

Stewardship Committee Report—11/14/2006

“Unless the Lord builds the house, those who build it labor in vain.” (Ps. 127:1)

At the 2006 Annual Parish Meeting, the parish charged the parish council to project, to the best of our ability, the future financial needs of the parish, assess current giving patterns, and to investigate the possibility of instituting a pledge-based stewardship system. This task was delegated to the Stewardship Committee. Here are the results of those endeavors:

Anticipated Future Financial Needs

As we shall see, it was the conclusion of the Stewardship Committee that at some point in the medium-term future, due to Fr. M’s retirement/the hiring of a new rector and to foreseeable capital projects, our budget may need to suddenly increase by approximately 22%.

Some budgetary increases should not concern us. We can assume that as the cost of living increases for all of us, the cost of running the church will likewise increase: our “fair share” contribution to the national church and diocese, employee salaries, and the cost of utilities will only increase. At the same time, however, the salaries of employed parishioners will, presumably, keep pace with those increases; if their giving increases proportionately, these anticipated increases in expenses should not cause undue concern. However, there are other increases which we ought to be planning for, so that they do not take us unawares.

1. Rector—health insurance and housing

Our current budget is kept artificially low due to two factors which are both contingent on Fr. M’s remaining our rector. First, we budget less than \$4000 per year in health insurance. If we were to have, at some point in the future, a rector who was not able to depend on the health insurance of his spouse, this number would increase significantly. In 2006, a basic health care package for a family can be found for \$15,000 per year; thus (assuming that health care costs do not outpace cost-of-living increases) an 11% budgetary increase may be inevitable.

Second, the current housing budget is artificially low, since it is covered by renting out the rectory. Were Fr. M to retire, one of two things would happen, either of which could result in a budget increase of 7% or more. First, we could house the new rector in the rectory. We would then take on the utility and maintenance expenses for that house: monthly electric, gas, water, lawn maintenance and snow removal bills, plus insurance and regular upkeep of the residence—all of which are presently covered by the renters or by rental income. An estimate for these expenses today would be \$10,000 per year, or 7% of our 2006 budget.

Alternatively, we may choose to continue the present rental arrangement, but then would certainly need to increase the housing allowance to accord with fair rental costs in the area. This could also approach \$10,000 per year (including Social Security/Medicare and pension withholdings), so in either case, we should anticipate a housing budget increase of up to 7%.

2. Capital improvement expenses

Whether it be the roof or the parking lot, we should be anticipating some significant capital improvements expenditures in the medium-term future. Our major maintenance escrow fund stands at just over \$3,000, which will not get us far. The lift, which required a \$50,000 mortgage, added almost 4% to our budget. Since it is impossible to foresee future contingencies, perhaps a similar 4% estimated increase is reasonable as a cautionary figure.

In sum, then, we can expect—in addition to ordinary cost of living increases—that upon Fr. M's retirement, health insurance and housing considerations for the new rector could immediately increase our budget by around 18%, even if all other elements of our salary and benefits package were to remain equal. Adding to it possible expenditures for capital improvements, we could be contemplating a budgetary increase of approximately 22%.

Present Stewardship Patterns

We were next asked to evaluate giving trends over the last few years, with the idea of determining whether or not these trends could accommodate future budgetary increases. Speaking in round figures, this is what we learned about giving in 2004 and 2005 (see charts):

- About 50% of giving units are giving \$500/year or less. All of their giving combined represents about *one sixth* of our envelopes/basic commitment budget.
- Another 35-40% of giving units are giving between \$500 and \$1500/year. This constitutes about *one third* of our envelopes/basic commitment budget.
- The remaining 10-15% of giving units gave more than \$1500/year. Their giving represents *half* of our envelopes/basic commitment budget.

Envelope giving, from 2004-2006, has increased as a share of our overall budget, since other sources of income (candle sales, etc.) have remained steady. From just under 80% in 2004, envelope giving was 83% of the budget in 2006. This means that, should the overall budget increase by 22%, envelope giving would have to increase by more than that.

