

STEWARDSHIP MATERIALS FROM ARCHANGEL MICHAEL ORTHODOX CHURCH, BROADVIEW HEIGHTS, OHIO

Robert Kovalak, Presenter

The Path to Stewardship

Why Stewardship?

During our last Parish Meeting, I presented a short version of the Why, How, and When we at Archangel Michael will be starting a Stewardship pledge-based donation program. Since there were only eighty people in attendance for that meeting, I would like to elaborate on this plan so all parishioners can start planning ahead for this change. In the next few months, we will try to educate you on the topic of Stewardship by first covering the Why. As we proceed, the How and When will be highlighted in upcoming issues of the Archangel.

Let's start with the definition of Stewardship. Basically it means to manage another's property or financial affairs. In the religious aspect, it goes further and means careful responsible management of something entrusted to one's care. In our case, that is God's house and God's work. It is about the way we live in relationship to God and the world. It is, by all means, more than money and includes time and talent as well. But, for the sake of this undertaking at Archangel Michael, we will stress the financial aspect and let the time and talent portions follow afterward.

So Why Stewardship? Stewardship provides a number of key advantages to both the parishioner and the church. Generally the following statements benefit the parishioner as a steward:

1. It teaches that proper Stewardship is Christian generosity.
2. It keeps everyone in the habit of giving.
3. It creates ownership of the parish mission.
4. It provides a "Right of Entrance" to new members.
5. It deepens the relationship and commitment to the parish.
6. It promotes better communication with those who do not attend church regularly.

And the following statements benefit the parish in a pledge based stewardship concept:

1. It generally increases donations and spreads them out through the year.
2. It lessens the need for fundraising.

3. It provides a way to say thank you to everyone.
4. It compels the parish to account for how it uses their money.
5. It allows the Board to plan spending using a legitimate budget.
6. It creates resources, new programs, and outreach.

These are all very important benefits and pursuing this program can only help us as a parish. So the real question is not Why Stewardship, but WHY NOT STEWARDSHIP? Hopefully, in the next months, you will understand the importance of this program and begin to see why it is just as advantageous to you as it is to Archangel Michael as a parish family. I would hope that you read these articles and seriously justify to yourself, the need for everyone's support and ultimately, everyone's participation.

I would like to end each of these articles with a short anecdote about Stewardship taken from an Anthology on Christian Giving by Anthony M. Coniaris. This one is entitled "Opportunity"

"When the church asks for money, we must see it as an *opportunity*. Making a pledge is an opportunity to examine my priorities and values. It's an opportunity to express my thankfulness, to give of myself and my means, to grow in grace, to break loose from the past and move into a new adventure of faith. On a larger scale, it's an opportunity to participate more fully in the work God has given the church to do."

If there are questions or concerns along our path to Stewardship, please feel free to email them to the church or to me directly at bobk7@cox.net. We will try to cover all aspects of the program and answer those questions in upcoming articles. We are looking forward to your support and participation. Stay healthy and see you in church!

Bob Kovalak, Chairman, Stewardship Committee

The Path to Stewardship

“How” Stewardship?

How do we accomplish a pledge based Stewardship program? This is really a twofold question. First we have to address how the church will begin to form a plan of action to move toward this goal. And second, YOU must begin to think of a personal plan so that you are prepared to make the changes necessary to participate in the program.

These are the steps necessary for the church to proceed:

1. Appoint a committee that is dedicated to the church and her programs.

We have the committee in place.

2. Have a plan and set goals.

The plan is being worked out and the goal is for 100% participation.

A secondary goal is to be able to form a budget based on pledges for 2012.

3. Educate.

This will be accomplished through articles like these, sermons, adult education, and personal contact.

4. Have leadership buy in.

At our latest leadership retreat, there was 100% support.

5. Have Clergy support.

They are totally behind this effort.

6. Continually Communicate to the Parish.

You will learn much about Stewardship in the upcoming months.

This is the plan of action that the church is undertaking. Next, we need to talk about how you can do your part to plan as well. A good example of how you can prepare comes from this month's anecdote called “How We Give” again taken from an Anthology on Christian Giving by Anthony M. Coniaris.

“Some people give to God as though they were having a tooth pulled – painfully. Some people give to God as though their arm were being twisted – grudgingly. Some people give to God as though God has blessed their life beyond belief – cheerfully. The difference lies not only in their love and gratitude but also in their commitment. If one gives oneself to the Lord, all other giving is easy.

When we give to God we do not think in terms of payment or dues but of *gift*. What a world of difference between these words! So long as we think in terms of payment or dues, the world is a drab place where we labor for hire. It is the counting house, not the

palace of a king. This is why we say that when we give to God it is never a collection or a payment but always an offering."

Let this short story start us off on our pledging path. Paying of Dues has never been the proper term for being a member of the church. The church is not a lodge or a club. But giving a heartfelt pledge as an offering based on what you know you can give will certainly make us feel part of the church in a much more meaningful way. Truly we will be members in good standing with God.

So start now to work the church into your budget for next year so that when that pledge card comes, you will know exactly how much to pledge. It is very important to treat the church offering as a budgeted item in your planning and not as an afterthought or a way of giving the leftovers. It will also show just how much the church means in relation to the other expenses. Cable television, cell phones, vacations, entertainment expenses, etc. are already part of your budget. How does the church fit into your budget?

Again, if there are questions or concerns along our path to Stewardship, please feel free to email them to the church or to me directly at bobk7@cox.net. We will try to cover all aspects of the program and answer those questions in upcoming articles. We are looking forward to your support and participation. Stay healthy and see you in church!

Bob Kovalak, Chairman, Stewardship Committee

The Path to Stewardship

“When” Stewardship?

When do we establish a pledge based Stewardship Program? The answer to this question has become very apparent since we started on this path. The answer is NOW. By “now” we mean that our preparation is well under way, the time line is taking shape, and the goal is for 2012 to be the year of application.

The Stewardship Committee met in May and discussed the many aspects of this process. Father John first asked us all to define Stewardship as we understand it. Not surprising to us, we all pretty much agreed that Stewardship is the method by which we all responsibly manage that which God has given us. It is the way we live in relationship to God and the world.

We then talked of the things that need to be accomplished in the months to come. Many ideas were discussed and all in all it was a very productive start to a very important part of our Church’s future. Once these aspects get finalized, we will pass the information on to you in an ongoing fashion. We are all very excited about the premise of getting away from dues and on the track of pledging. We hope that you agree with us in that this change has been a long time coming and the proper move for Archangel Michael Church at this time.

This month’s anecdote “How About It” addresses feelings on pledging again taken from an Anthology on Christian Giving by Anthony M. Coniaris.

“A member, in taking an honest look at his relationship to his church, discovered a rather interesting correlation. He said “I discovered that, when I am behind in my pledge one month, the choir doesn’t sing as sweetly as it did before. When I am two months behind in my pledge, I begin to notice a lot more hypocrites sitting around me that I ever noticed before. If I am three months in arrears on my church pledge, I generally get suspicious of the preacher.” Perhaps you had never thought of it, but keeping one’s pledge up to date has a lot to do with one’s spiritual attitude and one’s relationship with his brethren in the church.”

Another story along those same lines titled "Not a Bad Show for a Dollar" shows how feelings tie in with giving as well.

"A family of four at Sunday Dinner was discussing the morning services in their church. The father complained about the length of the sermon, the mother complained about the noise, and the daughter complained about the choir. After the three had voiced their negative comments, the fourth member of the family, a 10-year-old boy, spoke up cheerfully and said, "I thought it was a pretty good show for a dollar.""

These short stories are not meant to demean those who complain or do not give a fair share, only to show how good pledging practices make for a much better relationship with your church.

Again, if there are questions or concerns along our path to Stewardship, please feel free to email them to the church or to me directly at bobk7@cox.net. We will try to cover all aspects of the program and answer those questions in upcoming articles. We are looking forward to your support and participation. Stay healthy and see you in church!

Bob Kovalak, Chairman, Stewardship Committee

The Path to Stewardship

We have been discussing the concept and meaning of Stewardship over the past few months. An integral part of this process is the pledge itself. What is a Pledge?

Webster defines pledge firstly as a solemn promise or agreement and then as something that is given as security, as for the fulfillment of that promise. The word pledge has other meanings as well, but for our situation this will suffice. Spiritually we should add the word faith to pledge to make it more meaningful to the church. A faith pledge should be more than a simple promise or agreement. It should involve commitment and be an act from the heart and soul as well as from the wallet. This is a very important concept, especially since we are talking about money which is sometimes further apart from religion than politics. In the fall of this year each of you will be asked to make a monetary pledge to Archangel Michael Orthodox Church. It will not be a contract or an agreement with penalty. But it should be an honest commitment on your part to make a reasonable and fulfilling attempt to pledge as much as you see fit for 2012.

Christian giving is addressed in the Bible many times under eight principles. You can read them at your leisure. (Good Homework) They are:

1. Proportional - Malachi 3:8-10
2. Sacrificial - John 3:16
3. Regular - 1 Cor 16:1-3
4. Generously - 2 Cor 9:6
5. Cheerfully - 2 Cor 9:7
6. Expectantly - 2 Cor 9:8-10
7. Thankfully - 2 Cor 9:11
8. Anonymously - Matthew 6:1-4

Of course, these are not the only references from the Bible to pledging but are prime examples of the principles mentioned. In the months to come we will be sending out the necessary tools to help you make your faith pledge. Included will be a question and answer sheet which will hopefully explain the process. Any

questions that you may have can be forwarded to our committee through the church office so that we can include them as well.

This brings us to our anecdote for the month entitled "Putting Your Money Where Your Heart is" again taken from an Anthology on Christian Giving by Anthony M. Coniaris.

"Our money has a way of going in the same direction as our thoughts. It has a way of gravitating towards those things which mean the most to us. The money of the heavy drinker has a way of ending up in the local tavern, while the money of the compulsive gambler rolls irresistibly into the coffers of the nearest race track. On the other hand, he who through faith in Christ has given himself over to the service of the Lord and to the service of his fellow man will find himself giving of his earthly treasure for these self same purposes: the service of God and the service of man. He will inevitably find himself putting his money where his heart is. The direction of his money will, in a very real sense, reveal the direction of his life (H. W. Gockel)."

Once again we are looking forward to your support and participation in this very important endeavor. Stay healthy and see you in church!

Bob Kovalak, Chairman, Stewardship Committee

Dear Archangel Michael Parishioner,

Glory to Jesus Christ!

As was presented at the 2011 Annual Parish Meeting, the Parish of Archangel Michael Orthodox Church will be transitioning from a dues-based system of financial stewardship to a pledge-based system in 2012. Making this transition will not be without its difficulties and this process will involve all of us putting more faith and trust in God.

Accompanying this letter is a Question and Answer pamphlet which will answer many of your questions regarding our Stewardship Program. Also enclosed is some 'food for thought' as you begin to think about what you will be willing to offer to the Church.

You can expect to receive your pledge card during the week of October 9, 2011 and we would like to have them returned no later than the celebration of the Feast of the Archangel Michael (Sunday, November 6). We will be holding a special Pledge Card collection during Liturgy on that day, for those of you who have not turned them in beforehand.

We are asking for 100% participation from our Church family as this will allow the Parish Council to plan the 2012 budget accordingly. As you begin to think about what your pledge will be, please take into consideration what your overall monetary contribution has been to the church over the past few years, combining your annual dues and your weekly [or monthly] offering. This is a good starting point for your pledge and perhaps, with prayerful consideration, you may find that you are able to give more than that. We seek your financial support to meet the parish's obligations; however giving to God is more than paying the bills. It is much bigger than that - it is a way of thanking God for all He has given to us.

We realize that this is a big step for our parish, but it is a step that we will take together in faith and love. We think that it is a step that will bear much fruit for each of us, and our parish as a whole.

In Christ,

Dear Parishioner of Archangel Michael,

This brochure of questions and answers was put together by the Stewardship Committee to help you understand the new Stewardship Program of Archangel Michael Orthodox Church. We have made every effort to answer those questions that you might have about how the program will work in our Parish.

We realize that we have not covered all of the questions and/or answers that you have at this time. So in an effort to make sure we cover everything, we are asking that if you have further questions or need clarification on these existing questions and/or answers, to please contact either Father John through the Church office or the committee by email at bobb77@cox.net with your inquiries, opinions, or additions. By not responding to this request, the committee will assume that everyone is satisfied with the answers that are given herein and understands the program fully.

It is very important that everyone is comfortable with this change in our church. We are excited about this program and hope you are as well. We are also setting our goal for 100% participation from every existing parishioner to make this a successful endeavor.

Thank you in advance for your time and understanding and we look forward to seeing your pledge cards returned in a timely manner.

In Christ, The Stewardship Committee

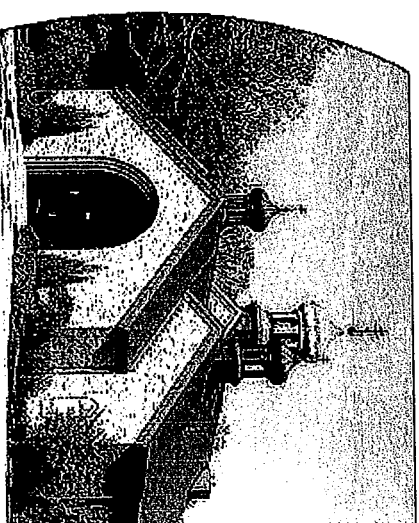
Fall, 2011

How Much Should I Pledge?

The following table of income and suggested weekly offering is provided as a guide. Please keep in mind that these amounts are for an entire family and/or individual, single, self-supporting adults. This year the church has an operating budget of about \$400,000 and a total number of households of 320. That equates to an average yearly donation of \$1,250 or \$24 per week. We understand that some cannot afford that amount and that others can afford much more, which is why it is so important that you be honest with yourself and the church before making your committed pledge.

Gross Annual Income	Percentage of Annual Contributed Weekly			
	2%	5%	8%	10%
\$10,000	\$4	\$10	\$16	\$20
\$15,000	\$6	\$15	\$24	\$30
\$20,000	\$8	\$20	\$32	\$40
\$25,000	\$10	\$25	\$40	\$50
\$30,000	\$12	\$30	\$48	\$60
\$35,000	\$14	\$35	\$56	\$70
\$40,000	\$16	\$40	\$64	\$80
\$45,000	\$18	\$45	\$72	\$90
\$50,000	\$20	\$50	\$80	\$100
\$60,000	\$24	\$60	\$96	\$120
\$70,000	\$28	\$70	\$112	\$140
\$80,000	\$32	\$80	\$128	\$160
\$90,000	\$36	\$90	\$144	\$180

The Stewardship Program of Archangel Michael Orthodox Church



Questions
&
Answers

What is Stewardship?

Christian Stewardship is a way of living in which we recognize that everything belongs to God. It is often associated with the words "thrift, generosity, and money." While these are not wrong, stewardship means much more. It demands a way of life that encourages virtue and bears the fruit of solidarity among peoples.

What is the Stewardship Pledge Program?

The Stewardship Program is a method of commitment that replaces the former practice of supporting the Church through the minimal-yearly membership dues principle. It has been proven that the former method has not been successful in the total financial parish commitment. The financial support of the parish in this case falls into the hands of every parishioner who by his or her conscience continually invests his or her time, talents, and treasures in the life of the Church. The emphasis is on equal sacrifice, not equal giving. We give according to our means.

What is a Stewardship Pledge?

Your Stewardship Pledge is a statement of intention made in good faith to financially support the ministries and operation of the Church. It is made by filling out a pledge card near the end of each calendar year for the following year.

Who is Included in My Family Commitment?

A pledging family includes husband, wife, and children under 18, or attending college and not self-supporting. In some instances, individual family members are welcome to make their own pledge. This is a good teaching tool for children.

What about single Adults?

Each working or retired self-supporting adult over 18 should make his/her own commitment.

Who Determines the Amount of the Pledge?

The chart on the back of this brochure outlines levels of support based on gross annual income. These are suggested levels. We hope that our Mother, the Church, merits sacrificial giving of our best gifts.

Is there a Specific Minimum Required?

No, there is no mandatory minimum. Just as St. Paul spoke to the Christians of Corinth in the 1st Century, he speaks to us in the 21st Century by encouraging us as God has prospered him or her, and set an honest and fair portion of one's income to support the Church.

How do I Become a Pledging Member?

By simply filling out a pledge card and mailing it to the Church office or placing it in the offering basket before the deadline.

Is that all I have to do to be a Member in Good Standing?

Certainly not! To be a member in good standing in the Orthodox Church you should attend Church regularly, participate in the Sacraments of Confession and Communion at least annually, and finally be a good Steward of your time, talent, and financial gifts.

What if I need to revise my Pledge?

If circumstances arise such as loss of job, change of marital status, or change in income, please contact your priest so that an adjustment may be made to your pledge for that year.

How should I fulfill my Pledge?

The amount pledged may be fulfilled by using your weekly pledge donation envelopes. Donating weekly greatly helps the Church Financial Secretary's ability to pay bills in a timely manner throughout the year. Donating monthly also accomplishes this goal. You should avoid fulfilling your pledge as a lump sum payment at the end of the year. You do not receive payment in this manner and neither should the Church. You may also just place a check in the offering basket designated to your pledge. Please note that any loose cash or unidentified donation cannot be applied to your pledge. *Use your envelopes!*

Will my Pledge Remain Confidential?

Pledge Cards will be seen only by the Priest, bookkeeper, and select members of the Stewardship Committee. This is necessary for both reporting and follow up issues. The amounts of the pledges will be kept in the strictest of confidence.

Does my Stewardship Commitment include all of my Donations to the Church?

No. There are still instances that require separate donations. Candles, Flowers, Sunday School, Special Funds, etc., are not considered part of your pledge and those donations can be made using the specific envelopes as in the past. Your pledge, in essence, takes the place of your annual dues and regular donations.

Will I receive periodic Statements?

Yes, statements as well as reminders will be mailed out on a regular basis. It is important to keep up with your donations to insure the smooth operation of the Church over the year.

MONEY!!!

A Spiritual Reflection

Now that we have your attention, there are several ways parishes have historically tried to motivate their people to give more financially.

1. The Guilt/Shame Method : “I have need of 100 grams of bread a day, and God blesses it. He blesses those 100 grams, but not one gram more. So if I take 110 grams, I have stolen 10 grams from the Poor.” St. Cosmos Aitolos.
2. The Scare Method : Lazarus (the beggar) and the Rich Man – “But Abraham replied (to the rich man), ‘Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted and you are in agony.’”
3. The Obligation Method : The Old Testament LAW of the Tithe.

All of these methods should spur some deep reflection from each of us in regards to how much of our wealth we give to those in need and the Church. But ultimately, there should only be one driving factor for our charitable deeds, and that is Love. If we do not give out of Love, then even if we give out of guilt, fear of damnation, or obligation, our generosity will bear no fruit in us. If you think about it, God really doesn't need our money. He created the universe, He can move mountains, He can bring the dead back to life. Do we really think He couldn't whisper the winning lottery numbers into our ears while we are sleeping if He really needed money for His Church to survive? The truth is that we are given the direction by Christ throughout the Gospels to share what we have with others, in order that we may grow in Love and acquire the Spirit of peace. And by doing so, we will spread that Love and peace to all around us.

