the parishioner’s education problem includes a failure to teach the proper theological understanding of stewardship based on Holy Scripture. This includes covering the stewardship teachings of the Saints, early church fathers, the Ecumenical Councils, and other historical and relevant teachers of true stewardship. Thus, unless your parish undertakes to undo decades (and perhaps centuries) of improper or inadequate understanding of stewardship, your financial challenges will continue.

However, a systematic, continual, multimodal, and year-round education about good, practical, effective, and Christ-centered stewardship can turn the tide. This does not include complaining about insufficient funding or financial resources. That approach never works sustainably and is actually counterproductive. All it shows is how much of an education (and leadership) problem your parish is facing. Teach the truth about S&E, and over time, you will have no financial or engagement in ministry challenges.

Consumerist “Burger King® Mentality.”

The second reason for the financial problem is what I call the pervasive “Burger King® consumerist mentality” in parishes today. I do not mean to disparage the fine quick-service restaurant by that name. I merely refer to their highly successful advertising campaign, “have it your way.” Americans have enculturated that mentality in everything we do. It is one thing (and not offensive) to politely return a food item not ordered or improperly cooked. It is another thing to apply that self-centered philosophy to the Lord’s house. Let me be clear: God’s house is the King of King’s house and not just a burger king house.

God gives you everything - Your life, your intellect, your genetic composition, all your talents, abilities, and life experiences. Who are you to treat His house like a restaurant? And yet I repeatedly hear parishioners say: “If I don’t get what I want, I will withhold my money.” This is fallacious for several reasons. First, it is not “your” money. You may have earned it, but everything you used to earn it was a gift to you from your Creator. Get your pronouns and attribution right, my friend. It is all God’s, and you are merely a temporary caretaker (steward) of everything you possess. And you won’t take it with you when you leave for the Kingdom Eternal! So, who are you to condition giving back to God’s house and ministries what came from Him in the first place?

If you gave me a dollar, and I gave you back ten cents, I am not a generous benefactor or philanthropist. I merely returned 10% of what you gave me. And yet I hear parishioners all the time object to tithing from the whole of what God gave them because of some earthly complaint they have. “I didn’t like the priest’s sermon.” “The church is always too cold/hot/crowded/empty.” “The music/choir/chanter is horrible/too loud/too soft.” “The church does not do what I want it to do when I want it done.” I have heard all the above giving excuses, and so many more your head would spin in my more than three decades of ministry work.

All of this is indicative of the consumerist society in which we, in modernity in America, live. I am constantly reminded of this when I complain about something to my daughter, who lives in the jungles of Trinidad, who patiently responds, “First world problems, dad, first world problems.” She is correct. The church is there for our salvation, not to service our convenience needs. It is the other way around. We should be in service to God’s house/parish, its parishioners, and the communities and world in which we reside. We call them church “services” because WE have the opportunity to serve the Lord as we pray and offer our sacrifices and give thanks to God, who gave us everything, including his sacred Son. It is we who have the luxury of offering service based on what we have been given.

Again, God's house is not a burger joint. It is a place where those who enter in humility can grow and transform themselves on a sacred journey to theosis (oneness with God). Leave your worldly peccadillos and complaints out in the world that caused them. Your parish house is a sacred space, regardless of what it looks like. Please stop thinking you are righteous if you withhold what God gave you rather than cause it to multiply by returning it to His house, His ministries, and in service to Him.

When you display a Burger King® mentality in your parish, you are not righteous. You become a petulant child who insists on taking your marbles home rather than asking how you can contribute them to help others. After trying to reason with a Burger King® mentality parishioner who kept talking to me about HIS church, I asked him to go out front and tell me if his name was on the church sign. Yes, I understand the previous sentences are direct and harsh. I apologize if the words were not the best I could have used; however, if you have ever expressed a Burger King® mentality vis-à-vis your parish I do not apologize if you were offended by my point. Indeed, I ask you to lean into that "offense" and ask if your feelings are righteousness and from God or some other place.