Preparing for the Future

The next issue to consider, of course, is whether or not present stewardship patterns will be able to accommodate future needs.

1. Becoming a financially self-supporting parish

Most of us remember a time when the annual bazaar was a significant part of the budget; many can also recall the parish's former dependence on income from Bingo nights. We take it as evidence of growth in stewardship that the parish is now self-supporting, and not dependent on outsiders for its regular functioning. Moreover, we have the joy of noting that the banners which have hung outside the church in recent years have welcomed people to 90th Anniversary celebrations and open houses, in which the church is presented to visitors as a house of worship, full of breathtaking iconography and faithful parishioners.

In addition, the current stewardship system, under which parish membership requires participation in the sacraments of Confession and Communion and a *basic commitment* of \$275 per year, by moving away from a system of “dues”—which suggests that once one has paid, one is entitled to certain benefits—urges parishioners to give, instead, as a way of demonstrating their commitment to the well-being of the parish. This, too, is a sign of awareness that giving is a privilege afforded to us in accordance with our blessings.

2. More growth needed

Unfortunately, it was our conclusion that the present stewardship system, since we are having difficulty meeting current financial needs, is unlikely to accommodate the future financial needs described above. First, setting a fixed number as signifying a “basic commitment” all too easily permits habitual giving (that is, giving what one has always given). As we have seen in 2006, habitual giving when there is a sudden increase in expenses—even when those expenses are foreseen—can result in a deficit which must then be aggressively dealt with in the final months of the year. So we believe that we need to cultivate a system of stewardship under which giving is intentional: a system under which each giver is encouraged to consider his or her giving on an annual basis, in light of changes in both household income and church expenses.

Second, we have moved rapidly beyond a time when a \$275 commitment from everyone, supplemented by income generated by hard work provided by various parish organizations, was sufficient to cover expenses. To see this, imagine if each of the 103 giving units described in the charts gave only \$275 per year: we would have a budget of \$28,325, a mere 21% of our 2006 budget. It is difficult to imagine making up the remaining 79% through volunteer labor and fund-raising alone. Nonetheless, our present stewardship system offers little guidance for the giver who would like to do his or her share.

Finally, we know that stewardship is supposed to be a spiritual matter, and one which affects all areas of life: we have all heard many times about how, since all we have is a gift from God, we are to be giving back to him out of his bounty. This applies to our time and talents as well as our finances (treasure). Thus, a stewardship system ought to be encouraging everyone to pursue the biblically-mandated goal of the tithe (giving the first 10% of one’s income), and to contribute of their time and talents, viewing that as a means of stewardship, as well. Here is where the basic commitment system fails most clearly: it in no way recommends tithing, nor does it encourage parishioners to give of their time and talents.

Thus, we believe that in order to move forward in our stewardship, we must make changes to our current stewardship system, changes which discourage habitual giving, offer guidance for the giver wanting to do his or her share, and which encourage spiritual growth through tithing and the giving of time and talents.

Option 1: Increasing the Basic Commitment

One obvious possibility for changing our current stewardship system would be to simply increase the basic commitment to a level which would, in fact, allow us to meet expenses. So we considered the implications of such a decision:

In 2006, in order to meet expenses, if the church financial burden had been divided evenly among its members, each one would have been required to contribute about \$925 in ordinary envelope giving (i.e., not including energy or other special envelopes). This seems unreasonable to ask as a “basic commitment” from everyone, particularly since there are a number of people for whom even the \$275 is a burden. But then where should the basic commitment be set? \$500? \$750? What reason could be given for choosing one non-sustaining number over another? And would choosing any such number offer either guidance or encouragement for those who can, in fact, support the church more financially?