God gives us “suggestions” and “guidelines” as to how we are supposed to give. The tithe (10 percent) is a benchmark that represents us putting aside the first-fruits of our labor. Maybe not all of us are able to give 10%, and some of us are able to give more. But the important thing to take from the tithing guideline is that we are to first set aside a portion of our wealth to give back to God for what he has provided for us. Not after taxes, or after the car payments, or after the mortgage, or even after the utilities. We must offer the first portion of our 3 T's (Time, Talent, and Treasure) to God as a symbol of our Love and Trust in Him. Then the question is, “How much?” How much do we think we can “afford” to give to God? As C.S. Lewis once said, “There ought to be things we should like to do (or buy) and cannot because our charitable expenditure excludes them”. This means that part of our giving must involve the sacrifice of something else, otherwise known as sacrificial giving. Whether it be buying a less expensive car, cheaper clothing, less jewelry, less eating out, or less electronic gadgets. If after we have given our “offering” we are still able to do and buy all that we want, then we must stop and ask ourselves “Where is our treasure”? If our treasure, or in this case where the majority of our money goes, is in material things and the seeking of pleasure, then this will be where our heart is as well. And that means, our heart will be far from God. But if we “lay up for ourselves treasure in heaven”, our hearts will be near to God. It's interesting to hear testimonies from people who have made the leap, and decided to tithe, or to give more than they think they can afford to give. All of a sudden, they've found they don't desire the same things they used to. They aren't tied to the materialism of society. They find great joy in giving to others, and they find their Love for their neighbor growing more and more.

A substantial part of our first portion gift, whatever it may be, MUST be offered to our local parish. It is within this parish, as a whole, that God will aid in the salvation of its people, and the evangelization of those around us. God gave us His Church as a Holy Ark to guide us, and it is our privilege to support it, just as missionaries like St. Paul and St. Peter were supported by the early Christians. But we must remember that every good thing we offer to those in need is done also to Christ Himself. So we should also support our charitable organizations (IOCC, FOCUS), missionary work (OCMC), Seminaries (St Tikhon's and St Vladimir's), and also our local charities. We must be careful to make sure we are charitable to all people, not just those who are Orthodox. And most of all, we should never forget that anything and everything we have, is not our own. It really belongs to God. So that in our charitable works, we are really just returning the things that God has already given freely to us.

"Freely you have been given, Freely Give!"

Stewardship Meeting

Minutes

June 22, 2011

Present:	Bob Kovalak (Chairman)	Kathy Kovalak	Judi Wienclaw
	Father Joseph	Melissa Tesar	Stephan Kovalak
Not Present:	Father John	Mike Herzak	Ann Sekerak

The meeting was called to order at 7:30PM followed by a prayer. Bob mentioned that there were no minutes from the first meeting in June since this was a general discussion of Stewardship and no real decisions were made. That meeting started out with Father John asking what we all thought Stewardship meant. After that, the discussion went on listing those things which need to be addressed.

From that meeting a list of six major topics was developed for this meeting. They are:

1. A Time line of Dates
2. Initial Letter Content
3. Pledge Card Structure
4. Pledge Compilations
5. Goals and Progress Reports
6. Suggested Methods of Pledge Payments

We made some decisions on some of these with some direction on the others. As for the Time line of Dates the following was decided and of course this is all dependent on Father John's and the Board's approval.

Initial Letter Mailing:	Give out in Church on 9/11	Rest mailed on 9/13
Pledge Card Mailing:	Give out in Church on 10/9	Rest mailed on 10/11
First Date Pledges are due by:	November 13 th	
Follow Up Letter Mailing:	All mailed out on November 28 th	
Phone Follow Ups Start:	December 12 th	
Thank You Letter Mailing:	TBD	
Final Cut off Date for Pledges:	January 1, 2012	

The Initial Letter Content was discussed as to what will be included in the letter, who should the letter come from, who gets the letter, and so on. It was agreed that the letter would be signed by Father John, the Board President, and the Stewardship Committee Chairman. Other ideas were presented and Steve Kovalak volunteered to come up with a rough draft which will be discussed over the internet once he gets it out. There are many examples of such a letter from many different churches but making it concise and pertaining to our church will be the key. We also discussed how the Youth would be addressed during this process. It was thought that the youth should be allowed to pledge if they want to but otherwise not be designated directly.

The Pledge Card itself was then discussed as to paper or cardboard, full sheet or smaller, letter of explanation, weekly, monthly, or annual amounts, and so on. Taking what was discussed, Judi volunteered to come up with a draft during July so that we can look at it and comment on line. Then have a final draft for our next meeting. Again there are many examples of such a card on line so it just needs to be tweaked for our purposes.

Pledge Compilations were discussed as to who will receive the cards (families and individuals), can the current church system post these pledges, who will post the pledges, who will have access for reports and follow-ups. We are all thinking about these items and will again discuss at our next meeting.

Goals and Reports were discussed as to how to track our progress and whether or not to have Appreciation luncheons, dinners, brunches etc.. More of this will be discussed further at later meetings.

Lastly we talked about our envelope process, direct deposit, pledge card boxes etc.. We have to make a decision on envelopes by our next meeting as the cutoff date for next year's is 8/15.

Bob will work on a question and answer brochure to include with one of the mailings. Once again the answers to the questions will be presented to the board for agreement.

The Dates listed above should be discussed and approved by Father John and the Board at the July Board Meeting. The initial letter, pledge card, explanation letter, and Q & A brochure will be presented to the board at the August Meeting for their approval.

Next meeting is set for Wednesday August 10th at 7:30PM at the Kovalak House. Meeting was adjourned at 9:45PM and closed with a prayer.

Submitted by

Bob Kovalak, Stewardship Committee Chairman

Dear,

As we approach the close of 2011, planning and preparation for the coming year is beginning. An important part of that preparation is establishing a viable budget for the Church. As in the past, the Board of Trustees takes into account the expense of maintaining the parish, the cost of projects that benefit the entire parish and any major repairs that we may be facing. Over the past weeks many pledge cards have been returned to the church with financial pledges that we will be using to put together our budget. It has been pointed out during the last year the importance of your participation in this process.

As of the writing of this letter, we have not yet received your pledge. Perhaps you forgot to mail or bring in your pledge card. Maybe you lost the card or envelope or just have questions that are holding you back from pledging. Additional pledge cards are available at the candle desk or by contacting the Church office. Questions can be answered by the committee members whose names and numbers are listed in the Archangel. Whatever the case, we ask that you consider pledging what you deem fair to both yourself and the church so that we have the information needed to address both our budget and membership for 2012.

We realize that many of you may still be locked into a dues-paying mind set which might present some difficulty for you to adjust from. However, keep in mind that this particular change is not only for the better, it is in strong keeping with the actual Tradition of the Church; allowing us the full freedom to give gifts from our heart instead of having an amount mandated to us. If that is the case, then pledge what you think your dues should be on your pledge card and send it in. We do not want to lose you as a member because the church is changing to a pledge system. Pledging is an act of faith, and you are able to modify your pledge if your financial situation changes.

Once again, thank you in advance for your participation and May God bless you with a healthy and prosperous New Year. If you have given your pledge in the meantime, please disregard this letter and accept our heartfelt thanks.

With Love in Christ,

November 3, 2011

GLORY TO JESUS CHRIST!

Dear Larissa,

On behalf of the Board of Trustees of Archangel Michael Orthodox Church, we would like to thank you very much for your 2012 financial pledge. This has indeed been a big change in the way we approach our giving to our parish and hopefully will make those of you who have pledged feel a greater sense of ownership in your Church. You have truly taken your first steps down the path of Stewardship.

You will continue to receive your packet of envelopes to simplify your donations. Beginning in January of 2012, the monthly packet will contain the following envelopes:

- Pledge Donation – Weekly envelopes to be counted toward your pledge
- Special Event Donation – This envelope replaces Birthday, Mother's Day, Father's Day, and most Feast Day envelopes
- Special Fund Donations – These are unchanged from previous years

Please keep in mind throughout the year that your contributions to the Special Funds (Charity, Endowment, Improvement, Renovation, Tuition Assistance, and Library) are NOT part of your pledge. Only those monies received in the Weekly Pledge Donation envelopes or pledge designated personal checks will be counted toward your pledge.

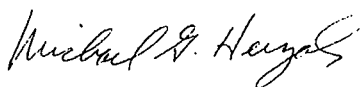
If you still have questions or concerns about the Stewardship Program, don't hesitate to contact Bob Kovalak at 440-842-6639.

Once again, thank you for your participation and may God bless you with a healthy and prosperous new year.

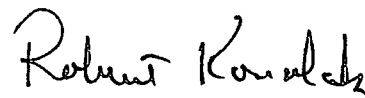
With love in Christ,



Very Rev. Fr. John Memorich
Parish Rector



Michael G. Herzak
Council President



Robert Kovalak
Stewardship Committee Chairman

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THE CHALLENGE OF STEWARDSHIP

Fr. Michael G. Dahulich, Ph.D. – Dean, St. Tikhon's Seminary

In our Orthodox Christian Faith, everything that we have – including our very lives – belongs to God and has been given to us by Him. Stewardship is our responsibility to manage properly our life and everything else that we have been blessed with by the Lord “until He comes again.” From the Scripture, we know that God created everything and everyone of us, and that He gave man dominion over all His creation – but it still remains His. The Liturgy affirms this, when we offer our gifts of bread and wine to be consecrated. The priest prays, “Thine own of Thine own, we offer unto Thee ...” We are in fact giving to God that which is already His.

The domain of this stewardship includes the Church – which Scripture calls the *oikia* or the “household” of God. We must manage the Church properly as good stewards. The parable about the “faithful and wise servant” (Matthew 24:45-51) and the parable about “the talents” (Matthew 25:14-30) demonstrate this clearly. The prayer that we find in the Book of Needs further explains that our responsibility is to give of our time, talent and treasure for the Church – for the extension of the Kingdom of God on earth.

The question that remains is: To be good stewards, how much ought we to give of our time and talent and treasure?

The Old Testament

The answer clearly revealed in the Old Testament is that one should give to the Lord the first one-tenth or a *tithe* of all that he has. This is confirmed in many places in the Hebrew Scriptures.

In Genesis we read, “After his (Abraham’s) return from the defeat of Chedorlaoner and the kings who were with him, the king of Sodom went out to meet him at the Valley of Shaveh (that is, the King’s Valley). And Melchizedek, king of Salem, brought out bread and wine; he was the priest of God Most High. And he blessed him and said, ‘Blessed be Abram, by God Most High, maker of heaven and earth; and blessed be God Most High, who has delivered your enemies into your hand.’ And Abram gave him a tenth of everything.” (Genesis 14:17-20).

Jacob, Abraham’s grandson, had a vision from God. He saw angels ascending and descending on a ladder to heaven. Then the Lord gave him a promise. When he heard all that God would do for him, Jacob set up a memorial stone and made a vow. He said, “The stone which I have set as a pillar shall be God’s house, and of all that Thou givest me, I will surely give a tenth to Thee.” (Genesis 28:22).

It is not surprising that after Moses led the Hebrews out of Egypt, he would receive from God instructions which included the *tithe*. The passage in Leviticus (27:21-16) prescribes a tenth of the best of the land and the firstlings of the flock, *tithes* which would be "holy to the Lord." We find similar prescriptions in the Book of Numbers (18:21-26) and throughout the Book of Deuteronomy.

Representative of the prophets, Malachi speaks on behalf of God to challenge His people. He specifically commands them "to bring full tithes into My house ... and put Me to the test, says the Lord of hosts, and see if I will not open the windows of heaven and pour down for you an overflowing blessing." (Malachi 3:10).

The Old Testament Scriptures tell us that good stewards give a *tithe*, the first tenth of everything to the Lord.

The Gospel Answer

During the time of Our Lord God and Savior Jesus Christ's earthly ministry, tithing was an act of worship, an indispensable part of being a member of God's covenant nation, and a non-optional facet of life. The Son of God never once condemned, criticized, or called a halt to the practice of tithing. Rather, like with so much of the Old Testament Law, He called for a practice that fulfilled and transcended it.

Christ does not call good stewards to give ten percent to our Heavenly Father. He calls upon His disciples to give everything. When asked what is the greatest commandment, Jesus responds: "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind." (Luke 10:27).

Very clearly He explains that claims on our time, talents, and treasure belong to God and Him alone: "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and mammon (the god of money)." (Matthew 6:24).

When the rich young man asks Jesus what he must do to inherit eternal life, He tells him that he must obey the commandments. When the man replies that he has, Jesus responds: "One thing you still lack. Sell all that you have and distribute it to the poor, and you will have treasure in heaven, and come and follow Me." (Luke 18:22). When the rich young man turns away sorrowfully, Our Lord does not beckon him to come back, and reduce the amount of claim. Instead He says, "How hard it is for those who have riches to enter the Kingdom of God."

When Christ was in the Temple, He noticed the rich putting their gifts into the treasury. Surprisingly, perhaps, He praises instead a poor widow who put in two copper coins. "Amen, I say to you, this poor widow has put in more than all of them, for they all contributed out of their abundance, but she out of her poverty put in all that she had." (Luke 21: 3).

Jesus tells His disciples, "Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consume and where thieves do not break in and steal. For where your treasure is, there will your heart be also." (Matthew 6:19-21).

He further tells His followers not to worry about what they will eat or drink or wear. "For the Gentiles seek all these things, and your heavenly Father knows that you need them all. But seek first the Kingdom of God and His righteousness, and all these shall be yours as well." (Matthew 6:32-33).

Even more striking are these words of Our Savior: "He who loves father or mother more than Me is not worthy of Me; and he who loves son or daughter more than Me is not worthy of Me, and he who does not take up his cross and follow Me is not worthy of Me." (Matthew 10:37). On behalf of the disciples, Peter would respond: "Lo, we have given up everything and followed Thee. What then shall we get?" Jesus replies: "Everyone who has left houses or brothers or sisters or father or mother or children or lands, for My name's sake, will receive a hundredfold, and inherit eternal life." (Matthew 19:27-29).

The Gospel message is clear. It is all about giving, and giving ALL. "God so loved the world that He gave His Only-Begotten Son that whoever believes in Him shall not perish but shall have eternal life." (John 3:16). As He is about to go to the Cross, Jesus explains: "Greater love has no man than this, that a man lay down his life for his friends. You are My friends if you do what I command you." (John 15:13-14). And we call the Holy Spirit, "the Giver of Life." Yes, the Lord is the Giver of every good thing, and we are expected to give ALL that we have to Him in return.

The Church's Reply

The early Christians took all of this seriously. The Acts of the Apostles records: "And all who believed were together and had all things in common; and they sold all their possessions and goods and distributed them to all, as any had need." (Acts 2:44-45). Saint Luke graphically depicts what happened to Ananias and Sapphira when they held back what they should have given to the Church. (Acts 5: 1-10).

Saint John in his First Epistle cautions against “any one who has the world’s goods” and does not provide for the needs of the Church. After all, he says, “By this we know love, that He laid down His life for us.” (I John 3:16-17).

The *Teaching of the Apostles* instructs Christians in this way: “Your fruits and the works of your hands present to him (the bishop), that you may be blessed; your first fruits and your tithes and your vows and your offerings give to him, for he has need of them that he may be sustained and that he may dispense also to those who are in want, to each as is just for him.” (*Didascalia Apostolorum* 9).

Finally, Saint John Chrysostom states in his commentary on Ephesians that the Jews of the Old Testament “gave tithes, and tithes again upon tithes for orphans, widows, and strangers.” He further explains the condemnation of those who of old did not make such offerings, and then goes on to say: “What a total disgrace does this imply, since what was not a matter of wonder with the Jews has come to be so in the case of Christians? If there was danger in omitting tithe-offerings then, think how great it must be now!” (*Nicene and Post-Nicene Fathers*, First Series, Vol. XIII, p. 69).

The Challenge to Us

Let us examine our stewardship of giving against the model we find in Scripture and the early Church. Where do we stand?

New Testament:

ALL is the Lord’s

Old Testament:

Tithe (the first 10%)

Fair Share:

What the Church Budget
needs divided by the
number of parishioners

My Current Offering:

The challenge for us is to climb the ladder of good stewardship one rung at a time. Not to debate the issue, or to rationalize its denial, but to gradually move up, coming closer and closer to the ideal and at the same time fulfilling the needs of Christ's Holy Church.

What formula might we try? Figure out what percentage you are giving now. Increase it this year by 1% more. Or simply increase your offering in each envelope – perhaps doubling it ... perhaps increasing it by one dollar each time. Whatever you do, do it for the glory of God, out your love for Him, and in gratitude for ALL that He has given you.

The Greatest Giver

Might you think this to be too much? Trust always in the Lord, and know that He is always the greater giver ... because He is the greatest giver. Whatever you give, He will give you more in return.

Let me leave you with one last story from the Scripture. In the eighth century before Christ, during the reign of King Ahab, there was a terrible drought and famine in Israel. The prophet of God Elijah the Tishbite came to the town of Zarephath, stopped at the home of a widow and her only son, and asked her for some food and some water. She replied that she only had enough meal in a jar and enough oil in cruse to make one last loaf of bread, "for myself and my son, that we may eat it, and die."

Elijah persisted, telling her: "Fear not; go and do as you have said; but first make me a little cake of bread and bring it to me." The widow trusted the Lord and His prophet ... she made the last loaf of bread ... and gave it to Elijah. But when she went back to her cupboard that day ... and for the rest of the famine ... there was always enough flour and enough oil to make bread for her and her son. "She and he and her household ate for many days. The jar of meal was not spent, and the cruse of oil did not fail, according to the word of the Lord, which He spoke by Elijah." (I Kings 17: 8-16).

Our parish churches, our Diocese, and the National Church need financial stability; they need our financial support. The Old Testament commands that God's people give the first tenth of their income to Him. The Gospel instructs us that everything we have belongs to God, and the early Christians took that message literally and gave everything that they had for the Church. While such a great demand may not be possible, climbing up the ladder of good stewardship, one rung at a time, one percent at a time, is possible, is desirable, and is doable.

Remember the words spoken by the Lord through Malachi: "Bring full tithes ... and put me to the test ... see if I will not open the windows of heaven for you and pour down for you an overflowing blessing." The widow of Zarephath did just that, and she found out that indeed the Lord is always the greatest giver!

– Very Rev. Michael G. Dahulich, Ph.D.
Dean of St. Tikhon's Seminary

STEWARDSHIP:

"Using All the Gifts that God Has Given You to Their Fullest for Christ's Holy Church"

Understanding Of "Laity"

Lay persons are members of the "priesthood of all believers" and together, we all constitute the "household of God."

Since the giving of the Law to Moses, God proclaimed who we are: *"You shall be to Me a kingdom of priests and a holy nation."* (Exodus 19: 6).