I can say all the above because I was the worst of the worst sinners who failed to understand the Godly gift of stewardship. I am the horrible penitent thief on the cross begging for forgiveness for the error of my previous ways. I am like the spoiled man in hell begging Abraham to send Lazarus to warn his family to be generous and loving and, well, Christian! I am like John the Baptist crying out to the world to repent. I speak with authority because I failed to understand and practice true Christian stewardship for too long in my blessed life. Perhaps I still do!

But boy, my legal training served me well in demanding that the church conform to what I wanted. Many decades ago, I was the King of the Burger King® mentality. But brother or sister, there is nothing worse than a penitent convert. That is me regarding stewardship. This is why I daily beg for forgiveness for my past failings and misunderstandings about Christian stewardship. This is why I left a lucrative law practice early to run toward what God has called me to do, namely work every day of the rest of my life for free, trying to help parishioners and parishes discover and live their stewardship calling and better appreciate what true S&E is and what it means to be a follower of Jesus Christ.

Let me be clear. I do this work not because I am righteous or generous but because, as I said at the outset of my Roadmap, I truly believe Jesus Christ is who He says He is. And I want to follow and be more like Him. I want a good story to tell Him when I tell Him my story in my II Corinthians 5:10 Moment before his awesome judgment seat. How about you? Please learn from my many and repeated horrible mistakes and let me help you.

Don't take my word for it. Let me quote from highly respected St. John Chrysostom, who delivered his homily On Living Simply in the 4th Century. He used the Socratic method to ask questions in order to discern what stewardship really means:

Do I possess the house in which I live? No, it is only on loan to me from God while I remain in that place.

Do I possess the clothes I wear? No, they are on loan to me until they wear out, or until I give them away to someone in greater need.

Do I possess this body that you see before you? No, it was lent to me by God when I was born, and he will take it back when I die.

Do I possess the mind that is composing the words that I speak? No, that too was lent by God at my birth and will go when I die.”

So, do I possess anything?

Yes, I possess the virtues which during my life have grown and flourished within my soul.

Inasmuch as I have grown in faith, I possess faith. Inasmuch as I have grown in gentleness, I possess gentleness.

These things are immortal; they are divine gifts which God will not take away, because He wants heaven itself to be filled with virtue.

And, of course, I possess my soul, in which these virtues have their roots (Chrysostom, 1997).

Dear brother or sister, it may be too late for me, but I pray it is not too late for you to discover and live your stewardship calling so you may have a “good account before the awesome judgment seat of Christ.” Let us begin that journey.

So Sayeth The Lord, So Sayeth I.

To set the stage, let us begin to explore one phrase and instruction our Lord gives repeatedly. He always finds a way to instruct his Apostles, disciples (and us) to “GO” and “Do” something. At the end of the parable of the Good Samaritan, Christ says: “**Go** and do likewise” and help those in need. (Luke 10:37) In this way, the Lord reminds us always to serve and be stewards of whatever gifts we possess.

In the “Great Commission,” Christ instructs: “**Go** therefore and make disciples of all nations...” (Matthew 28:19). The first word in His sentence is Go. In other words, take action and do something. And the second action word is “Make” disciples. So, everything in Christ’s messaging is all about active engagement. Engaging your life, engaging your purpose, and it translates itself into the church, so that’s really what we’re going to be focusing on in a very systemic way to understand how we do it.

Christ could have said, “Be a disciple,” and that would’ve been a good answer. But he did not say that. Being a disciple is a given. He focused on the going and doing. He also did not tell the Apostles only to make disciples and help those from their home village. His instructions were to transform the world. As the heirs to the Apostles, He speaks to us and challenges us to globally “go and make disciples” everywhere and to the ends of the earth by reaching “all nations.”

In addition to the Great Commission, Christ provided many examples and messages of engagement. However, another message from our Lord I love to focus on is what we refer to as the Great Commandment, which says that you love everyone as Christ loved us (John 13:34-35). Love is an active verb in this case and not a noun. It requires action on your part, and to make the point clear, he said, “*as I have loved you.*” So, we are called to action and to engage in the interactive objective of loving everyone. To give love.