A conventional organization could, in fact, set the requirements for membership by asking everyone to contribute an equal amount of volunteer time and money which, when combined, covers the needs and expenses of the organization. But we are a church, and we know that the responsibility of each person, in the eyes of God, is different, in accord with how he or she has been blessed with time, talents, and treasure. Some can arrive early and stay late, lighting candles and ensuring that services are done fittingly. Others can sing; others can serve; others can teach; still others can take on projects to raise money for the church. Similarly, some are blessed with more money than others: as we see repeatedly in the Scriptures, they have a responsibility to give more back for the Lord’s work (consider the parable of the talents, or of the rich fool, for starters). So in a church setting, an equal division of expenses would, in fact, be *unfair*, and contrary to Biblical instruction.

Commitment is not a “one size fits all”. Because different people have different amounts (and kinds) of time, treasure, and talents, what shows commitment for one person does not for another. For someone who works two full-time jobs, a one-hour per week commitment to any activity may well be a true sacrifice. For someone who is retired, many more hours can be devoted to an activity, project, or cause to which that person is committed. Likewise, as the parable of the widow’s mite reveals, a monetary gift which seems small to some can represent the entirety of someone’s savings, whereas a much larger gift, given by someone who already has more than he or she needs, may not even require any belt-tightening on the part of the giver.

To set any specific amount as a “basic commitment” thus seems to ignore differences between people and does not encourage each person to give in accordance with his or her own blessings, as Scripture commands. For these reasons, then, it seemed to us that it would be wise to consider formalizing a system which recognizes that good stewardship varies from person to person and which encourages intentional, disciplined giving. One such system which has worked for other OCA parishes—including several in our own diocese—is a pledge system.

Option 2—A Pledge System

We believe that the parish ought to implement a pledge system, in order to discourage habitual giving, to offer guidance to those who truly want to do their share, and to encourage spiritual growth in stewardship of time, talents, and treasure.

A pledge system works as follows: every household is encouraged to sit down annually and consider what they can commit to giving to the church by way of treasure, time, and talents in the coming year. Having done this, they complete a pledge card, formalizing the decision, and turn it in to the Treasurer, who keeps these cards on file.

Pledge cards serve two purposes for the church: first, membership is defined as participating in the sacraments of Confession and Communion and indicating a commitment to the church by turning in a pledge card. Naturally, the hope is that everyone fulfills his or her pledge, but if circumstances intervene, one's membership need not be revoked for failing to meet a pledge made in sincerity of heart.

Second, pledge cards are used as a guide to more accurately predict the income of the parish and thus to set the budget for the upcoming year. Any anticipated excess can be budgeted for savings towards future spending (large capital projects, for instance), and any shortfall can be identified prior to the beginning of the fiscal year and an appeal made for a reconsideration of pledges to meet that shortfall.

A parish implementing a pledge system for the first time is advised to make the switch gradually, over a period of years. In the first year or two, parishioners can choose whether or not to turn in a pledge card. At the same time, stewardship education becomes a routine part of parish life. By the third year, everyone is expected to be on the pledge system.

By introducing a pledge system, we would be able to change our present stewardship patterns while recognizing that the level of basic commitment varies from person to person. One great benefit of a pledge system is its fairness. Those who have more are expected to pledge more; those who have less are expected to pledge less—whether that “more” and “less” is time, talents, or treasure. But everyone is expected to pledge as much as he or she can—with the Biblical mandate of tithing being the goal for financial stewardship.

The act of intentionally planning how much to give affords each person the opportunity to make his or her giving from the “first fruits”—a planned amount given at the beginning of the week, month, or year—and not from the “leftovers”. Habitual giving is challenged, since everyone must re-consider his or her pledge every year. In addition, the regular process of evaluating one's giving allows the giver to determine how close or far he or she is from meeting the tithe, and hopefully to move toward meeting it at some point in the future. As such, a pledge system is less a means of making ends meet and more a tool for spiritual growth.

For all these reasons, then, it is the belief of the Stewardship Committee that the parish ought to move toward a pledge system over the course of the next couple of years, with the goal that by January of 2009, every member will have a pledge card on file.

Changing Systems, Changing Hearts

It is reasonable to ask whether or not simply moving from a basic commitment to a pledge system could enable a church of our size to accommodate the projected future financial needs described above. Since we were charged with a financial task, we address it in purely financial terms. In 2006 dollars, could a church with 103 contributors meet a budget of \$170,000?