Each person has his or her own being, calling, mission, task and duty to perform in the service of Our Lord. Every person has a "voice" in the Church of God, in union with the bishop and the clergy. St. Peter said, *"You are a chosen race, a royal priesthood."* (I Peter 2: 9).

We are united with the priesthood, the royalty of the Crucified and Risen Christ. The rich and clear notion of *laos* – lay – in the Scripture is that of a universal priesthood of the People of God. The universal priesthood is consistent with the hierarchical structure of the Church.

At Baptism, our "second birth," we become warriors and priests of God. The anointing with chrism establishes all those who are baptized as Orthodox Christians in the same priestly order. From this equality of priesthood, some are chosen, set apart and established as bishops and presbyters (priests).

The Fathers emphasize the triple dignity of the laity. St. Marcarius of Egypt said, "Christianity ... is a great mystery. Meditate on your own nobility ... By the anointing, all have become kings, priests and prophets of the heavenly mysteries."

As kings, we have a royal dignity. This is the conquering part of us, the ascetical part of us. This is the mastery of the spiritual over the material, the soul over the instincts and impulses of the flesh, a transforming of the passions.

As priests, we offer thanksgiving and sacrifice. We begin by offering ourselves as a living sacrifice, a spiritual service. (Romans 12: 1). As priests, we partake in Christ's suffering as we accept the inconveniences, failures and pains of this present life. This is our joy and our victory. As St. Peter tells us: *"But rejoice in so far as you share Christ's sufferings, that you may also rejoice and be glad when His glory is revealed."* (I Peter 4:12).

As prophets, we are initiated into the great mysteries, according to St. Ecumenius. We are prophets because we see what eye has not seen, according to Blessed Theophylact. According to the Bible, a prophet is one who sees what are the "designs of God" in the world.

The lay person is, by definition, one whose whole being, whose entire existence is becoming a living theology, *Theophatic*, a luminous place of the presence of God's coming again into this world.

A Layperson's Vocation

My vocation is to become who I am.

Who am I? To begin with, I am a unique human being, with a personal name known by God, a singular set of fingerprints, a grouping of cells that make my body shape and appearance which are mine alone, a one-of-a-kind voice, an unduplicatable history of childhood experiences and life choices. I am uniquely me, growing and maturing into more wisdom and grace. No one in the entire history of the world is who I am, or ever will be. God broke the mold after fashioning me into existence.

I am also Jesus Christ's. *"It is no longer I who live, but Christ Who lives in me."* (Galatians 2:20). Christ is, in fact, within me, and yet is not confused with or absorbed into me. He and I are separate, yet united. Christ is more present to me than I am to myself, or than my parents or wife or children are to me. Jesus and I are two, yet one.

First, as a human being, I have the same general vocation as every other human being. I am called to be "the image and likeness of God." As St. Maximos the Confessor said, "We are called to be by grace what God is by nature." This is what it means to be a human being.

Therefore, I am called to be the very Presence of God, every moment of my life. As God is patient and compassionate, kind and loving, so am I called to be, and can be, by God's transforming grace.

St. Gregory the Theologian said that we are all called to be Christ, with a small "c". Who is Jesus Christ? He is God walking in sandals. I am called to be like Jesus, walking in size 10 black oxford shoes, in my place and in my time. I am called to live His presence on earth.

Second, I also have a unique vocation – that God has called me to. The great task of my life is to discover, not to choose, my vocation. I have only two choices: I can choose God's vocation for me – His will. That is heaven on earth. Or, I can choose my own vocation, which leads to separation from Him and becomes hell. The only real freedom that I have is choosing His will or my will.

The Lord has a vocation for me to accept, a life to live, gifts to use, in the service of His Church, His Body on earth. My life has a purpose, a divine meaning given by God, from all eternity. God doesn't create accidents; He doesn't make junk. He created me to carry out a specific, awesome set of tasks to work with Him in saving men and transforming the universe.

All this is lived out moment by moment, one day at a time. My challenge is to live the "duty of the present moment." If I live each moment in His presence, trying to do His will and not my own, then life unfolds and I discover my vocation as I live out my days.

What This Means

Our Lord and God and Saviour Jesus Christ, by the total gift of Himself, has shown us the perfect priesthood. Just as He hung on the Cross, we are called to be co-crucified with Him, by accepting the crosses He give us to bear. The heart of the Christian is a total love of God and our neighbor – particularly, those who live close to us.

We are called by God to live a life of love, peace and joy. People often feel unhappy, and they don't know why. In truth, unhappiness springs from not choosing to live the vocation that God has called us to live, and to pray to live the vocation peacefully.

A Life Of Prayer

We choose to become a prayerful person by becoming silent and open to the Voice of God. Silence is a choice. We choose the things we want to do. These things, then, order and measure our lives. Someone said that Christians "order and measure" their lives from Communion to Communion. We might also say that Christians "order and measure" their lives from silence to silence.

Silence, at its best, is being aware of God. We quiet down our outer and inner lives, and listen to Him speak. Someone once said that when God speaks, His words are like the sound of a flutter of a bird's wings. We need to be attentive if we are to hear anything.

In the silence of our heart we pray our personal prayer, which in fact is the Holy Spirit praying within us.

The Fathers of the Church tell us that the first thing that often happens in prayer is an experience of darkness and resistance. Then, when we persist, peace begins to replace the darkness. The temptations may become more severe, even the temptation to stop the praying ... but we sin less. The Fathers tell us that, as we continue to pray and live the commandments, go to Church and listen to our Spiritual Father, we can expect to become freed from indecision, upset and hesitation. Our will becomes stronger ... united with Our Lord's.

We can expect invisible, subtle snares, sent from Satan himself, precisely because we have up-scaled our efforts and are turning to God. In a sense, we rouse the enemy to action. St. John Chrysostom says that when we begin to pray, we stir the snake to action, and that prayer can lay the snake low.

How to Begin

Like swimming, we are to "jump in" and just begin praying. There is a world of difference between thinking, or talking, about quiet personal prayer, and actually praying. Like beginning swimmers, we only learn by getting wet.

Bishop Kallistos Ware says that by spending only a few moments calling upon the Divine Name each day, we actually transform all the other moments of the day. "By standing in Christ's presence even for no more than a few moments of each day, invoking His Name, we deepen and transform all the remaining moments of the day, rendering ourselves available to others, effective and creative, in a way that we could not otherwise be."

Quiet personal prayer, the Jesus Prayer or some other gentle, repetitive prayer, is recommended in the morning, following our prayer rule, perhaps for 10 or 15 minutes. If that is not possible, then we pray sometime before noon, or in the evening. This might be called the "formal" use of prayer.

The second form of personal prayer is the "free" use of repetitive prayer. This means that at any and all other times of the day or night. This is especially true for the semi-automatic tasks such as driving, doing dishes, walking, being unable to sleep, etc. Quiet, repetitive prayer is also notably useful in time of extreme concern or upset.

When we begin to pray, we expend desire and effort. The results are up to God. Real prayer is a gift from the Lord, not the payment for our perspiration.

Every prayer changes the entire universe. Our every prayer, each one, actually changes history, the way God created the world, and everything else. God is outside of time. He is not "waiting up there" for our prayer, and then He acts. All has already occurred in God. We are called to be His assistants in redemption.

We don't pray to get "some benefit." We don't pray to reduce our stress, or strengthen our immune system, or lose weight, or add years to our life. On the contrary, we enter prayer to follow Christ, to become open to Him. His way is the Way of the Cross.

Prayer works in the Unseen Warfare as a power and a gift from Jesus, given as a function of our ability to receive it. We increase our ability to receive by asking for the increase, and God grants it to us as He sees fit, in His tender, sweet and merciful manner.

Thus, the lay person is above all a person of prayer, both liturgical and personal. The most repeated prayer of in our Orthodox liturgical worship is *Kyrie eleison*: Lord, have mercy. A Christian is one whose entire life cries out for God's steadfast mercy.

Lay people are a perpetuation of the *epiklesis* – the calling down of the Holy Spirit during the Divine Liturgy, sanctifying every inch of the world. Being a lay person, then, is a dignified life, which is messianic, revolutionary and explosive. We are called to transform the world.

Lay persons are eyewitnesses of the Resurrection of Christ. That is the teaching of the Divine Liturgy, and the meaning of the service of Pascha. The Liturgy "re-presents" the death and resurrection of the Lord, making the event present. Before the congregation of lay persons, the mystical death and resurrection occurs. Therefore, we are eyewitnesses of the mysteries of the Liturgy.

Living In Peace And Love

Jesus tells us that only by violence can we take the world, but this is a special kind of violence. *"The kingdom of God suffered violence, and the men of violence take it by force."* (Matthew 11:12). This violence is to violently become weak, to violently fight the voice of hatred and retaliation within ourselves. That voice of darkness tells us to hate our enemies, both those on foreign soil and those who disagree with us within our community.

We are called to be violent enough to be able to be gentle and lowly of heart. As it says in the Book of Proverbs, *"A soft answer turns away wrath, but harsh word stirs up anger."* (Proverbs 15: 1).

We are called to live a life of humble love, which is a life lived in heaven while on earth. That is the opposite of living a life of hell on earth. What is hell? Dostoyevsky says that hell is being unable to love. When we are called to choose between using force or not, we can try consistently to choose the path of humble love. There is no greater force on earth than that of humble love, and the proof is Jesus hanging silently, humbly on the wood of the Cross.

We are called to preach the Gospel at all times. Sometimes even need to resort to words, as St. Francis of Assisi said. But our life is our testimony of Christ's current, vigorous presence on this planet today.

As lay persons, our call is to fully live a life of total, loving union with our loving Saviour. Then, when we meet others, for some of them, we will be the only Jesus they will ever meet.

God Has Given Us Gifts

As was noted above, as members of the priesthood of all believers, we offer thanksgiving and sacrifice to God. In the words of St. Paul, we begin by offering our very selves as a living sacrifice, a spiritual service: *"I beseech you therefore, brethren, by the mercies of God, that you present your bodies as a living sacrifice, holy, acceptable to God, which is your reasonable service. And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God."* (Romans 12: 1-2).

The Apostle goes on to explain our membership in the Church: *"For as we have members in one body, but all the members do not have the same function, so we, being many, are one body in Christ, and individually members of one another."* He continues on in Romans to say that as unique members of the Body of Christ, His Church, we each have different gifts to use in His service: *"Having then gifts differing according to the grace that is given to us, let us use them: if prophecy, let us prophesy in proportion to our faith; or ministry, let us use it in our ministering; he who teaches, in teaching; he who exhorts, in exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness."* (Romans 12- 4-6).

Paul describes this is more fully in his First Letter to the Corinthians: *"There are diversities of gifts, but the same Spirit. There are diversities of ministries, but the same Lord. And there are diversities of activities, but it is the same God Who works all in all."* (I Cor. 12: 4-6). The purpose of these spiritual gifts is the growth of the whole Church. In the words of St. Basil the Great, *"A charism is a gift of the Holy Spirit given for the benefit of others. But no person possesses all the gifts."*

Every true gift and ministry in the Church manifests the Holy Trinity, the Spirit (v. 4), the Son, the Lord (v. 5) Jesus Christ, and the Father, God (v. 6). While the working out of our chrismation is primarily the grace of the Holy Spirit, it is the work of the whole of the Trinity as well.

St. Paul continues: *“But the manifestation of the Spirit is given to each one for the profit of all; for to one is given the word of wisdom through the Spirit, to another the word of knowledge through the same Spirit; to another the working of miracles, to another prophecy, to another discerning of spirits, to other different kinds of tongues, to another the interpretation of tongues. But one and the same Spirit works all these things, distributing to each one individually, as He wills.”* (I Cor. 12: 7-11).

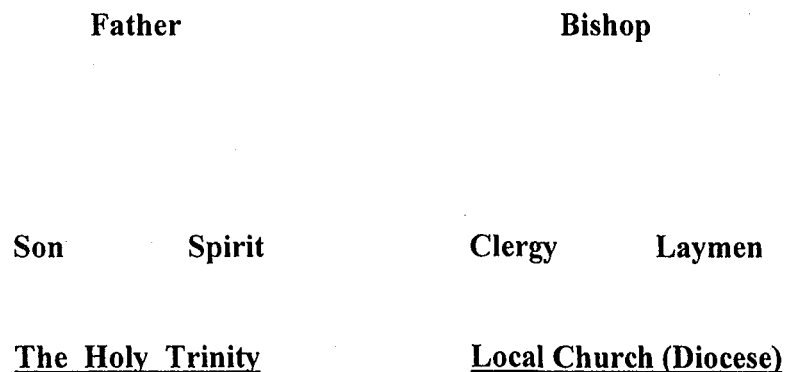
This list of nine gifts is not exhaustive. We find yet another in Ephesians 4: 7-12: *“But to each one of us grace was given according the measure of Christ’s gift ... He Himself gave some to be apostles, some prophets, some evangelists, and some pastors and teachers, for the equipping of the saints, for the work of ministry, for the edifying of the Body of Christ.”*

Paul finally moves from the gifts in the Church to the members of the one Body of Christ. In I Corinthians, we note how the many members are to work as one: *“For as the body is one and has many members, but all the members of that one body, being many, are one body, so also is Christ. For by one Spirit we were all baptized into one Body – whether Jews or Greeks, whether slaves or free – and have all been made to drink into one Spirit.”* (I Cor. 12:12-13).

He concludes with a remarkable passage which leaves no room for a spiritual inferiority complex: *“For in fact the body is not one member but many. If the foot should say, ‘Because I am not a hand, I am not of the body,’ is it not of the body? And if the ear should say, ‘Because I am not an eye, I am not of the body,’ is it therefore not of the body? If the whole body were an eye, where would be the hearing? If the whole were hearing, where would be the smelling? But now God has set the members, each one of them, in the body just as He pleased.”* (I Cor. 12:14-18). Indeed, every member of Christ’s body is important to the overall work of the Church.

A Three-Legged Stool

Thus, using their many gifts, their different talents, the whole Church – bishops, priests and lay people – work together for the building up of the Body of Christ. Each group is important; each group is necessary. In the Orthodox model of the Church, bishops, priests and lay people work together in a communion of love, just as do the Father, the Son and the Holy Spirit work together in a communion of love. Thus, each local Church (every Diocese) is an image of the Holy Trinity.



The model of the Church in the Orthodox understanding is like that of a three-legged stool. The stool cannot stand, it cannot function, if any one of the legs

were missing. All three are needed; all three are important. This is not the Roman model of papal subordinationism – that would look like a funnel – with the Pope and the bishop on the top of an inverted pyramid, and the rest of the Church subjected below.

Together, each using their own gifts, the bishop, clergy and people work together. This was so in the very earliest days of the Church's history. In Acts 15, we read of the how the controversy over Judaizing – should Gentile converts become Jews first (be circumcised, have a Bar Mitzvah, obey the Old Testament Law) and then be baptize – or should they begin their Christian life with just baptism?

This was not decided by any one apostle – not St. Peter or St. Paul or St. James. Rather a Council of the entire Church was called to Jerusalem. The Apostles, elders and the rest (today's Bishops, priests and lay people) met together in the Holy City to resolve the issue. Councils have followed this model to this very day.

Since the earliest days of the Church, lay persons played a role in the election of their Bishop. It is the same in OCA dioceses today with the election of their Bishops and the national Church (just last year) with the election of its Primate.

In response to the Roman Church's claim of the infallibility of the Pope in teaching on matters of faith and morals, the Orthodox Patriarchs wrote an encyclical declaring that the final authority of the Church through which the Holy Spirit manifests infallible truth "is the whole people of God" (*laos Theou*). The whole Church of God receives and accepts as true the teachings of the Councils.

This can be clearly demonstrated by considering a number of events in the history of the Church. During the fourth century, the majority of the bishops were Arians; it was the people who kept the Orthodox faith. During the Nestorian controversy, in debating whether to call the Virgin Mary "*Theotokos*" ("Mother of God") or just "*Christotokos*" ("Mother of Christ"), the Fathers of the Third Ecumenical consulted the piety of the people – in their hymns, they acknowledged her as "*Theotokos*." The Council of Ephesus in 449 had all the markings of an ecumenical council; its teaching was rejected by the People of God, and it has come to be known in history as "the Robber Synod." While all the Orthodox bishops present at the Council of Florence (1439) signed a statement of reunion with Rome except St. Mark of Ephesus, it was because all the people of their dioceses rejected it, that all the bishops eventually recanted the agreement.

In the theology of the Orthodox Church, then, the laity play a significant role. They preserve the Faith, by giving witness to the truth of the Holy Spirit, and expressed in the Councils of the Church, as they are received and accepted by the whole People of God. This is indeed an awesome use of the gifts of the Spirit!

A Modern-Day Crisis

In spite of the testimony of the Scripture regarding the giving of these varied gifts by the Lord ... and despite their role in electing Bishops, preserving the Tradition, and receiving and accepting the conciliar decrees ... in all too many communities today, the role of the lay person seems to have been reduced -- to limiting the budget expenditures by the parish council and landscaping the property of the church complex. This diminished role of the lay person parallels a decrease in the membership of our parishes and a decline in the involvement of our members.

It is time for us to renew the traditional role of lay person in the Church, by having him or her use all the gifts that God has given him to their fullest for the building up of the Body of Christ. To this end we might suggest an expansion that would include some of these ministries (that would help the parish grow and not depend solely on the parish priest):

- **Living the Liturgical Life (by example)**
- **Lost Sheep Ministry**
- **Inviting Friends Not Currently Attending Church**
- **Outreach of Car-Pooling**
- **Caring for the Shut-Ins**
- **Outreach to the Local Community**
- **Advertising Church Services and Parish Programs**
- **Distributing Flyers (at Functions or Door to Door)**
- **Greeter Ministry (Welcoming Visitors)**
- **Parking and Pew Courtesy**
- **Catechumen Classes/Bible Study/Adult Education**
- **Funding for Educational Speakers**
- **Parish Library Committee**
- **Parish Bookstore**
- **Helping in the Kitchen**
- **Special Activities Outreach (Choir Concert; Church "Open House")**
- **Youth Ministry (Sunday School, Altar Boys, FOCA)**
- **College Ministry (OCF Groups)**
- **Visiting the Sick (Hospitals, Nursing Facilities, at Home)**
- **Ministry by Telephone**
- **Parish Web-Page**
- **Street Signs and Other Publicity**
- **Ministry of Stewardship (Lead tithing by example)**
- **Adopt a Seminarian**

This Commitment I make in Remembrance of Christ:

1. To pray daily.
2. To receive Holy Communion frequently.
3. To come to Holy Confession at least once a year.
4. To return to God the first-fruits of the gifts He has bestowed on me.
5. To assist in spreading the Good News of Jesus Christ in Saratoga County and beyond.
6. To live out my personal commitment to Christ through loving service to others.
7. To support my parish, my diocese, and national Church of which I am an essential part.