Even as far back as in Genesis 8:15-16, God spoke to Noah: “**Go** out to the ark, you and your wife, and your sons and their wives with you...” God was saving their lives while simultaneously urging them to start the new world He had ordained. The figure, often called the “Father of India,” also called his people to action by saying:

We but mirror the world... If we could change ourselves, the tendencies in the world would also change. As a man changes his own nature, so does the attitude of the world change towards him. This is the divine mystery supreme (Gandhi, 1913).

Every Biblical directive has the action of engagement and stewardship over gifts embedded in it. So, how do you transform the S&E trajectory of your parishioners and parish? Chapter 10 of my Roadmap will explore in great depth the spiritual foundation and background of S&E. However, the empirical data points us in a critical direction by beginning our focus on the word “engagement.” An essential starting point for all parishes that wish to address their S&E problems is reading Al Winseman’s extraordinary book Growing and Engaged Church: How to Stop “Doing Church” and Start Being the Church Again, where he aggregates Gallup organizations over 70 years of research in the field.

While I submit Al Winseman’s book is required reading for every parish leader and S&E ministry leader, please allow me to share a few of the most critical quotes to set the stage (Winseman, 2007):

1. “Perhaps the key characteristic of engaged members is that their church is top of mind for them.”
2. “...congregations with engaged members) are spiritually healthier and better able to (a) carry out their missions, (b) attract more new people, (c) fund new ventures, and (d) have a higher percentage of spiritually committed individuals.”
3. “Spiritual commitment is the result of one big, overlooked factor: parishioner engagement.”
4. “Focus on improving engagement, and increased commitment will follow.”

5. How much members give...How many hours they volunteer... How often they invite others...is more dependent on engagement than on any other factor.”

6. Those who are engaged give more to their congregations than anyone else does...”Each year, engaged members give a median of 5% of their annual income...”

7. “Your job as a leader is not to placate the actively disengaged. It is to create and grow disciples.”

8. “One reason United States congregations are in trouble is that they have a low percentage of engaged members.”

9. “So the very first thing you, as a leader, must do to ensure congregation effectiveness is to clarify ‘membership expectations.’ ”

What Gallup’s 70 years of data confirmed by my 30+ years of work with over 1,000 parishes throughout the American Orthosphere is that the comprehensive solution to most significant parish challenges is enhancing S&E. It includes engagement in every way, including (a) living as a disciple of Jesus Christ, (b) in the liturgical services and sacramental practices of a parish, (c) in the parish’s life-changing ministries, (d) as a financial contributor gladly sharing your “first fruits” for the salvific work of your parish and so that you prepare a “good account before the awesome judgment seat of Christ” in your II Corinthians 5:10 Moment.

The Four Types Of Parish Giving.

We must begin by understanding that there are four distinct types of stewardship giving to which every parishioner should commit themselves.

1. Annual stewardship tithes,
2. Emergency appeals,
3. Capital campaigns,
4. Planned giving.

Each has a different purpose and arises at different times; however, your parishioners must be educated to understand the importance of committing to all four.

1. Annual Stewardship Tithes

This is the annual giving stewardship tithes contribution that parishioners offer to their parish, which is hopefully a tithe of 10% of their income and usually contributed on a weekly basis. This annual stewardship tithe is designed to cover 100% of the operating expenses of the parish as well as support the various ministries and philanthropies it undertakes.

2. Emergency Appeals

Occasionally, emergencies and exigencies arise, and a parish will do a one-time fundraiser to help provide the necessary resources to help individuals in need. These emergency appeals should be only occasional and specifically targeted at an unusual and specific identified need that arises. Repeatedly having emergency appeals creates the “boy who cried wolf” phenomenon that desensitizes generosity.

3. Capital Campaigns

From time to time, a parish will undertake a major capital improvement activity, whether building a new church, fixing major infrastructure, expanding its operating footprint, or materially improving its interiors (e.g., iconography, pews, painting, carpeting, etc.). These are significant one-time expenditures that require a special separate capital campaign for parishioners to provide much-needed added support to complete these non-recurring activities. If it is a large-scale project, like building a new church, capital campaign contributions are usually spread over a three to five-year period.

4. Planned Giving

Finally, as discussed in greater detail in Chapter 10 of my Roadmap, every parishioner should be asked to include their parish in their wills and estate plans. This legacy gift goes into the endowment that is established by the parish for specific enumerated causes, as will be discussed in Chapter 10 of my Roadmap.