If the average income of these givers was \$16,500 per year and each one gave 10%, we could.

If the average income of these givers was \$33,000 per year and each one gave 5%, we could.

If the average income of these givers was \$55,000 year and each one gave 3%, we could.

We believe that giving of this sort is more likely to occur under a pledge system than under a basic commitment system. Of course, the great challenge is to get everyone to take seriously the call to good stewardship—to recognize the privilege we have of returning to God that which has been given to us, not merely financially, but also in time and talents. Our hope is that by moving to a system under which the goal of stewardship is spiritual growth and not merely institutional solvency, each member of our church will be encouraged to discover the joy of good stewardship—that we may not “labor in vain.”

Presenting Our Findings

It was the feeling of the Stewardship Committee that it would be, to put it bluntly, a hassle to have to convene a special parish meeting to discuss the possibility of implementing a pledge system. On the other hand, we recognized that much education and discussion would be required in order for everyone to make an informed decision.

Our recommendation, therefore, is to have a series of forums in which material can be presented and questions asked and answered prior to the annual parish meeting, by which point, hopefully, everyone will have had a chance to process the information and ideas.

One possible timetable would be as follows:

January 14—coffee hour session on stewardship, including an explanation of how a pledge system works and walking through completing a theoretical pledge card

January 21—bulletin insert with an explanation and sample pledge card

January 28—coffee hour Q & A with a guest speaker (Fr. Dresko?)

We are also aware that for a pledge system to be implemented, there would need to be changes made to the parish bylaws. We envision bringing a proposal to the annual parish meeting in 2008, according to which a pledge system operating informally in 2007 would be fully in place by the time the 2009 budget is prepared. We also envision October/November as pledge months, such that when the budget committee meets in January, an estimate of the next year’s income will be available.

Respectfully submitted,

The Stewardship Committee

*Please plan to attend
two brief coffee hour presentations
by the Stewardship Committee*

*Sunday, Jan. 21 - Information Session
Sunday, Jan. 28 - Follow-up Q & A*

At the request of the parish at last year's annual meeting, a Stewardship Committee was formed to study the parish's likely future financial needs, current giving patterns, and to consider the possibility of introducing a pledge system.

The Stewardship Committee has been meeting over the course of 2006, has compiled data and has recommendations to make. A summary of these findings will also be presented at the annual meeting, of course, but at the request of the Parish Council, this information will be presented initially at a coffee hour session on January 21, in preparation for the 2007 annual parish meeting.

A second coffee hour session, to be held the following week, will offer an opportunity for clarification questions and answers.

We hope that you will plan to join us for these informative presentations!

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We hope that you will plan to join us for these informative presentations!

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Stewardship Committee Presentation 2007

**Task 1: Assess Future
Financial Needs**

**Task 2: Assess Present
Stewardship Patterns**

Task 3: Plan for the Future

Task 1: Assess Future Financial Needs

**Medium-term estimate (± 10 years): approx.
20% budget increase**

- Next rector health insurance – 8% increase**
- Next rector housing (rectory costs or housing allowance) – 7% increase**
- Capital improvements – 4% increase**

Task 2: Assess Present Stewardship Patterns

- **Envelope giving (1 envelope = 1 unit)**
 - 50% give \$500/year or less (~1/6 of budget)
 - 35-40% give \$500-\$1500 (~1/3 of budget)
 - 10-15% give more than \$1500 (~1/2 of budget)
- **If the budget increases by approx. 20%, envelope giving may have to increase by approx. 23%, because other income (candles, retail) will not increase.**

Task 3: Plan for the Future (Getting from Here to There)

***Goal A:* Promote Intentional—Not Habitual—Giving**

***Goal B:* Offer Guidance for Giving a “Fair Share”**

***Goal C:* Encourage Spiritual Growth: Tithing and Giving of Time and Talents**

Option 1: Increase the Basic Commitment

What it Would Take to Meet Expenses

An Equal Division is Not a Fair Division

Option 2: A Proportional Pledge System

How A Pledge System Works

- Every year, each household evaluates its giving for the previous year, based on the percentage of its income, and plans its percentage giving for the next year.
- A pledge card—including planned giving of money, talents, and time—is filed with the Treasurer.
- Voting membership requires participation in the sacraments of Confession and Communion, and having a pledge card on file.
- If a pledge is made in good faith, not meeting it does not revoke one's membership.
- No legal obligation is incurred by filing a pledge card.
- Burial from the church continues to have no relation to giving—only to sacramental participation.