Something to pray about:

PROPORTIONAL GIFT PER WEEK

Percentage of Annual Income	2%	5%	8%	10%
GROSS				
ANNUAL INCOME:				
10,000	4.00	10.00	16.00	20.00
15,000	6.00	15.00	24.00	30.00
20,000	8.00	20.00	32.00	40.00
25,000	10.00	25.00	40.00	50.00
30,000	12.00	30.00	48.00	60.00
35,000	14.00	35.00	56.00	70.00
40,000	16.00	40.00	64.00	80.00
50,000	20.00	50.00	80.00	100.00
60,000	30.00	60.00	96.00	120.00
70,000	40.00	70.00	112.00	140.00
80,000	50.00	80.00	128.00	160.00

If you have a difficulty making a stewardship commitment, please call Fr. Igor at 518.363.0001

Freeing Ourselves from Assessments and Finding the Joys of Giving - An Orthodox Parish's Journey Toward Tithing

by Reader Symeon Combs

Jacob's
Well

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[Note: This article develops comments made by Reader Combs at the NJ Parish Council Conference on "Financial Stewardship" held on June 16, 2012 at Assumption Church, Clifton, NJ.]

Saints Peter and Paul Parish in Manville, New Jersey, has a twenty-two year history of addressing issues of stewardship and proportionate giving as an alternative to assessments and "head taxes." In 1990, Fr. James Parsells, the rector of Saints Peter and Paul, first distributed a booklet entitled *The Theology of Stewardship* and offered stewardship education over a three-month period. At that time, our parish dropped a whopping thirty-four (34!) specialized gift envelopes from its annual gift-envelope packet, reducing the annual packet to envelopes for fifty-two Sundays, Nativity, Pascha and Missions. Further, the Rector began to devote several homilies annually to the spiritual importance of a "first portion" or "first-fruit" offering – dedicating to the Lord the first portion of our income as an "offering of thanksgiving," separate from obligations for food, shelter, utilities, education, etc., which belong to the secular realm of "bill paying."

Further, Fr. James stressed that a self-determined percentage applied against our income—whether gross or net—was the best way to give. In short, he recommended proportionate giving, where a fixed percentage is taken "off the top" before any other uses are made of our income. Our gifts should be like Abel's offering—acceptable to the Lord because they are offered in a true spirit of thanksgiving, as an expression of faith, and as a genuine offering of first fruits, not as token gifts or afterthoughts.

When my wife Theodora and I became members of the parish in fall of 2006, Fr. James was in the midst of another series of homilies on the theology of giving, as well as redistributing the booklet on *The Theology of Stewardship*. His teachings bore fruit, thank God. From the early 1990s to 2006,

giving increased by \$35,000, rising from \$85,000 to \$120,000 annually, even though membership had declined from over 125 to about 90. Obviously, through God's grace, the concepts of stewardship and proportionate giving were taking hold in our parish and among our faithful parishioners.

Then the recession hit, and giving decreased again. We were blessed by the rental of our upper social hall to a Coptic Christian congregation (see the article in *Jacob's Well*, Spring 2011, page 14), as well as by an investment account funded by the bequest of a pious parishioner, so the parish was able to get by in a bad economy.

What better time than the recession to take a leap of faith and completely adopt a tithing model? In a bad economy, the only way our parishes can survive financially is if we give the "first fruits" to the Lord! Plus, our parish was mature in its understanding of Christian stewardship, and parishioners

were making some really generous commitments to special appeals for our parish's needs, as well as for missions and other Orthodox institutions, such as seminaries, monasteries, and IOCC/OCMC appeals.

So, the Rector asked for Bishop Michael's blessing to embark upon a tithing model and leave "head taxes" behind. Here's the gist of the plan we developed: (1) drop the assessment, (2) ask each parishioner to give a proportionate gift, a regular percentage of his/her income, (3) tithe 10% of our operating income to the Diocese of New York and New Jersey, and (4) make sure that we gave the Diocese at least as much as the assessment would have been.

The median per-capita income for Manville in the 2010 Census was \$50,000. We knew that if our 89 members "tithed" regularly at only 3% of their gross income, that would be \$133,500 (\$50,000 x

... America's religious freedom—the right to worship as we choose without interference from the federal government—also carries with it the responsibility to support our churches.

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3% x 89 = \$133,500), enough to meet our annual budget without using any funds from the bequest mentioned above. With His Grace's blessing on our endeavor, Fr. James and the Parish Council began planning in mid-2011 and completed our initial plan at the Parish Council meeting in November 2011.

We decided that November would be "Stewardship Month" and that the Priest would offer homilies on the theology and practices of stewardship on all the Sundays – November 6, 13, 20, and 27. Further, a Parish Council member would offer brief comments during the announcement period on tithing and stewardship, with an emphasis on regular, "percentage giving" of the first fruits. During November, *The Theology of Stewardship* booklet was distributed again, and the Rector attached articles on the theology of giving to each Sunday's bulletin.

We hit hard in our comments on the fact that America generally is a country of "voluntary association" – we join the groups that we believe in and we pay our own way. Also, America's religious freedom – the right to worship as we choose without interference from the federal government – also carries with it the responsibility to support our churches. There is, thank God, no central government or powerful oligarchy that supports our churches. Our parishes are entirely dependent on our parishioners.

New member orientation began to include *The Theology of Stewardship* and information on proportionate giving. We wanted to make sure that new parishioners, particularly those from cultures where state support of churches was a tradition, would understand that in America, it's up to us! Further, in 2011 we began to send letters to all parishioners along with their quarterly giving statements, which are prepared by the Assistant Treasurer. These quarterly letters have three versions – a letter for those who give generously, a letter for those who give nominally, and a letter for those who have no gift record. The letters offer appreciation, encouragement and counsel, as appropriate. Finally, at the Rector's suggestion, we decided to distribute weekly offering envelopes to our church-school children (twenty-two have become regular weekly donors!).

At the Council meeting on November 17, 2011, we completed the stewardship plan and approved

our recommendations to the parish for the upcoming annual meeting:

Recommendation on Tithing and Assessment:

- Discontinue assessment envelopes.
- There will be no "membership dues," or "head taxes," in our parish – we must transition to tithing and proportionate giving.
- Support of the Diocese and national church is part of who we are as Orthodox Christians!
- Replace the assessment with a Diocesan tithe of 10% of operating income.
- Include the Diocesan tithe as a line-item expense in 2012 operating budget.

Definition of Operating Income for the Diocesan Tithe:

- Altar wine, candles, and temple oil contributions;
- Holy Day gifts (Nativity and Pascha);
- "Loose Cash" not identified with a particular person;
- Parish Event Income;
- Sunday Envelopes from members.

Following each completed month, starting with January 2012, 10% of the total income from the lines above has been remitted to the Diocese. (In order not to fall short, if our tithes are less than the amount that would have been generated by the assessment we will make up the difference by remitting special checks twice a year.) Our parishioners' donations for parish cemetery upkeep, capital improvements to the church and social hall, Orthodox missions, and alms for the poor are not included in our definition of "operating income," since they are gifts with a restricted purpose.

At the 2012 Parish Annual Meeting, our parishioners took a leap of faith and endorsed the plan! A few said that the plan wouldn't work, and that the assessment was a necessary tool. However through May 2012, the parish was slightly ahead of budget in gift income and had exceeded the pro-rata amount of the assessment to date in its tithing to the Diocese. Glory to God for all things!

As our Parish's 100th Anniversary approaches in only three years, many opportunities and challenges are present. The parish's sanctuary and other facilities will present some capital needs, and a plan for capital improvements and an estimated

capital budget over five years need to be prepared. We all must try harder to tithe and ensure that the parish is fiscally stable through our annual and capital giving.

And, we all must pray for our parish to grow stronger and larger! Our future is bright, and we must be courageous in welcoming those who are seeking the Holy Faith. Bishop Michael has challenged us to focus on mission and evangelization, and our Priest has challenged us to broaden and deepen our knowledge of the Holy Faith to prepare ourselves for this task.

Our founders who came to America in the early 20th century brought a priceless legacy. As we approach the 100th anniversary of our parish, we seek to honor their memory by a renewed commitment to the Holy Faith and to our parish through embracing the principles and practices of Orthodox Christian stewardship.

Rector, Father James Parsells; Senior Warden, Symeon Combs; and Parish Treasurer, Daniel Torrisi; will be glad to share materials, plans, and documents referenced in this article. Please contact Symeon Combs at symeoncombs@yahoo.com.

The 2012 Parish Council Conferences on "Financial Stewardship" were conducted in June at Clifton NJ, Endicott NY, and Whitestone NY. More than 150 parish council members from Diocesan parishes attended. The guest facilitator, Maureen Jury of the Diocese of the South, offered well-received and information-packed discussions. The Endicott NY Conference was recorded and videos of the event are available at: http://nynjoca.org/parish_council_2012.html. It is hoped that all parish council members, and interested faithful, who were unable to attend one of the Conferences will take the opportunity to view the videos.

Possessions

by David Frost

I want to talk about the product of our work: money and possessions and the power they give. If you are a Christian, you are called (as at baptism) to "turn to Christ" and to keep turning to Christ. Don't let me disguise from you the reality of what that means. Conversion to Christ means also conversion of the wallet. The Christ we have talked so much about will not allow you to call anything your own: sooner or later He will make it clear that you have given Him a right to all that you are and all that you possess. Anything you have is what Christ has given back, permitted you to use. And for all that He has given or returned, He will expect an account. Did you use it for His purpose?

That is a crunch-point for many people. The Jews established a principle of tithing: one tenth of what you have is for God, the rest is your own. Many of the Protestant churches follow this rule of a tenth for the Church, and that is why their churches have funds for so many good works, in education, health care, social service and the like. If we Orthodox began to imitate them, there is so much we could do.

I say it's a crunch-point because the thought of turning everything over to Christ terrifies us. We

want security. I will only feel secure when the mortgage is paid off, the house is mine, and there's also that little bit in the bank that no one can touch but me, just for any emergency. But (as I once heard the former Anglican Bishop of Salisbury, Joe Fison, say) keeping a little hidden away in reserve is a major cause of faith going dead. He said that when people came to him complaining that Christ, God, and religion were starting to mean less and less to them, he almost always found it was a case of what he called "lumber in the attic": areas of one's life, of one's concerns or activities or possessions that you weren't prepared to let Jesus get His hands on. "Keep off, Jesus – that bit's for me."

Christ demands your all – and giving your all to Christ is the essence of Christian behavior. The rewards are far more than we can imagine: a life cleansed and fulfilled, because we are being turned into the likeness of God in Christ.

David Frost is Principal and Administrator of The Institute for Orthodox Christians Studies, Cambridge, England. This is taken from: THE WAY: Talk 11 – Christian Behaviour; Institute for Orthodox Christian Studies, 2004, 2010.

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Before making your Year 2010 Pledge for the ongoing work of our parish family, please....

seek Our Lord's guidance in determining what portion of your treasure you wish to set aside for the work of the Church during the coming year.

carefully and thoughtfully review all the materials we have prepared and printed for you.

consider your commitment to the present and future of Christ the Savior.

fill out your pledge card and bring it or return it to the church on September 28th, 2008 which has been designated as Pledge Sunday.

faithfully keep your commitment as it is a COVENANT between you and God.

CHRIST THE SAVIOR
ORTHODOX CHRISTIAN CHURCH
Ballston, NY

2009
OUR COMMITMENT

PROPORTIONAL GIFT PER MONTH

GROSS	1%	2%	3%	4%	5%	10%
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10,000	8.33	16.67	25.00	33.33	41.67	83.33
15,000	12.50	25.00	37.50	50.00	62.50	125.00
20,000	16.67	33.33	50.00	66.67	83.33	166.67
25,000	20.83	41.67	62.50	83.33	104.17	208.33
30,000	25.00	50.00	75.00	100.00	125.00	250.00
35,000	29.17	58.33	87.50	116.67	145.83	291.67
40,000	33.33	66.67	100.00	133.33	166.67	333.33
50,000	41.67	83.33	125.00	166.67	208.33	416.67
60,000	50.00	100.00	150.00	200.00	250.00	500.00
70,000	58.33	116.67	175.00	233.33	291.67	583.33
80,000	66.67	133.33	200.00	266.67	333.33	666.67
90,000	75.00	150.00	225.00	300.00	375.00	750.00
100,000	83.33	166.67	250.00	333.33	416.67	833.33

Christ the Savior's Parish is a family -- God's family-- united together in our common faith and hope that God's love brings us salvation and eternal life in His Kingdom.

Another thing that unites our parish family is our commitment to offering our time, our talents and our treasures for the building up of God's Kingdom.

In fact, our parish -- already almost 20 years old -- would have never grown without the time and talent offered by so many of our "family" members!

Scripture teaches that
we reap what we have sown;
And we have truly reaped a great deal
in a very short time!

Dear Brothers and Sisters:

THE STEWARDSHIP PLEDGE PROGRAM

The Stewardship Program is a way for Orthodox Christians to meet Church obligations with responsibility, dignity and equity.

It is the only way to participate totally in the work and mission of the Church.

It is the only way through which the support of our Church becomes a matter of conscience instead of coercion.

It is the only way that considers the support of the Church as a personal obligation and a matter of commitment.

It is the only way the Church is able to meet the needs of its faithful now and in the future, based purely on Christian principles.

At the core of any Stewardship Program are the stewards of the Church. A good steward is neither a miser nor a spendthrift. A good steward is not one who economizes but one who is a good manager of what has been entrusted to him.

If we believe that we come into this world with nothing and leave this world with nothing, then we must admit that all we have during our lifetime belongs to someone else. That someone is God - to whom everything belongs. We have only been entrusted with it to manage it here on earth to the best of our ability. A closer look at the parable of the talents tells us very clearly that a good manager and a good steward will earn both success on earth and favor with God.

As members of an Orthodox Christian parish, we have, by our own choice, undertaken a responsibility to become managers and stewards of that parish. That is, to love it, care for it, be concerned about it, support it and promote its Christian work and mission. How well we accomplish these acts of stewardship will determine our success as a Christian Stewards.

In order to successfully manage the spiritual and material aspects of the parish, we have to give of our time, our talents and our material wealth. There is nothing else we can give. We must give enough of all three to assure the smooth operation of the parish so the spiritual, educational, cultural, social and philanthropic needs of our parish are met.

We should never be concerned about how much someone else gives. Rather, we should worry about ourselves and whether we are good stewards of God's blessings. If we are good stewards, our actions show it, regardless of what the next person does.

In responding to the question of "how much should we give?", let us remember that personal commitment is the foundation of our giving and is the element that makes the difference. It is our sincere personal commitment that makes Christian Stewardship far more meaningful than charitable offering alone. For each and every one of us

there is a fair offering to our Church and to the livelihood of our parish community. It is our personal quest to find, according to our abilities, what that offering will be.

No matter how much we sermonize and instruct our people on the benefits of Stewardship and the importance of personal commitment, for one reason or another parishioners will still ask how much they should give. Experience has told us that the most fair and equitable guideline to contribute is one hour's pay per week or five dollars per week for every ten thousand dollars of gross income. It is fair and represents the abilities of individual communicants of all walks of life.

In our efforts to meet the needs of the parish, diocese and Archdiocese, be they spiritual, financial, administrative, educational or cultural, clergy and laity must exhibit creativity, reason, determination, cooperation, perseverance and especially, absence of fear. If we achieve this, we will be able to give our faithful a most precious gift- that is, the opportunity to give to the Church.

Let us follow the edict of our Lord and "not postpone to tomorrow the things we can do today."

"Put aside something... on the first day of every week" (1 Cor. 16:2)

Each year, we approve our parish budget in November. This past fiscal year it totaled over \$66,000. Of that amount over \$53,000 is derived from pledge commitments that were made. That means that the average pledge is approximately \$90 per month. From that we make our Archdiocesan/Diocesan assessment payment of \$145 per adult member/per year, which is sent to them from the pledge offering that is given to build up our diocesan and national Church.

We hold to the example given us in the Bible that to whom much is given, much is required. As you ponder your 2008 pledge, we ask that you remember the scriptural teaching that the MINIMUM offering acceptable to God is a tithe (10%) of your blessings. The Father of the Church teach us that we have sacrificed nothing until we surpass that 10%, because the first 10% BELONGS TO GOD. If we donate less than 10%, we are using what belongs to God for our own purposes. While we do not ask for the scriptural tithe, we urge everyone to pledge at least 3%. Again, remember that the FIRST \$145 donated automatically go to support the work of our Archdiocese and Diocese. If you give less than \$145 yearly, you have donated NOTHING to the parish.

We hope, also, that in generosity your pledge may be increased by 3.2% (cost of living adjustment) this year so that we may continue to carry out the work of the church ever more effectively.

As the Holy Fathers of the Church have instructed us: We do not have God as our Father,
unless we have the Church as our mother.

Christ the Savior Stewardship Sunday for 2007

When we consecrate a church, we set it aside exclusively for the worship and glorification of God. We too, as children of God, members of Christ's Church, His Body, have been called and set apart (Rom. 1: 6-7). We are a chosen race, a royal priesthood, a holy nation, God's own people, that we may declare the wonderful deeds of Him who called us out of darkness into His marvelous light. (1 Peter 2:9)

When we make our Stewardship Pledge Commitment, we make an offering of ourselves, acknowledging God as the ultimate Giver of all gifts and our desire to serve and glorify Him. We remember that we have not given God something, which belongs to us and for which He should be grateful. Rather, we are thankful for the bountiful gifts with which He has blessed us and gladly offer our assistance to His Church.

In his final prayer to God at the time of his death, King David said, "Everything in heaven and earth is yours...all riches and wealth come from you. Now, our God, we give you thanks and we praise your glorious name. Yet my people and I cannot give you anything, because everything is a gift from you, and we have only given back what is yours already. (1 Chron.29:11-14)

Through our Stewardship Pledge Commitment, we are able to offer our support to the many ministries or services of our Church, both locally and nationally. Our Church has no other means of providing for these vital programs than from its people. When our pledges are established in faith toward God's work, we experience the joy that we are participating in His Holy mission.

As you consider your commitment for 2007, reflect upon the following message that was once given by a pastor to his congregation. "Man is saved by trusting in God's unselfish love. Any man can be saved who is willing to let God love him." There is no growth until we give. God gives first, but we do not grow until we give. The attitude toward life's blessings, which causes us to give, is the attitude that causes us to grow.

I need to give. Without giving, I can never grow. Some give until it hurts. Others give until it feels good. Giving is the attitude that brings growth.

When we give in Christ's name, He promises to multiply that gift for His Church and in our lives. Sunday, Sept. 23rd is our Pledge Sunday. We ask you to pray once again over this commitment and ask God to help you to both meet and exceed it.