The critical takeaway is that parishioners must be educated and trained repeatedly on the four types of parish giving to which they are called to provide their gifts. While capital campaigns and emergency appeals are episodic and sporadic, and a planned gift is usually only done when one revises their will, the annual stewardship tithes are the critical lifeblood that must be donated repeatedly. Nevertheless, the more the parish does to educate its parishioners about the requirement for all four types of giving, the better they will respond when the appropriate need arises.

Ending The Scourge Of Nickel And Diming.

I offer one critical caveat at the beginning. Parishes are increasingly “nickel and diming” their parishioners. These requests take many different forms. They include passing trays (that only generate nominal contributions), constant emergency parish expense appeals, selling candles/flowers/books, asking for donations for special church services, philanthropies, or youth programs, and an endless array of social fundraising activities such as golf outings, holiday parties, bake sales, etc. When I discussed the Financial Stewardship Analysis (“**FSA**”) in Chapter 10 of my Roadmap, you will better understand this challenge.

However, the critical takeaway is that since all these “nickel and diming” appeals are for donations from parishioners, they actually result in a reduction in the amount

contributed to the annual stewardship tithe campaign. Because parishioners are smart and know they will be “nickel and dimed,” there is a natural and understandable tendency to hold back some financial “dry powder” from their annual stewardship tithe pledge to have money available for the “nickel and diming.”

It is for this reason that I most strongly recommend that parishes cease all such practices. Recognizing that they have existed for a long time in some parishes (and are growing in number), it is not easy to eliminate the addiction to what I pejoratively call the “crack cocaine of church fundraising.” Thus, I recommend that a year in advance, the clergy, parish leadership, and parish **Stewardship & Engagement Ministry (“S&EM”)** repeatedly indicate that beginning the following year, there will be NO nickel and diming, and that every item to be funded by the parish must come from the annual stewardship tithes the parishioners offer.

It is necessary to repeat this message and inform parishioners they will be asked to step up their annual stewardship tithe (hopefully to at least a 10% tithe) and will no longer be asked to make these individualized contributions. The one exception is a very occasional parish council-approved emergency appeal to help a group in need after a natural disaster, etc.

You must often repeat that you will cease all nickel and diming until the parishioners believe it will be true. Then, in the following year, that practice must immediately be stopped cold turkey and be enforced. Thus, any time an organization or group comes and asks for permission to conduct a separate fundraiser, parish leadership must have the discipline to say no. Every funding request that is required by ministries should be included in the ministry budget and rolled up into the parish’s budget. In this way, ALL special fundraising activities can be ceased.

One challenge will be the separate parish-affiliated organizations and charitable ministries that are not directly under the control or jurisdiction of the parish council. For example, many parishes have ladies’ organizations that raise money for a variety of philanthropic purposes. I know what I say next will get me in trouble with some. What these groups do is wonderful and good. However, the consequence of their separate fundraising reduces the contributions that people make in their annual stewardship tithes to the parish. After all, the funds are coming from the same pockets. Sorry, but as I repeatedly say, “facts don’t care about our opinions.” Thus, to the greatest extent possible, parishes should cease all “nickel and diming” activities and focus individual stewards on the four critical types of giving that the parish will request of them.

Ultimately, parish leadership should embrace what I call the 4Cs of S&E messaging.

1. **C**ulture where the parish becomes a tithing/percentage-giving church.
2. **C**ommitment that parish leadership models the tithing/percentage givers culture and ceases all nickel and diming activities by a certain date.
3. **C**ommunications that are constant, creative, and consistent to provide S&E education on what it means to be a good steward of God’s gifts.

4. Celebration of the impact of the life-changing ministries and activities that the parish is performing resulting from the parishioners' stewardship generosity.

All the above help bring people closer to Christ and each other, and it must be celebrated as people fulfill Christ's call to be a steward of God's gifts to us. The promised reward from such commitment is for us to hear "*well done, good and faithful servant*" (Matthew 25:23) as we work toward our "*good account before the awesome judgment seat of Christ*" (II Corinthians 5:10).