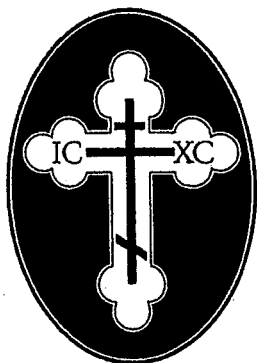
Fr. Igor and
your Trustees' Council

***"Come as living stones,
and let yourselves be used
in building the spiritual temple...
to offer spiritual and acceptable sacrifice to God
through Jesus Christ."
(1 Peter 2:5)***

On behalf of the parish and parishioners, we thank you for stepping forward and making your pledge commitment for 2007 of \$ _____. We know that you love the Church and want to see it committed to living and building up of the Kingdom of God through the local efforts of our Christ the Savior Church. As the Apostles of Christ began the building up of the Church and subsequent generations followed in their footsteps, so, even today, we are called and stand ready to do the same.

From your pledge, we develop our budget for the year.

Keeping St. Philip's Going and Growing: The Myths and Realities of Pledging



As we discussed our Forty Days of Growth in Stewardship emphasis for this year, we on the Stewardship Ministry Team have found that there are a lot of "myths" that become ingrained in us as children or that we assume to be true but are a far cry from "reality."

Please take a few moments to read what we learned from our experience, which includes some learning from other parishes, too. (We found that we're not alone when it comes to erroneous assumptions about pledging!) We hope a better understanding of these myths and realities will be helpful as we all consider our support for each other and for St. Philip's through our pledging this fall for 2004.



I don't need to pledge because the Archdiocese provides for St. Philip's operating expenses.

The reality is... No. It is just the other way around. St. Philip's supports the Archdiocese and each of us supports St. Philip's. Everything happens because of your support...and the support of parishioners like you from the past 25 years and from future generations to come.

I regularly leave money in the collection plate, and that's the same thing as pledging.

The reality is... Every dollar in the collection plate is a wonderful gift. These gifts help in many ways and are deeply appreciated. However, that is not a pledge. A pledge is used to plan for St. Philip's ministries and day-to-day operating expenses for the coming year. Effective planning is not possible without each person's pledge, no matter how large or small.

I don't like to pledge because pledging is so formal and binding!

The reality is... A pledge is simply a good-faith commitment about giving back "in treasure" to St. Philip's and God. It is an amount that you feel reflects your love of God and St. Philip's, and your gratitude for all the blessings of this life. It is important to remember that pledges can be adjusted upward or downward, depending on the way circumstances unfold in your year. You will be asked to fill out a pledge card this fall for the amount you wish to give and your preferred payment schedule, weekly or monthly. You can also make a gift through the transfer of stock certificates.

The church is just like any other charity.

The reality is... Many other charities do God-pleasing work, but making one's church the center of one's giving is a direct expression of one's Christian faith. It is understood that there are many demands on your resources and pledging is not a request to ignore your personal commitments. Being a good steward in your life is caring for yourself, your family and your community. We would like to ask that St. Philip's be the focus for your commitment to giving back in accordance with what you have received.

I can't make a pledge because I don't know what my income will be this year (I work on commission; my investments fluctuate; I'm retired ...)

The reality is... You most likely have commitments such as a mortgage, a car payment or a planned vacation, all items that require a "good faith" pledge. You can make a prudent pledge based on a reasonable estimate of your yearly income. If things turn out better than you anticipated, you can even add to it. The beauty of proportional giving is its essential fairness. You give in proportion to what you have.

Since I can't possibly "tithe" (give 10%), I can't make a pledge.

The reality is... The tithe is the biblical foundation for giving. The church asks us to consider our financial commitment as a percentage of income (however we calculate it) and then commit to at least maintaining, and ideally increasing, that percentage every year. Start now, at whatever level makes sense for you, and try to increase that level of giving every year.

I am uncomfortable about being judged on the basis of my giving.

The reality is... Your giving is as private and personal a matter as your relationship with God. We make every effort to respect that. At St. Philip's we value "proportional giving;" we strive to give in proportion to our joy and desire to serve. Some people have found this proportional giving chart helpful when contemplating their giving. We hope that each of us considers prayerfully what will show our gratitude.

ANNUAL INCOME	2%	4%	6%	8%	10%	12%	14%
\$10,000	\$ 200	\$400	\$ 600	\$ 800	\$ 1,000	\$ 1,200	\$ 1,400
\$25,000	\$ 500	\$1,000	\$1,500	\$2,000	\$ 2,500	\$ 3,000	\$ 3,500
\$50,000	\$1,000	\$2,000	\$3,000	\$4,000	\$ 5,000	\$ 6,000	\$ 7,000
\$75,000	\$1,500	\$3,000	\$4,500	\$6,000	\$ 7,500	\$ 9,000	\$10,500
\$100,000	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000
\$125,000	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500
\$150,000	\$3,000	\$6,000	\$9,000	\$12,000	\$15,000	\$18,000	\$21,000
\$200,000	\$4,000	\$8,000	\$12,000	\$16,000	\$20,000	\$24,000	\$28,000
\$250,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000

Time to think Stewardship!

Yes, St. Philip's, we are blessed again to have the opportunity to think stewardship, our humble **response to God's great love** for us in Jesus Christ our Lord!

You have been asked to pledge your financial support for the Lord's work, here at St. Philip's and beyond - and what a wonderful opportunity that is!

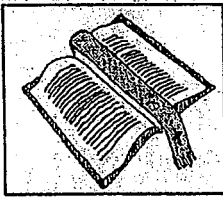
a style of life
which
embodies our
thankfulness

Of course, stewardship is not just about money. It is really about a **style of life** which embodies our **thankfulness** to God for everything we have received from Him.

Stewardship really recognizes that our entire life is a gift from God. We've said it before, and we will say it again and again, because it is so important to understand: **We really own nothing!** Everything is on loan to us from God!

We really
own
nothing!

In the Scriptures, God is never depicted in miserly terms. God is always extravagant in His grace and goodness, even overwhelming, in that He showers His blessings on both the sinner and the saint, the ungrateful and the grateful!



I know of no Scripture that encourages God's people to be anything but generous toward the Lord and others. I know of no Scripture that directs God's people to be cheap and stingy. Never is miserliness held up as an example for us.

I know of no saint who is an example for God's people because he or she did little on behalf of Christ. No one is complimented for doing as little as possible. Nowhere are God's people instructed to wait until they have everything they want, before they are generous with their lives for others.

Stewardship is really a reflection of our faith in, and gratitude to, the God whom we say we love and serve. On the basis of that, how can we be anything but willing and enthusiastic witnesses to God's generosity and love to us?

a reflection
of faith and
gratitude to
God

Let us seize the moment, and gladly take the opportunity to grow in thankfulness to God, as we pledge our "thank you" to God at St. Philip's.

Rungs on the Ladder of Tithing

- 10% — I DID
- 9% — I WILL
- 8% — I CAN
- 7 % — I THINK I CAN
- 6% — I MIGHT
- 5% — I THINK I MIGHT
- 4% — WHAT IS IT
- 3% — I WISH I COULD
- 2% — I DON'T KNOW HOW
- 1% — I CAN'T
- 0% — I WON'T

As we hear Christ's call and give our hearts to Him, Jesus directs our living and giving.

Dealing with percentages helps us focus on what the Lord wants, instead of on set amounts.

As God's people, we continue to grow in faith.

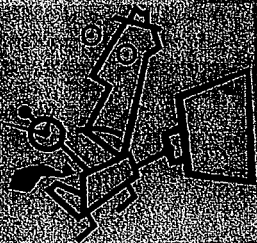
There is much to be done.

What a Horrible Dream!

I dreamed that the Lord took my
● Sunday contribution and multiplied
it by ten, and this became my
weekly income. In no time at all I
lost my color TV, had to give up
my automobile—I couldn't even
make a house payment. What can
a person do on \$10.00 a week?

● Suppose the Lord took your
offering and multiplied it by ten
and made that your weekly
income.

HOW MUCH WOULD YOU MAKE?



Obituary



Our church was saddened to learn this week of the death of one of our most valued members, Someone Else.

Someone's passing creates a vacancy that will be difficult to fill.

Else has been with us for many years and for every one of those years, Someone did far more than a normal person's share of the work.

Whenever there was a job to do, a class to teach, or meeting to attend, one name was on everyone's list: "Let Someone Else do it."

Whenever leadership was mentioned, this wonderful person was looked to for inspiration as well as results: "Someone Else can work with that group."

It was common knowledge that Someone Else was among the most liberal givers in our church. Whenever there was a financial need, everyone just assumed Someone Else would make up the difference.

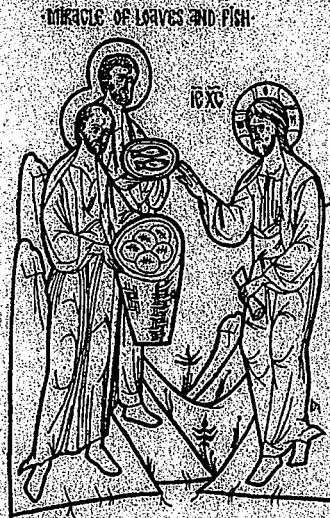
Someone Else was a wonderful person - sometimes appearing superhuman. Were the truth known, everybody expected too much of Someone Else.

Now Someone Else is gone! We wonder what we are going to do. Someone Else left a wonderful example to follow, but who is going to follow it? Who is going to do the things Someone Else did?

When you are asked to help this year, remember - we can't depend on Someone Else anymore.

- Author unknown

Thoughts On Giving



Stewardship at St. Philip's

The Old Testament reveals that God, from the beginning of His contacts with men, instructed His followers to give one-tenth of their income to Him. (Lev. 27:30)

Those in the New Testament Church were directed to give proportionately as God prospered them. (1 Cor. 16:2)

St. Philip's invites its members to seriously consider percentage giving as a recognition that all life belongs to the Lord who gave His all for us.

I'm glad my church needs money . . .

Have you ever heard anyone say: *"My Church is always asking for money. I wish I could belong to a Church that never needed any money."*

Surely they don't mean that. Any church that is alive needs money. Only dead Churches do not call on their members for support. If anyone should accuse your Church of always needing and calling for money, regard it as a compliment. Invite this person to rejoice with you that you both belong to a live, going concern of our Lord and Saviour, Jesus Christ, rather than a dead, stagnant organization from which the glory of Christ has departed.

—◆—

One father was complaining to another that his son cost him a great deal of money - for books, clothes, lunch, allowance and tuition.

"It's strange that you feel that way," the other replied. *"My son doesn't cost me a cent; I haven't spent a dime on him in over two years, but I sure wish I could."*

"Why doesn't he cost you anything?" asked the first father.

The second father replied, *"A little over two years ago he died."*

—◆—

A Church that is alive needs the generous, sacrificial support of those who love it. Only a dead Church demands no sacrifice.



TOWARD A DEFINITION OF CHRISTIAN STEWARDSHIP

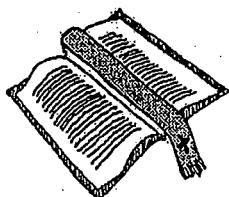
**Can we now build a definition for stewardship?
How might we describe "stewardship in action"?**

1. Stewardship is learning how to be a responsible and concerned caretaker of Christ's Church; it is learning how to enjoy Church life and be happy in Church work, for in the Church dwells the fullness of the Spirit of God.
2. Stewardship is our active commitment to use all our time, talent, and treasure for the benefit of humankind in grateful acknowledgment of Christ's redeeming love.
3. Stewardship is caring for the needs of others.
4. Stewardship is offering one's self to God as He offered Himself to us.
5. Stewardship is what a person does after saying "I Believe...", as proof of that belief.
6. Stewardship is devotion and service to God and His Church as persons, as families, as a parish, and as a Holy Orthodox Community.

*If we understand stewardship
properly, then living as stewards will
become our vocation*

Time

We are all rich here. You may be on a fixed income, but no one has more time than you. Every ministry takes time. Every prayer takes time. Every witness takes time. Every act of worship takes time. How much time will you commit to God?



Talent and Ability

Look at all the things you can do! You have talents of all kinds.

Some are big and some are small. Have you made them available to God? Can you be enthusiastic for Christ? The

abilities you use daily are of great value where you work. Can the Lord use them? Don't wait for someone to ask before putting your talents to work for

The Many Dimensions of Stewardship

Christian stewardship means more than money and material possessions. Here are some other dimensions of life that we should give back to God.

Creation

God did a wonderful job in giving us our world. How are we taking care of it? This commitment means we should be careful not to litter or otherwise spoil God's beautiful world. It also means we should take care of the body that God has given us; it's the temple of the Holy Spirit. Will you use wisely all that God has given you through his marvelous creation?

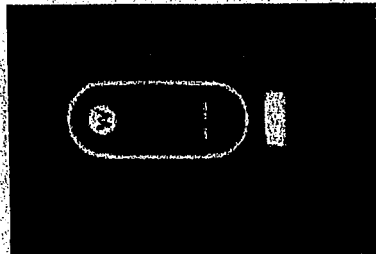
Possessions

This is more than money. It includes the tithe, but it also covers what we do with the nine-tenths that remains. The way we manage our resources is a part of Christian stewardship.



STEWARDSHIP COMPARISON CHART

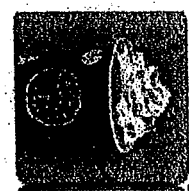
The average stewardship pledge for our community is \$440



\$588



\$325



\$564



\$648



\$444



\$660

Is keeping our Church doors open worth less to us than a cup of coffee

Stewardship Comparison Chart

The average stewardship pledge for our community is \$440

Activities	Annual cost
Purchase a daily paper	\$325
Stewardship pledge	\$440
Going to the movies once a month	\$444
Buy a daily cup of coffee	\$564
Cell phone	\$588
Going out to dinner once a month	\$648
Cable bill	\$660
Car Insurance	\$880
Gas for our cars	\$1800

Please fill in the information listed below and turn in with your pledge card to the church office.

PERSONAL INFORMATION

NAME (First/Last): _____

Baptized or Chrismated Orthodox Christian? ☐ YES ☐ NO • Name Day (or Baptismal Name): _____

SPOUSE (First/Last): _____

Baptized or Chrismated Orthodox Christian? ☐ YES ☐ NO • Name Day (or Baptismal Name): _____

Residence Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone Number: (_____) _____ Cellular: (_____) _____

Business Phone: (Self) (_____) _____ (Spouse): (_____) _____

Occupation: (Self) _____ (Spouse): _____

Birthdate: (Self) _____ (Spouse): _____

E-mail: (Self) _____ (Spouse): _____

Names, Birthdates, and Name Days of Dependent Children:

Please fill in the information requested below and turn in to the church office with your pledge card and personal information. Thank you!

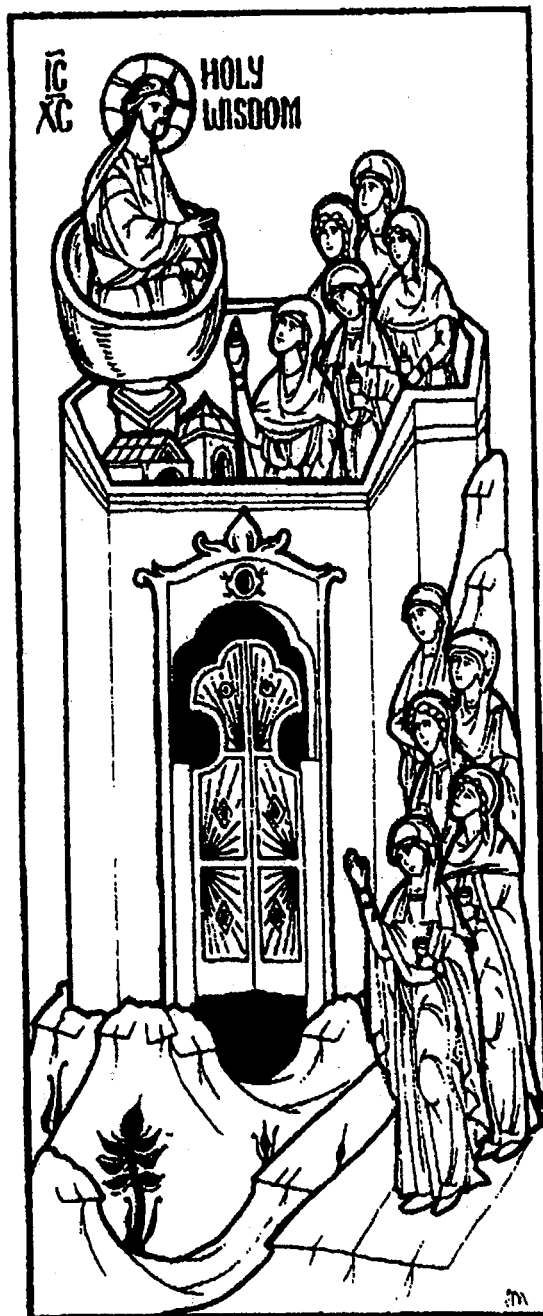
COMMITMENT OF TIME AND TALENT

Name(s): _____

For married couples: Please indicate "H" for husband and "W" for wife.

<p>___ ___ Annual Festival</p> <p>___ ___ Assist in Bookstore</p> <p>___ ___ Assist in Office</p> <p>___ ___ Assist w/ Parish Communications</p> <p>___ ___ Assist w/ Religious Education</p> <p>___ ___ Assist w/ Stewardship Programs</p> <p>___ ___ Assist with Web Site</p> <p>___ ___ Bake for Events</p> <p>___ ___ Budget and Planning</p> <p>___ ___ Greek School Teacher</p> <p>___ ___ Greek School Assist./Substitute</p> <p>___ ___ Greet Parishioners/Newcomers</p> <p>___ ___ Host Coffee Hour</p> <p>___ ___ Outreach</p> <p>___ ___ Parish Luncheons</p> <p>___ ___ Philoptochos Events</p> <p>___ ___ Planning/Organizing</p> <p>___ ___ Play Organ/Piano</p> <p>___ ___ Prepare Prosforon</p> <p>___ ___ Prepare food for needy</p>	<p>___ ___ Building Maintenance</p> <p>___ ___ Church Events</p> <p>___ ___ Choir</p> <p>___ ___ Clean Up After Events</p> <p>___ ___ Contact/Entertain Newcomers</p> <p>___ ___ Cook for Events</p> <p>___ ___ Coordinate Church Activities</p> <p>___ ___ Decorate for Events</p> <p>___ ___ Fund Raising</p> <p>___ ___ Promote Church Activities</p> <p>___ ___ Serve Food</p> <p>___ ___ Set Up for Events</p> <p>___ ___ Transport Sick/Aged</p> <p>___ ___ Volunteer Time if Called</p> <p>___ ___ Youth Leader</p> <p>___ ___ Other Talents:</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
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Stewardship Resource Kit



www.oca.org/PDF/Stewardship/OCA-Stewardship-Hndbk.pdf

Recommended By
Fr. James Parsell
SS. Peter & Paul Church,
Manville, NJ



*We will answer at the Judgment Seat for the way we use what God has loaned to us.
We will answer not only about our own offerings, but also about the way we used even what God gave us for our own benefit.*

We have the perfect example of letting go of ownership in the Eucharist. We can be tempted to believe that we are offering "our" gifts — bread we baked with our own hands, wine purchased to make an offering. But that is false; the bread would not have been possible without God providing grain for the flour, and the wine would not have been possible without the sun-kissed grapes fermenting. God provides it all. But once we let go of ownership what happens? God accepts the bread and wine offered as gifts and doesn't consume them in a ball of fire, nor make them vanish in some magical disappearing act, nor "hoard" them for Himself. The simple bread and wine accepted by God is transformed into the Body and Blood of Christ, and then to show Who the real Owner is, and the real intention of that Owner, the transformed bread and wine is given back to us! God's desire in accepting our offering is not

to "get something" for Himself. Rather, His intention is to give each of us the opportunity to be like Him in giving.

D. Tenant

The Christian steward is not only called to give of the blessings God has bestowed, but also to understand that we are only giving to God what already belongs to Him. We are not the owners; we are borrowers. We will answer at the Judgment Seat for the way we use what God has loaned to us. We will answer not only about our own offerings, but also about the way we used even what God gave us for our own benefit. If we squander and misuse our funds, if we spend and borrow to acquire more and more, if we pursue riches, power, and glory at the expense of our family and neighbor, we shall come to our graves like the Prodigal Son, squandering everything that the Father has given us. But we will be worse than the Prodigal Son, for he repented and returned.

The Christian steward also understands that he is a steward of the world and of his body. A Christian is obliged as a child of God to care for the environment and exercise dominion over the world in a loving and caring way. Dominion is not consumption. A Christian is also obliged to care for his health and his body as the Temple of the Holy Spirit. All manner of sin is excused in our contemporary culture of abundance. A slavish devotion to food, drink, money, and sexual activity, as well as impatience, anger, and numerous other egotistic traits are not only excused, but even exalted in society. Not so for a Christian — self-denial, prayer and fasting are essential components of Christian life and essential components of stewardship.

A Christian is obliged to care for his health and his body as the Temple of the Holy Spirit.

"Now concerning the contribution for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper. ... " (1 Corinthians 16:1-2)

The scriptural minimum offering to the Lord is the tithe. A tithe is one-tenth of our possessions. If we had a herd of sheep or goats, the offering would be sheep or goats. If we farmed a crop of wheat, the offering would be wheat. In our contemporary North American society, even if we raise sheep and goats, even if we harvest crops, our measure of prosperity is translated to money. We sell our sheep and goats, we take our crops to market, or we work a job and bring home a paycheck.

The translation of the biblical minimum in contemporary North America, therefore, is a tithe to the Lord from one's income. All of the blessings in life belong to God, not to us. But the first one-tenth of the blessings provided in life should be set aside as an offering to God. No one would literally walk up to God face-to-face, brandish a gun, and say "stick 'em up." But when a Christian does not tithe, he/she actually robs God of what rightfully is His and keeps it for selfish uses:

"Will man rob God? Yet you are robbing me. But you say, 'How are we robbing you?' In your tithes and offerings. You are cursed with a curse, for you are robbing me; the whole nation of you." (Malachi 3:8-9)

Giving a tithe from the blessings that God gives to every human being was seen in the Old Testament as a basic requirement for anyone trying to live a godly life. It was a minimum. But is this legal obligation still incumbent upon New Testament Christians? After all, haven't we been redeemed in Jesus Christ and freed from the Jewish law? Yes and no.

While it is true that the Lord Himself said that He came to fulfill the law and allow His followers to worship in "spirit and in truth," not bound by legalisms, He also told the rich young man: *"...sell all that you own, give it to the poor and follow Me."* Jesus also condemned the rulers of the synagogue, who "tithe mint and dill and cumin, and have neglected the weightier matters of the law, justice and mercy and faith; these you ought to have done, without neglecting the others" (Matthew 23:23). He condemns the legalistic minimalism of the rulers and their hypocrisy, but does not release them from the obligation of the tithe. They are to correct their attitudes, while continuing to offer their tithe.

In a very deep way, the Lord, in chastising the rulers of the synagogue, reminds us that giving from the blessings that God has bestowed on us is actually the easiest of Christian behaviors.

We sometimes hold steadfastly to contradictory positions with regard to legalism and giving. On the one hand, we can be tempted to think we are released from the tithe because it is "Protestant" or "legalistic," when in reality we are simply looking for a release from giving because we wish to use our resources for other things. On the other hand, we can be quite legalistic when it comes to other aspects of church life such as liturgical propriety, fasting, music, and language.

How can contemporary society understand that a minimum tip in a restaurant is ten percent (many today say 15-18%) but when that same percentage is asked of us in the Church it is dismissed as being "too much"?

An Orthodox believer might be heard to say, "Oh, I give \$10 a week to the Church, because we don't tithe like the Protestants," while at the same time saying, "Did you notice that John never crosses himself at the right time, and that Mary uses dairy products during Lent?" God commands us to give as a minimum gift to His Church a tithe of our blessings. He never mentions how many times we should cross ourselves.

In a very deep way, the Lord, in chastising the rulers of the synagogue, reminds us that giving from the blessings that God has bestowed on us is actually the easiest of Christian behaviors. It should take very little thought. We have to put in far more thought and effort when we deal with the weightier matters of the law — justice, mercy and faith. A

Christian might also note that when we order our lives in accord with the weightier matters of the law, it becomes easier to give, because our hearts and minds are in the right place.

G. How Much Should I Give? Tithes and Proportions

A Christian should not be bound by the tithe in the legal sense, thinking that once he has offered a tithe he can claim to be a "good" Christian. A Christian looks at the means God has provided and assesses what is possible: Can I tithe right now? Can I give more than a tithe? When Christ told the rich young man to sell everything, He was trying to awaken in him the realization that something (his wealth) was coming between the man and God. Nothing should be allowed to damage our relationship with God. We are, in the deepest sense of the word, called to offer everything to God.

Another problem with a legalistic view of the tithe is that 10 percent becomes the maximum instead of the minimum. God has blessed many people abundantly — so abundantly that for them a tithe becomes a pittance. Some people could offer half of their income and not even feel it. How can contemporary society understand that a minimum tip in a restaurant is 10 percent (many today say 15-18%) but when that same percentage is asked of us in the Church it is dismissed as being "too much"? How can someone sign for a 5% interest rate on a mortgage and be ecstatic while complaining that the 2% he gave to the Church last year was "too much"? How can a person claiming to be a "good Christian" not blink an eye when sending \$500 per month to a bank for a monthly car payment but grumble and grouse while making out a \$20 check to his parish? From those to whom much has been given, much is expected.

If one reviews family finances and finds it impossible to leap into a tithe, a plan to gradually implement tithing is an option.

H. Legitimate Questions

The faithful Christian certainly is encouraged to make offerings to charitable and missionary sources either within or outside of the Church

Some Christians struggle with legitimate questions about tithing. First, how can someone who has not been tithing begin to tithe? The simple answer, of course, is to trust God and start. Figure out what a tithe of your income would be, and start donating it. The more involved answer is that moving abruptly from offering a small portion of one's income to offering 10 percent might be financially difficult. If one reviews family finances and finds it impossible to leap to a tithe, a plan to gradually implement tithing is an option. Move from a simple fixed amount to a proportion of income (e.g., 1%, 2%, 3%, etc.) with a goal of reaching 10 percent. Most Christians who offer a fixed amount (usually an amount required by the parish) find that they are donating less than 1% of their income to the Church. Most people can certainly increase that proportion without financial difficulties. Doing so, of course, would entail a redefinition of priorities in a family's spending.

Second, some argue that part of the Old Testament tithe went to "social concerns" that are now managed by the government through taxes (property, income, and sales), so our "tithe" should take into account what we are already paying in taxes for those purposes. The argument may have some merit, but it also casts doubt on the power of God and the care He shows to His creation. God asks a tithe and promises to provide what is necessary to make that offering. He also tells us to "*render unto Caesar what is Caesar's.*" There certainly is still room (even a need) in today's social safety nets for active participation by the Church in caring for the disadvantaged beyond what is provided by the government.

Finally, there is a difference in the Scriptures between "tithes," "offerings," and "almsgiving." A tithe is that portion of our income given back to God through His Church to provide for the mission of the Church and its outreach in this world. An offering is a targeted gift, above and beyond the tithe. The faithful Christian certainly is encouraged to make offerings to charitable and missionary sources either within or outside of the Church. A local food pantry, a specific family in need, schools, seminaries, the Fellowship of Orthodox Stewards, and the Church itself (beyond the local parish) are examples of proper recipients of our offerings. Almsgiving is direct giving to those less fortunate; money from your pocket by your hand to the hand of someone in need. Almsgiving is what the Lord was referring to when he spoke about "*not letting the left hand know what the right hand is doing.*" (Matthew 6:3)

I. What Is NOT Being Done?

It goes without saying that if Orthodox Christians tithed to their local parish, all the needs and many of the wants of the Church at every level of Church life would be more than adequately met. Studies have shown that twenty North American families tithing their income can support a parish and a full-

*What can a parish
with fifty or one
hundred families
tithing their income
do in this world?*

time pastor. What can a parish with fifty or one hundred families tithing their income do in this world? If that many parishioners did tithe, could the parish become more of a witness in contemporary society? Could the parish feed the hungry and clothe the naked? Could real mission be done — inspiring and leading those searching for the Truth to the Church? Could real education, offering a real alternative to the "gospels" of this world, be a reality in our day-to-day parish life?

QUESTIONS TO PONDER:

- 1) What is a tithe of my income? Of my time? Of my talent? How does a tithe compare with what I am actually offering to God and the Church right now?
- 2) How does the "widow's mite" (Mark 12:41-44) compare with my offering? Does someone who earns a great deal and who enjoys abundant material blessings need to look at the "tithe" as something more than 10 percent?
- 3) When one considers charitable gifts beyond the Church, should one discern among charities or is all charitable outreach good? What might be an example of a "bad" charitable outreach?
- 4) How does my parish "tithe"?

J. First-Fruits Gifts

"Honor the Lord with your substance and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." (Proverbs 3:9-10)

One common characteristic of the biblical offering is that it is to be a first-fruits offering. A first-fruits offering means that the gift is offered to the Lord at the beginning. The *first* 10 percent of our blessings belong to God, not the last 1%, after we have indulged ourselves with the various luxuries that we have been convinced are necessities in today's consumer-driven society. A Christian offers the tithe first, then lives on the other 90% of his income. Many Christians live by the 10/10/80 rule: 10% to the Lord, 10% to savings for the future, and 80% for day-to-day living expenses.

The other dimension of first-fruits giving is that the gift is to be first in *quality*. In Biblical times, when a shepherd came to make his offering, he didn't choose the runt of the flock; he chose the best animal because it was an offering to God. The gift was to be "blameless" — a foreshadowing of the blamelessness of God's ultimate Gift, His own Son. The shepherd's thought process was not, "What is the minimum gift I can give that will have the least effect on my lifestyle?"

When a shepherd made his offering, he didn't choose the runt of the flock; he chose the best animal because it was an offering to God.

Our offering is to be the same; we cannot give God our warmed up leftovers. We cannot take care of all the other concerns in our life and only afterward remember God. When we honor God with a first-fruits gift, the passage quoted above from Proverbs reminds us that our "barns will be filled with plenty" and our "vats will be bursting with wine." God provides what is necessary for us to provide for His Church and those less fortunate.

QUESTIONS TO PONDER:

- 1) Abel and Cain both brought "first-fruits" offerings to God. Abel's offering was accepted; Cain's offering was not. What do God's words to Cain tell us about making an offering? (Genesis 4:1-7)
- 2) Look at your checkbook. Go to the first of the month and look through the entries by size. Where on the list does the check to the parish fall? Now look at your calendar. Where do the Church and other vehicles for Christian outreach fit into it?
- 3) Have you ever protested that you do not have enough time to pray, go to church, or offer your efforts in outreach? Do the fasts and feasts of the Church make any impact at all on your daily schedule?

K. Sacrifice

When our gift is truly a first-fruits gift, it can also be called a sacrifice. Besides being first-fruits and blameless, a sacrifice also had the quality of redemption. A sacrifice was offered in the Old Testament precisely for the forgiveness of sins. The parallel between the Passover, when a blameless lamb was offered and its blood protected the people of Israel from death, and the Pascha, when a blameless Lamb was offered and His Blood destroyed death, is obvious. We are not called to a sacrifice that God has not already made Himself.

Sacrifice also has a physical quality. When we describe someone's sacrifice, there is a palpable feeling to it. An offering that is truly a sacrifice must be felt by the one who offers it. It should not be easy, but should be a challenge to one's day-to-day life. St. John Chrysostom teaches that a Christian does not even give anything to God unless he gives beyond the tithe, because the first 10 percent belongs to God already. If a Christian wishes to sacrifice from his own

St. John Chrysostom teaches that a Christian does not even give anything to God unless he gives beyond the tithe, because the first ten percent belongs to God already.

Through the prophet Malachi, God tells the people

of Israel that if they trust Him and bring their tithes and offerings to the storehouse (the Church), their fruits will not be devoured, their vines will not fail, and everyone else will see that their nation is a "land of delight." The Lord Jesus Christ Himself says that if we give, it will be given back, and the measure that we give is the measure that we will get. The Apostle Paul reminds us that God is able to provide us with every blessing in abundance for every good work. If we trust the Lord, and make sincere, generous offerings for "every good work," God will not fail to provide us with the means to make the offering. But if we don't trust Him, and we look at every offering as something being subtracted from our lives, even what we already have will fail us.

We are only diminished when we try to hoard what God has given us. St. Paul says, "He who sows sparingly will also reap sparingly." He also says that those who are generous will be "enriched in every way." God provides bounty to us so that His Church and those less fortunate may be cared for. In the Orthodox wedding ceremony, the priest prays that the house of the newly married couple may be filled with "...wheat, wine, and oil, and every good thing, so that they in turn may give to those in need." St. John Chrysostom even claimed that there are poor people

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bounty to us so
that His Church
and those less
fortunate may be
cared for.*

in this world so that those with wealth can care for them. The Lord Himself said, "*You will always have the poor with you*" (Matthew 26:11). Our greatest temptation in stewardship is to look at every tithe, every gift, and every offering as something we "lose" from our riches.

But those offerings are not lost; they multiply. The Lord Jesus Christ said, "*Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven...*" (Matthew 6:19-20). When we offer

our gifts and ourselves to God, it is an investment. We are building treasures in heaven. The Lord also tells us, "*For where your treasure is, there will your heart be also*" (Matthew 6:21). Whatever the earthly blessings bestowed upon each of us — modest or bountiful — the real reward is that the faithful and generous steward receives the gift of salvation, the Kingdom of Heaven.

If we investigated our spending and investing patterns, what would be revealed? When we open our checkbooks, do we see entry after entry for mortgages, car payments, taxes, groceries, vacations, cable TV, our IRAs, and countless other expenditures, while in the middle of it all, as if it were stranded on a desert island, is a measly check made out to the Church? As a popular saying goes: If you were on trial for being a Christian, would there be enough evidence to convict you?

QUESTIONS TO PONDER:

- 1) How is loving the Lord and trusting His word connected to a first-fruits, proportionate tithe?
- 2) When Saint Paul says that the Lord will "supply and multiply your resources and increase the harvest of your righteousness," does this mean that the Lord will always reward generous giving with material abundance? In what other ways can our resources be multiplied and our harvest of righteousness be increased?

- 3) How much of what we offer can we describe as going toward a "good work"?
- 4) Examine your checkbook. Find the last check you wrote as an offering to your parish. How does the amount of that check compare to the last check you wrote as a monthly payment on your automobile? On your mortgage? To the grocery store?

Before they sat down to prayerfully decide on their pledge for the year, they discovered that they were spending over \$16,000 per year on items other than food, clothing, or shelter!

B. A "Step-Up" Plan

Here is an example of how to work out your pledge of financial support and consider increasing your offering of time and talent to the Church:

Bill and Betty Jones have a pre-tax family income \$40,000. Last year, they donated \$1,350 to the Church. This year, responding to information provided to them by their priest, Bill and Betty have decided to use the biblically based system of first-portion, percentage (proportionate) giving. They have decided to find out what their percentage giving was last year, then round up that percentage to the nearest full percentage point and give that slightly higher percentage of their income to the Church this year. (They are concerned that they should not give less than last year because the Church needs and deserves their support.)

Last year, Bill and Betty donated \$1,350 to the parish out of their income of \$40,000. Dividing the amount they donated (\$1,350) by the amount they earned (\$40,000), they find out that they gave 3.375% of their income to the Church last year.

[1,350 divided by 40,000 = .03375. Note: .03375 is the numerical way of saying 3.375%.]

This year, Bill and Betty decide to round up to the nearest full percentage point above 3.375%. Thus, they will give 4% of their income to the Church. They still expect \$40,000 in total gross income, so to determine their pledge they need to figure out what 4% of \$40,000 is.

[40,000 multiplied by .04 = 1,600. Note: .04 is the numerical way of saying 4%.]

So, \$1,600 is 4% of \$40,000, and this figure is what Bill and Betty fill in on their new pledge form for the coming year. Beyond this, they are also planning to continue supporting other worthy causes through charitable giving.

Bill, Betty, and their children hope next year to be able to increase their pledge by at least half a percentage point to 4.5% of their family income, or even a full percentage point to 5%.

Also, remembering that everything they possess is, in fact, God's, Bill and Betty are maintaining as a future goal for themselves the Bible's Old Testament "tithe," whereby they would contribute fully 10% of their annual earnings to the Church every year. They have friends who do this and know the blessings that accompany such a wonderful commitment to the Lord and His Church.

C. Lending a Hand

Bill and Betty Jones and their children also noticed that the parish pledge form this year included some "check boxes" listing skills and talents members could contribute to the parish. As they pondered their financial pledge to the parish, they also looked at their personal talents. Bill has always loved working with tools, so he volunteered for the building maintenance crew.

III. Parish Application of Stewardship Theology

A. Destroying a "Dues Mentality"

Older Parishes: Every parish has an historical perspective about stewardship. If the parish is an older, established parish, stewardship may never have been taught. It may be that the "dues system" is the only system known in an older parish. In conjunction with that, maybe the parish has always paid everyone for everything that had to be done — cleaning the church, directing the choir, caring for the grounds, etc. Anytime someone challenges the status quo, there may be resistance. Nonetheless, even a parish still on the dues system and paying for everything done at the church can be motivated to move toward a complete stewardship system.

In an older parish, the first principles of stewardship taught by a priest or leader in the parish should be stewardship of time and talent (the financial aspects of stewardship should be tackled later). For example, a parish that still relies on dues often struggles to pay its bills. A first step toward complete stewardship may be to show the people how they can offer some of their time in cleaning, repairing, etc., which saves the parish money and allows them to offer something to God. Once the desire to offer something to God is instilled, the logical next step is to open people's hearts to making monetary offerings. One old parish of the OCA (which has been successful in the first steps of a stewardship program) was receptive to voluntary, proportional pledging because it simply tired of fighting to raise dues to a level adequate for funding its needs. This was a fight that took place year after year and the budget took hits in the very places it shouldn't have — salaries and programs — because those were the easiest to cut. The results were an underpaid clergy and poor (or even no) materials for church school — just the recipe for church growth: demoralized leadership and uneducated future leaders.

Once the desire to offer something to God is instilled, the logical next step is to open people's hearts to making monetary offerings

A true stewardship program works when the members give of their time, treasure, and talent because they see their material blessings as a gift from God.

Newer Parishes: Even a brand-new parish needs to nurture a spirit of stewardship. If the parish is begun with pledging, proportional giving (which should be the standard in the OCA — a new parish simply has to use a voluntary proportional pledging system), a true desire for stewardship needs to be instilled. Many new parishes easily accept a pledging program because it's different from what the parishioners knew in older, "backwards" (i.e., what they considered "backwards") places. Or perhaps parishioners embrace it because they realize that they must enter a building program. A true stewardship program works when the members give of their time, treasure, and talent because they see their material blessings as a gift from God. That gift is given back to God in gratitude and love. Faithful stewards know they are simply caring for that abundance here on earth.

No one should underestimate how important it is to build a true desire for stewardship regardless of the type of parish, nor dismiss any opportunities God may present to instill this desire. Perhaps the seeds of this desire are not so "lofty" (for example, a simple desire to quit fighting in the parish). Nonetheless, God can take even these lowly seeds and exalt His Church by planting them and bringing forth true and abundant fruit. Obviously, the seeds of stewardship will vary from parish to parish. The reality of your local situation will lead you in the direction necessary to implement sound, Christian stewardship principles.

B. Laying the Foundation

Once a basic desire for stewardship is there, a proper foundation and time frame must be laid. A successful stewardship program cannot "click" into place just because it's a new fiscal year. Older parishes should phase in a stewardship program over a few years. Three years is a good time frame for establishing a basic system of voluntary, proportional pledging.

- It is advisable, although not necessary, to vote for the implementation of a three-year plan at a general parish meeting (special or annual).
- If that is not feasible, use the first year for education and try to pass a "two-year plan" at the following annual meeting.

In either case, the first year should be devoted to simple education. Preach about stewardship. Write about stewardship. Talk about stewardship. (Never, by the way, preach, write, and talk only about money. Stewardship is about the way we live in relationship to God and the world, not just about money. There are times, of course, that money must be a particular focus of a lesson or sermon.) Compare and contrast today's (or even better, yesterday's) parish with tomorrow's stewardship-based parish. The work you do in the first year can create a real anticipation for stewardship in the people.

The second year can be an "either-or" year. Parishioners who are ready to move on to voluntary pledging can do so. The people who like the "old way" can keep paying dues for another year. You may have to change your parish by-laws to accommodate a change to voluntary pledging. If your by-laws are very detailed and even state the dollar amount of annual dues they will have to be changed to something more generic. Consider such wording as "to be a voting member, one must fulfill his/her financial obligations as set by the parish," or "...must have a signed pledge card on file with the Parish Council," or words to that effect. Changing by-laws can lead to an intraparish battle that makes is a fight that makes planning a stewardship program seem like a "piece of cake." The better you educate the parish on stewardship in the first year, the smaller the change to voluntary pledging will seem.

During the transitional year, send out a special mailing to parishioners with a form allowing them to choose either dues or pledging. Leave space on the card for them to fill in a pledge. Provide a section where they can volunteer for various duties, offices, and chores around the church. That is also part of developing a stewardship program. The mailing should also contain a simple table of proportional giving — something a parishioner can glance at and easily see what donating 5% or 10% of his

income entail.

In the third year of the program, voluntary pledging would become the financial system of the parish. Pledge cards or forms would be sent to every parishioner, along with the parish budget and perhaps a letter from the pastor and stewardship chairperson reminding people about the change. This letter should also, of course, be educational and reinforce what has been taught for the past two years in the parish. We will speak in detail about the parish budget later (pp. 28ff.). Here, we will simply stress that in this third year, it is very important to be realistic but bold in forecasting what people will be pledging. There can also be a powerful motivational effect if the pastor publicizes his own pledge, showing what percentage of his income he is giving back to God. In the OCA, that figure can be impressive, as pastors are almost always the greatest proportional givers in their parishes (unfortunately, that is because their salaries are so low).

C. Realistic Expectations

In this program of development and education, the pastor and the lay leaders of a parish must have realistic expectations. Financial stewardship does not provide a "magic answer" to problems in a parish. Financial shortfalls can be eliminated, but only through a real sense of sacrifice on the part of parishioners. The pastor and leaders of the parish must constantly keep the whole parish focused on this fact.

You should begin by teaching that a dues system (and the resulting mentality) is truly, by all objective measures, a losing system. It is not Christian, it is not effective, and it encourages the exact opposite of the results that we would hope for and expect. A spirit of minimalism is entrenched in every single parish that still has dues.

The parish dues are simply another bill to be paid, a tax that should be as painless as possible. "What do I have to do to be a parishioner, Father?"

Financial shortfalls can definitely be eliminated, but it is only through a real sense of sacrifice on the part of parishioners.

In a forward-looking parish, the budget is under siege, because to have a budget oriented toward mission and growth costs money. When such a budget is formulated, annual dues may have to be \$500, \$1,000, or even more per person. That is unfair to people of modest means who would struggle to pay their even \$250 in dues. But it also is unfair because the parish may have people of exceptional means who could (and should) contribute \$5,000 or \$10,000 per year. In a system based on dues, the burden does not fall proportionately. That is not Christian. That is not fair. And it certainly is not effective, because if dues are set at, say, \$250, all you get from the person of modest means is \$250 and all you usually get from the person of exceptional means is \$250. Point this out as you teach, and in general don't be afraid to use practical logical arguments in the educational process. For example, anyone giving a fixed amount to the parish each week for years is giving less and less over time as inflation erodes the value of their donation. The bills of the parish go up, but giving does not keep pace.

A person content to pay "dues" on the last day of the year to remain eligible for the annual meeting is not likely to be a big donor of time and talent in the parish. The offering of time, talent, and treasure should be a free offering of love from the heart.

As you teach, stress that the dues system contributes to the "smorgasbord" mentality (i.e., a "picking and choosing" of teaching, ministry, and the like that appeals to the parishioner's tastes, habits and personal beliefs) prevalent in today's Church. A minimalist budget cannot include special projects, so the parish has to go begging for funds to do special things. This places very important projects at the whim of parishioners. Someone likes the pastor, so they donate. Someone doesn't like the pastor, so they don't donate, etc. Many parishes today have to assess parishioners for special projects. Some parishes even assess parishioners for day-to-day bills!

Finally, stress in your teaching that the dues system and the mentality that accompanies it create a vacuum in the other areas of stewardship. People who give money grudgingly often give very little else freely. A person content to pay dues on the last day of the year to remain eligible for the annual meeting is not likely to be a big donor of time and talent in the


parish. But when stewardship and free-will proportional giving take hold, time and talents typically follows. We don't want our people "paying a bill" to the Church; we want them to love and care for it, without coercion. The offering of time, talent, and treasure should be a free offering of love from the heart.

D. A Leap of Faith

All this requires a leap of faith that the Lord will keep His promises, and in parishes that struggle with stewardship, someone has to leap first. If that person is the priest himself, the ripple effect through the congregation can be dramatic. People are impressed indeed, sometimes shocked, by any person who practices what he preaches. Once the priest pledges to tithe, then the parish needs to take its own leap of faith and support him in a manner that will allow him and his family to tithe. The next step is to form a stewardship committee composed of true believers who will begin proportionate giving themselves. Once this happens, the floodgates often open up as others see the faith of the parish leadership, and the blessings that God bestows upon their good efforts. Take the first step.

None of us can measure our giving in comparison to anyone else.

Publicize statistics. Show the number of families, individuals, and "giving units" (e.g., the Men's Club or the Sisterhood) donating a certain amount. For example, show that ten families give between \$100-250. Ten families give \$250-500, and so on. Don't use names. Don't embarrass anyone who cannot take the leap of faith right away. But as a small number commit to stewardship, others will start joining in the effort.

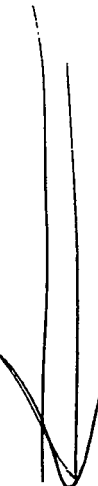


Have a "thermometer" in the parish bulletin that shows how giving matches up with the goal of the parish budget. As people see the thermometer grow and fill in, they will appreciate the sacrifice of those whose pledges are largely responsible for the gains, and they will also see how far the parish is from meeting its goal for the year.

The biggest leap of faith, perhaps, is not to worry very much about those who do not participate in the program right away. Just as each of us has an individual measure of faith and a personal way of exercising that faith, so it is with stewardship. Some are able to hear the word and respond immediately. Some are not. None of us can measure our giving in comparison to anyone else. None of us knows what God has inspired in the heart of another, nor can we know the means of another. Each of us will stand before the Lord individually and be called to answer for what we did with God's blessings. Take the first step — begin giving by yourself, because by yourself you have heard the Word of God and want to respond.

Preaching/Bible Studies Resources

E. Annual Parish Meeting




The priest's annual report and the parish council's annual report both present an opportunity to advance stewardship. That opportunity goes begging when these reports simply rehash the past year's events and preview upcoming events on the parish calendar. Use these reports to include a *vision* for the parish. Long-term, medium-term, and short-term goals are very important for any organization, but they are especially important for the organism that is the Church. The priest's annual report is the ideal place to articulate the vision and set the timeline for moving to a stewardship program. The parish council's annual report (and also the report of the stewardship committee, if there is one) can do the same thing. These reports should be reproduced and circulated to all the parishioners in a newsletter or bulletin.

F. Sermons

Stewardship should be preached throughout the year. Base your sermon on a passage from Scripture that relates to the topic. Some relevant passages are noted at the end of this handbook. In general, observe these three rules for preaching about stewardship:

1. Do not just preach about money.



Preach about the positive aspects of giving. Preach about the positive aspects of sacrifice. Preach about the positive aspects of loving and caring for one's parish. Preach about how God loves us all so much that He gave us certain talents to share with His creation and Church. Do not preach negatives. Do not preach about the current "union dues" approach to giving. Do not preach about the laziness of the parishioners in fulfilling needs of the parish. Preach about what a Christian does, instead of preaching about what Christians aren't doing.

2. Don't be afraid to venture outside the Sunday lectionary for good scriptural lessons about stewardship.

You can find many lessons on stewardship in the daily lectionary or even in your own personal reading. When you find a particularly good passage for preaching, and especially if you preach a good sermon, record it on paper for further use. Publish it in a newsletter for everyone to see, not just the people that happened to be there that Sunday. Send it to your diocesan newspaper — the editor is always looking for good material. Contact the Department of Christian Education or the Department of Stewardship and offer it for its use in their educational material.

3. Don't beat people over the heads with the topic week after week after week.

Preach a good sermon about stewardship and then wait until God provides another good opportunity, as He will. Don't force-feed the parish. A reasonably adequate diet of sermons, articles, comments, work, etc., will do the job. People resent it when the priest or a leader of the parish constantly harps on any topic, but especially if they keep going on about money and stewardship. Pick and choose your spots. Individual witnessing by laypersons can be very effective in inspiring others.

IV. BUDGETING

A. A Parish Budget Must Be Mission – and Growth – Oriented

The first step in creating a budget should be to decide on goals and priorities — and to allocate funds for these based on what they will require, without worrying about how much the parish will have in the “kitty.” You can then challenge parishioners to meet these spending targets — and, if need by, cut some expenses as you go along. To make a budget by “working backwards” from what parishioners are willing to give puts the parish in a maintenance/survival mode from square one.

Remember that a parish is nonprofit. Too often, councils want a budget that has padding for a rainy-day, when in reality, that padding is just an excuse not to pay the priest an adequate salary, or to minimize the commitment each parishioner has to make. Be bold in your spending estimates! And generous and realistic when setting salaries.

A basic budgeting process would include:

EXPENSES

Salaries and Benefits

- Pastor's Salary (don't save money here!)
- Housing Allowance (if applicable)
- Social Security
- OCA Pension Plan
- Car Allowance
- Health Insurance
- Life Insurance
- Continuing Education Allowance
- Other Salaries and Benefits (secretarial, visiting clergy, etc.)

Utilities

- Gas, Oil
- Electric
- Telephone
- Water/Sewer
- Other Utilities

Property Maintenance

- Mortgage/Rent
- Maintenance Expenses
- Insurance
- Loans
- Capital Improvements

Church & Ministry-Related Expenses

- Altar (wine, oil, incense, charcoal, etc.)
- Candles
- Choir
- Envelope System
- Outreach/Evangelism (advertising, internet, pamphlets, etc.)
- Office Expenses (copying, postage, materials, etc.)
- Sunday School (be generous!)
- Wine/Incense
- Youth

Other Expenses

- OCA/Diocesan Fair Share
- Parish Stewardship (needy individuals, community outreach, etc.)
- Charitable Commitments (FOS, OCA Appeals, etc.)
- Discretionary
- Miscellaneous
- Fundraiser Expenses

INCOME

- Parishioner Stewardship (regular contributions)
- Miscellaneous Income
- Discretionary Income
- Restricted Gifts (Land or Building Fund, Temple Beautification, etc.)
- Special Appeals (FOS, OCA Appeals, etc.)
- Candles
- Bookstore Sales
- Fundraisers
- Interest

B. Challenge the Parishioners in their Stewardship

When generous spending estimates are set, challenge the parishioners to meet the planned budget with their giving. Reverse the usual process: Don't try to fit spending into income. Expand income to meet spending. Show the people that each expense is important. Rational people, when presented with a realistic budget and sound arguments for the expenses listed, will see the importance of funding it. Use "proportional giving" charts and figures to show people that, for the most part, they are giving very little of their income to God. When rational people are made aware that they have been giving less than 1% of their income to the Church, they generally try to increase their support.

C. Sell Your Budget Hard

Mail the budget to every home in the parish along with pledge forms. Show the people that the priest and parish council are planning and caring for the parish responsibly, and that they need the help of the people to ensure that the parish stays healthy and moves forward. Have as open a forum as possible. Ask for suggestions on improving the budget. Don't be defensive in supporting the budget. Be matter-of-fact. You have a powerful, irrefutable case: These are the figures required for this parish to do what we need to do as the Body of Christ.

D. Consider Canvassing Every Member

Appoint a committee to make home visits. Committee members should bring the budget and a pledge form for each adult and child to every home in the parish. During their visits, they should discuss and explain the budget and the pledging system. They should leave the pledge forms and assure the family that they know the parish can depend on the family's support. The committee's size can be based on the size of the parish. Members of the visitation committee (which probably should not include the pastor) must be pledging proportionally themselves and must be enthusiastic supporters of the budgeting process.

E. Adequate Compensation Is Good Stewardship

If a parish is to implement a stewardship program, create an adequate, realistic budget, and begin to grow and develop its outreach. It must not expect to do this on the back of the pastor. Any sound stewardship program has to include a realistic support package in the budget for the one person responsible before God (and the bishop) for that parish. A parish cannot truly be composed of Christian stewards if those "stewards" do not care about their shepherd.

It is not unusual for the salary and benefits of a pastor to be 50% or more of a parish budget. That is not a commentary on the lavish excess of priests' salary packages — it is a commentary on the stringency of many parish budgets. Any stewardship program must understand the need to continue allocating a generous preportion of the budget to caring for the pastor, even as the budget expands.

Incidentally, the protestations of the pastor should matter not one iota. If he feels that he is being paid too much, let him donate the "excess" back to the parish. But the parish should not take it upon themselves to "volunteer" their pastor for life one notch above the poverty line.

VI. Appendices

A. Preaching/Bible Study Selections (not exhaustive)

Time

Proverbs 23:4-5 — Warnings on acquiring wealth and on its fleeting nature and allure

Matthew 5-7 — Sermon on the Mount (cf. Luke 6-8)

Luke 10:25-37 — The Good Samaritan

Romans 12 — The consecrated life

Titus 2:1-10 — Time in relationships as stewardship

James 1:22-27 — Be doers of the word, and not hearers only

Talent

Numbers 18 — The Lord gives a priesthood to make the offerings for the people (tie this in with the "royal priesthood" of 1-2 Peter)

Proverbs 18:16 — A man's gift makes room for him and brings him before great men

Matthew 5-7 — Sermon on the Mount (cf. Luke 6-8)

Matthew 25 — Parable of the Talents (cf. Luke 19:11-27)

Luke 15:1-6 — The Prodigal Son, dishonest steward

John 15:1-7 — The vine must bring forth fruit

Romans 12 — The consecrated life

1 Corinthians 7:7 — Each has his own special gift from God, one of one kind and one of another

1 Corinthians 12-14 — Spiritual gifts

Galatians 5:16-6:2 — Works of the Spirit

Galatians 6:2-10 — Reaping what we sow

Hebrews 6:1-8 — Apostasy and dead works

James 1:22-27 — Be doers of the word, and not hearers only

James 2-3 — Good works and faith

1 Peter 4:10-11 — Be good stewards of God's grace by using the gifts He has given you

Treasure (Tithing)

Genesis 22 — Story of Abraham and Isaac

Leviticus 25 — Even the land keeps the Sabbath and makes an offering to the Lord

Leviticus 27 — The Tithe

Deuteronomy 8:17-18 - *"Beware lest you say in your heart, 'My power and the light of my hand have gotten me this wealth.' You shall remember the Lord your God, for it is He who gives you power to get wealth; that He may confirm His covenant which He swore to your fathers, as at this day."*

Deuteronomy 16:16b-17 — Every man must give to the Lord according to his ability

Malachi 3:8-12 — Consequences/blessings of the tithe

Matthew 5-7 — Sermon on the Mount (cf. Luke 6-8)

Matthew 19:16-26 — Rich young man (cf. Mark 10:17-31; Luke 18:18-30)

Matthew 25 — Great Judgment

Mark 12:41-44 — The widow's mite (cf. Luke 21:1-4)

Acts 5:1-11 — Ananias and Sapphira

Acts 20:35 — *"It is more blessed to give than to receive"*

Romans 12 — The consecrated life

Romans 13:6-10 — Taxes, giving, and money

1 Corinthians 16:1-4 — Contributions

2 Corinthians 9 — Giving

Ephesians 4:28 — Labor, do honest work with your hands, in order to give to those in need

1 Timothy 6:7-11 — Love of money is the root of all evil

James 2 — Care for the poor

James 5:1-9 — Contrast between the cares of the rich and godliness

Spiritual Attitude About Stewardship

Genesis 4 — Story of Cain and Abel

Exodus 35:4-5 — Moses tells Israel to make offerings to the Lord with a generous heart

Leviticus 1:1-6:7 — Types of offerings expected of Israel

1 Kings 18 — Contest of the offerings on Mount Carmel (God vs. Baal)

1 Chronicles (3 Kings) 29:13-14 — All things come from God (one of the sources of our declaration at the Divine Liturgy, "Thine own of Thine own;" or, "*and of Your own have we given You*")

Proverbs 23:26 — My son, give Me your heart, and let your eyes observe My ways

Matthew 21 — Parables of judgment (read during Holy Week — cf. Mark 11:11-23; Luke 11-12)

Mark 12:41-44 — The widow's mite

Mark 15:43-16:8 — Joseph of Arimathea (caring for the Body of our Lord)

Luke 11:9-13 — God is generous to us (cf. other synoptic narratives of the "five loaves")

Luke 12 — Preparing proper treasure

Luke 14:12-24 — Attitudes about giving; the Great Banquet

Luke 16 — Dishonest steward; Lazarus and the rich man

Luke 17:11-19 — Ten lepers cleansed (thanksgiving)

Luke 19:1-10 — Zacchaeus

Luke 19:45-46 — Jesus drives away the money changers from the Temple (cf. Mt. 21:23-27; Mk. 11:27-33; Jn. 2:18-22)

John 6:27-51 — God gives the Bread from Heaven; Jesus as the bread of life

John 21:15-25 — Peter's confession (if you love the Lord, feed His sheep)

1 Corinthians 6:12-20 — Glorify God in your body

1 Corinthians 9:2-12 — Apostleship

1 Corinthians 10:28-33 — Do all that you do to the glory of God

2 Corinthians 8:1-9:15 — The offering for the Jerusalem church

Ephesians 5 — Marriage as a mutual sacrifice; image of our relationship with the Church

1 Thessalonians 5:16-23 - Give thanks in all circumstances

Hebrews 10:1-10 - The offering of Christ is the only true offering

1 Peter/2 Peter - Pastoral exhortations about stewardship; royal priesthood

B. Patristic commentaries

Many Church Fathers and saints have commented, sometimes extensively, on the previously cited passages from Holy Scripture. These commentaries can be found in numerous popular and widely available editions of the writings of the Church Fathers.

C. Educational Materials

Orthodox Church in America

Resource Handbook, Department of Lay Ministries

(articles also available at www.oca.org/pages/min_orgs/Resource-Handbook/index.htm)

Other Materials — Recommended Books on Stewardship

Good and Faithful Servant: Stewardship in the Orthodox Church

Anthony Scott, Editor

SVS Press, 2003

ISBN 0-88141-255-4

The Treasure Principle

Randy Alcorn

Multnomah Publishers, 2001

ISBN 1-57673-780-2

How to Increase Giving in Your Church

George Barna

Regal Books, 1997

ISBN 0-8307-1921-0

Get Well! Stay Well! Prescriptions for a Financially Healthy Congregation

Wayne C. Barrett

Discipleship Resources, 1997

ISBN 0-88177-213-5

Holy Smoke! Whatever Happened to Tithing?

J. Clif Christopher and Herb Mather

Discipleship Resources, 2000

ISBN 0-88177-284-4

Where Moth and Rust Do Not Consume

Anthony M. Coniaris

Light and Life Publishing, Minneapolis, 1983

ISBN 0-937032-30-1

Your Money Counts

Howard Dayton

Crown Financial Ministries, 1996

ISBN 0-9651114-0-7

The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising

Michael O'Hurley-Pitts

St. Brigid Press, 2002

ISBN 0-97313-780-0

On Wealth and Poverty

St. John Chrysotom (Collected Sermons)

SVS Press

Stewards in the Kingdom

R. Scott Rodin

InterVarsity Press, 2000

ISBN 0-8308-1576-7

Afire with God, Spirit-ed Stewardship for a New Century

Betsy Schwarzentraub

Discipleship Resources, 2000

ISBN 0-88177-273-9

Extraordinary Money: Understanding the Church Capital Campaign

Michael Reeves

Discipleship Resources, 2002

ISBN 0-88177-379-4

Periodicals and Articles

The Orthodox Church (bi-monthly newspaper of the Orthodox Church in America)
Diocesan publications (consult the yearly OCA Sourcebook for publication titles and contact information)

Stewardship newsletter, published by:
Parish Publications, Inc.
32401 Industrial Drive
Madison Heights, MI 48071
1-800-521-4486

"The Church and Society: The Social Dimensions of Orthodox Ecclesiology"
In the World, of the Church

Paul Evdokimov
SVS Press, 2001

(A remarkable essay on the stewardship responsibilities of the Church and an Orthodox Christian in society)

Your own writing for parish and broader audiences

A parish priest will come to know the flock that has been entrusted to his care by the Lord far more intimately than anyone else. He should prepare and keep track of articles, sermons, and other written forms of communication that may address the specific needs of stewardship development in his parish.

Websites

www.stewardship.org/

Promotes biblically based teaching and training on stewardship for churches and Christian not-for-profit organizations.

www.stewardshipresources.org/

from their website: The Ecumenical Stewardship Center (ESC) is an international organization established by Christian denominations to promote Christian Stewardship in its many expressions. It has a rich and long history.

www.stewardshipadvocates.org/

from their website: Stewardship Advocates was founded to advance the understanding and the practice of stewardship in the Orthodox Church.

Stewardship Advocates understands stewardship as the voluntary and cheerful offering to God of time, talents and resources. It also understands stewardship as the ethical management of the household of God. For this reason Stewardship Advocates offers an array of services to assist a parish or Church organization to develop the necessary human and financial resources to fulfill its mission. Stewardship Advocates assists leaders within the Orthodox Church to advance their organizations by

teaching stewardship and by providing services in professional nonprofit philanthropic development theory and methodology.

Stewardship Advocates' services include: organizational and project based strategic planning, parish council and board development, annual giving, campaign planning studies, executive and resident capital campaign management, major gifts, endowment building, fundraising position analyses and institutional documentation.

www.churchstewardship.com/

A clearinghouse of materials and supplies for stewardship educational and promotional campaigns.

www.barnabasfoundation.com

from their website: Barnabas Foundation advances God's kingdom by providing quality planned giving and estate planning services. The goal is to help caring Christians strengthen support for the ministries of almost 200 member organizations.

Barnabas Foundation also offers a stewardship development and education program for churches known as FirstFruits.

www.thegoodsteward.com/

Contains numerous articles on stewardship. Some of the site links, however, do not work.

www.generousgiving.org/

from their website: Generous Giving is a nonprofit educational ministry that seeks to encourage givers of all income levels—as well as ministry leaders, pastors and teachers and professional advisors—to experience the joy of giving and embrace a lifestyle of generosity, according to God's word and Christ's example. It was launched in 2000 by the Maclellan Foundation, a 50-year leader in Christian grant-making, to stir a renewed, Spirit-led commitment to generosity among Christians—reminding rich and poor alike that “It is more blessed to give than to receive” (Acts 20:35b). Because Generous Giving is privately funded, we do not solicit donations for ourselves or for others.

www.churchstewardship.org/

A clearinghouse of materials and supplies for stewardship educational and promotional campaigns.

the parish or church organization. They see in their contribution of time, talent, and treasure the extension, advancement, and perpetuation of their own life's values and goals. This begs the question: What do people understand the mission of the parish or church organization to be? How effectively is this communicated? Is a compelling vision of the Church as the manifestation of the kingdom of God on earth articulated? What efforts have been made to assist people to participate in the fulfillment of the mission of the parish? Is it assumed that parishioners understand and embrace the mission of the parish or church organization? What programs of the parish or church organization merit a major gift in the fulfillment of mission? Have major giving opportunities been described in this regard? Is there a reasonable plan to receive a major gift and utilize it responsibly? Will major donors be included as partners in the implementation phase of a major gift?

As stated earlier, major donors make large gifts just as they make personal investments. They give to corporations and they give to charitable organizations that are *well managed*. Would a person make a meaningful financial investment in a corporation that was poorly managed? One that was continually running budget deficits? One that was not following through on product development (church program definition and implementation)? One that never communicated with investors (donors)? One that could not cite a record of positive performance and success (changing lives and saving lives)? It is incumbent upon church leadership, therefore, to effectively lead and to effectively manage if sacrificial giving and major giving from appreciated assets and investments is requested.

Another significant motivating factor in precipitating major gifts and sacrificial giving comes from *the training and experience received at home in stewardship and giving*. People often give as their mothers and fathers gave, emulating their behavior. If parents practice good stewardship and teach their children to do so, there is an excellent possibility that this will be their behavior as adults. It must be acknowledged frankly that this is a major shortcoming in Orthodox households. The behavior of parents is often precisely the opposite—give as little as possible, wait for others to lead, or give as poorly as everyone else gives in the parish. If parents do not provide this example, the next best option is public teaching in the Church through programs designed to teach good stewardship to children and the youth and by means of the visible demonstration of exemplary giving by members of the church. Parishes sadly lack philanthropic mentors and exemplars

of sacrificial giving. It is possible to observe the unending sacrifice of time from festival workers or parish volunteers, but the sacrament of stewardship is the sacrificial giving of time, talent, and treasure—all of the above, not one of the above.

Ideally, a person's entire motivation to give is a faith response in gratitude for life and communion with the living God. However, because humans are imperfect, the inner impetus that prompts sacrificial giving or a major gift is not always so simple or clear. People often give generously or make a very large gift because *they like or respect the person who is asking them for the gift*. They are investing in the representation of this person's values and vision of life. They trust the person who represents the institution that is asking for the gift. Is this not one of the main reasons why the apostles left all to follow Jesus? What does this imply for church leaders who seek gifts of this caliber? It requires humility, genuine acceptance of the donor, an ardent and effective articulation of the mission of the Church as it relates to the requested gift, a careful and thoughtful approach, and above all, honesty and integrity.

All indirect methods of engendering sacrificial giving and major gift giving are likely to prove ineffective. People give sacrificially and make major gifts because *they are personally asked to give sacrificially and to make major gifts*. Jesus was unafraid to ask people for meaningful personal sacrifice. Every teaching of the Lord was a call to repentance—to change—to give up one way of life for another. He even made what is called in the nonprofit world "the ultimate ask." To the rich young man he said: "Go and sell all that you have, distribute to the poor and follow me and you will have joy in heaven" (Mt 19.21). He called the apostles to leave family, homes, security, and jobs in order to follow him. Time and again, he asked the people who came into his presence to give up sin, darkness, ignorance, false gods, and willful disobedience so that they could accept the gift of eternal communion with God.

A number of years ago a research project investigated the donor intent of fifty philanthropists, each of whom had given at least one gift of \$1 million or more. Each was personally interviewed. The interviewees cited a number of giving motivations, including many of those described above. Yet there was only one motivation that was universally present—*it was the desire to experience the joy in making the gift*. How encouraging this is when one considers the arduous task of raising the standard of giving in the parish or larger church environment. How elegantly this refutes the cynical

observation that people make major gifts to glorify their own egos and receive public acclaim. How reassuring this is to those who ask people to make sacrificial or major gifts. The experience of making the gift, of making a difference in the life of a cherished parish or church organization, of changing lives and saving lives is really about deep spiritual joy.

WHAT CAN BE DONE?

If Orthodox churches and institutions wish to receive major gifts and the investment of trust that always precedes them, then hierarchs, governing boards, parish priests, and the staff of Orthodox organizations must emulate the behavior of major charitable institutions and organizations with sound strategic planning, willingness to be accountable, financial transparency, good management, a compelling vision of the future, a careful plan for the incorporation of a major gift within the vision, a committed and advocating governing board, a demonstrated record of success, and a professional approach to relationships with major donors. When this occurs, then it is likely that the Church, too, will begin to receive substantial monetary gifts.

One decisive factor may be the readiness for the Church to invest in professional development. Universities, eminent hospitals, and cultural institutions are institutionally prepared to spend 10 percent of the size of a major gift in order to secure the gift. Are leading Orthodox institutions and parishes prepared to do this? Or do they assume, perhaps arrogantly, that well-to-do Orthodox Christians should simply pray, pay, and obey? St Vladimir's Seminary spent \$800,000 to conduct the multi-year capital campaign that concluded in 1997. Would most reasonable people concur that \$800,000 was a worthwhile investment to receive a return in gifts and pledges of \$22.5 million?

In many parishes a conspiracy of silence tyrannizes the entire process of giving. Never discuss money; never reveal what one's self is giving; never speak directly to any other person about giving; never sensitively and diplomatically announce a major gift publicly. Do not allow to those responsible for the stewardship ministry each year the necessary access to information on parishioner giving on a need-to-know basis. Some clergy proudly announce that they do not know, nor wish to know what anyone is giving lest it create a bias in pastoral care. If this is the case, perhaps they should not know how often people volunteer or attend church either, for

fear of favoritism. One parish assigns numbers to families, like anonymous Swiss bank accounts, so as to preserve absolute secrecy. Other parishes mandate by general assembly legislation that the financial secretary must be a nonparishioner and that he or she alone is to know what people give. All of this reveals a profound confusion between confidentiality, which is necessary in a fallen world, and secrecy, which does not exist in the kingdom of God. The Holy Trinity, the angelic powers, and the communion of the saints are all witnesses to the most "private" thoughts and actions of each person. All that we think and do is done in community.

Stewardship is not about raising money. Stewardship is a powerful tool to engender *personal spiritual development*. Similarly, capital campaigns are not about constructing a hall or new church or establishing an endowment; capital campaigns are really about *community spiritual development*. People care about what they give to. When people give meaningfully, they care meaningfully. Conversely, when people do not give at all or when they give minimally, they do not care at all or care minimally.

The Lord understood human nature so very well when he taught: "Where your treasure is; there is your heart" (Mt 6.21). Jesus did not reverse this and say, "Where your heart is, there is your treasure." Who, having purchased stock in a company, bought a home, or acquired a car, does not monitor the stock regularly, attend to repairs in the home, or take the car in for regular maintenance? After a person has made a meaningful charitable investment in the life and mission of the parish, *that* church suddenly becomes *my* church. Those who have made personally significant gifts to the church tend to read the bulletin more assiduously, visit their *investment* more frequently, and listen more attentively when people talk about the church. Interestingly, most will tolerate no unjustified criticism of the church, because, after all, it has now become *their* church.

What should be the response to those who give sacrificially or to those who give very large gifts? Orthodox institutions may choose one of three responses to those who give in these ways. The first response is not to respond at all, which may convey arrogance or ignorance. In one sense the reason for the response makes no difference because the effect is the same—a negative and unpleasant experience for the donor. How does one feel when a gesture of love is met with unresponsiveness or uncaring passivity?

A second choice is complete and total responsiveness—this is fawning obsequiousness or worse—prostitution of the essential moral integrity of

the Church. The ultimate effect upon donors is a loss of respect and perhaps embarrassment that their gift engendered such a response.

There is a third choice. It is to be highly responsive—sensitive, courteous, grateful, thoughtful, and faithful in the good management of the gift, displaying scrupulous honesty and strict adherence to the purpose for which the gift was made. This response seems to be most consistent with the life of the Church.

Why are clergy largely ineffective in fundraising? The explanation is simple: most people are not effective fundraisers. Therefore, most clergy are not effective fundraisers. Yet there are other extenuating factors. Clergy fear how they will be perceived in the community. "I don't want parishioners to think that this is all I care about." "People might think that I have favorites in the parish. I need to treat everyone equitably." "If I ask for a gift and a parishioner responds positively, won't this mean that they have a claim upon me for some future favor—something that might be in variance with church policy?" "They might think that I care more about their bank account than I do their soul."

Every Sunday and preaching opportunity clergy ask people to repent, to give up coveted sins, to change their lives, to embrace life in the kingdom of God. What's so difficult about asking someone for a gift of time, talent, and treasure? For most people these are far easier things to give than substantive, personal inner transformation. Yet here is the mystery: the very giving of time, talent, and treasure results in substantive personal inner transformation. One cannot think one's way into good action, but one can act one's way into good thinking.

Giving perceptions of church governing bodies and clergy are shaped not by the potential of people to give, the desire of people to give, or the need to fund ever-expanding growth in the ministries of service, but rather by frustrating every-year struggles to get people to increase their stewardship from a paltry \$300 per year to an equally paltry \$350 per year. Most efforts to increase stewardship are directed in the largely ineffective attempt to change the *corporate* behavior of the general parish membership. It is the top leadership of the parish that first must embrace the vital necessity of personally significant giving. This becomes the leavening that results in many more members following in a similar manner. People who discover the joy of sacrificial giving think: I give sacrificially and still have a great abundance of life. Why shouldn't other people give sacrificially and also feel this joy?

A word to bishops, priests, deacons, and parish council members: all the stratagems, techniques, pithy bulletin one-liners, carefully crafted letters, closely reasoned sermons, and desperate pleading joined together will not affect the giving of church members in the positive manner that a simple, direct, one-on-one conversation on this subject will have in a quiet meeting with a parishioner. People change not because they see the light but because they feel the heat.

Every priest should have an awareness of the stewardship practice of his parishioners—how often and whether or not they honor their commitments. Stewardship ranks among the top factors composing the spiritual profile of a parishioner—along with confessing the creed, frequency of worship, fasting, personal prayer, reading Holy Scripture, and service to others.

Any Christian ministry that requires a “spiritual” antecedent is doomed to failure. If it is believed that first people must become “spiritual” before they can do mission, for example, it results in mission never being done. When do people become sufficiently “spiritual” so as to act with evangelizing fervor? It is exactly the opposite that is true. By going forward in mission, even though one feels inadequate to the task, one becomes spiritually alive. If it is assumed that fasting, prayer, participation in the sacraments, and an understanding of the Orthodox faith must precede sacrificial giving, then it is unlikely that sacrificial giving will ever occur because one never “arrives” spiritually. It is precisely in giving generously, together with all of these activities, that one receives the joy and freedom of a life in God.

Unfortunately, there is no direct linkage between piety and generosity. Witness the well-to-do parishioner who rarely participates in formal church life, yet often is very generous to secular charities and also to the Church. Conversely, witness the faithful and pious well-to-do church member who is extremely penurious. It's the difference between those who feel *richly blessed*, whose cup overflows with blessings and abundance and those who feel *deprived*, who feel they did not yet get their fair share in life. The impetus of the giving of the poor widow praised by Jesus and cited as an exemplar was gratitude for life in rich abundance—though she was in fact materially poor.

CONCLUSION

Good stewardship shapes the proper life of a Christian in the Church. It allows the Christian to stand before the Holy Trinity in a state of profound

gratitude. Good stewardship also shapes the proper relationship between a Christian and his or her possessions. In the practice of good stewardship the Christian is freed from the debilitating fear of insufficiency and the avariciousness that results from feeling deprived. The joyful freedom of life in expanding, unending abundance is the gift of God to the good steward.

Corporate good stewardship in a parish improves the quality of spiritual life for the community. It allows the parish to fulfill its mission in fidelity to the gospel through a proper alignment of values and priorities. Corporate good stewardship in the Church is a means by which Christians learn to love the poor and the needy of the world and to actively transcend tribalism, ethnicism, racism, and all the other artificially divisive categories of human thought and behavior.

The practice of secular philanthropy is a tremendous force for good in the world. A very high percentage of secular philanthropy is completely consistent with life in the kingdom of God. Orthodox Christians who participate in the larger philanthropic enterprise in America are to be commended. It is incumbent upon the leadership of the Church to create giving opportunities and a responsible environment where Orthodox philanthropists may exercise similar beneficence in the Church.

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