Most parishes changing to a pledge system do so gradually, over a period of years. We propose:

2007: Informal/voluntary pledge system.

(Membership by pledge *or* basic commitment.)

2008: Pledges strongly encouraged.

(Membership by pledge preferred; basic commitment accepted.)

2009: Pledge system in place.

(Pledge required for membership.)

Benefits of a Pledge System

Meeting Goal A (Intentional Giving)

Meeting Goal B (Offering Guidance for Giving)

Meeting Goal C (Spiritual Growth)

Changing Systems, Changing Hearts

Assume the average annual income is \$38,000, and that every household pledges 3% of its income.

Giver 1 makes \$20,000/year. He/she gives \$600.

Giver 2 makes \$38,000/year. He/she gives \$1140.

Giver 3 makes \$60,000/year. He/she gives \$1800.

The key: with a pledge system, those making more than average are encouraged to give more than the average. Everyone is encouraged to give in accord with their blessings.

To Review:

Budget increase, need for envelope giving increase.

Currently, 50% of givers together contribute one sixth of the parish budget. Another 10-15% of givers together contribute almost half the parish budget.

An equal division of expenses is not a fair division.

Increasing the Basic Commitment will not make giving more intentional, offer guidance for fair giving, or encourage spiritual growth.

We recommend a Pledge System, to be phased in over three years. We believe a pledge system is fair, encourages intentional giving and spiritual growth.

We believe a pledge system will help us to meet medium-term budgetary increases by encouraging giving in proportion with financial blessings.

Stewardship Committee Presentation

At the 2006 Annual Parish Meeting, the parish charged the parish council to project, to the best of our ability, the future financial needs of the parish, assess current giving patterns, and to investigate the possibility of instituting a pledge-based stewardship system. This task was delegated to the Stewardship Committee. Here are the results of those endeavors:

Task 1: Assess Future Needs

Medium-term estimate (± 10 years): approx. 20% budget increase

In today's dollars, about \$26,000.

- *Next rector health insurance – 8% increase*

In today's dollars, a \$15,000 health insurance plan. An annual increase of \$11,000. Our current budget of approx. \$4,000 is artificially low b/c Fr. M is covered by Matushka's health insurance plan.

- *Next rector housing (rectory costs or housing allowance) – 7% increase*

In today's dollars, an annual increase of \$10,000.

This would cover all rectory utilities/maintenance (electric, gas, water, lawn care, snow removal and regular upkeep) currently covered by rental income.

Alternatively, the housing allowance needs to increase to accommodate the current housing market.

- *Capital improvements – 4% increase*

In today's dollars, an annual increase of \$5,400.

This may have to cover a new roof, or parking lot work—our estimate is based on what the parish was prepared to incur by way of debt when we took on the lift mortgage.

Current maintenance escrow fund stands at just \$4,227.

Task 2: Assess Present Stewardship Patterns

- *Envelope giving (106 envelopes; most envelopes represent an individual; some represent a couple)*

56 envelopes (53%) give \$500/year or less (about 1/6 of budget)

29 envelopes (27%) give \$500-\$999/year (about 1/4 of budget)

15 envelopes (14%) give \$1000-\$2999/year (about 1/4 of budget)

6 envelopes (6%) give \$3500-\$7499 (about 1/3 of budget) [numbers are from 2005]

- *If, as described above, the budget increases by 20%, envelope giving may have to increase by 23% (since non-envelope income from candles, etc., does not increase by much year to year).*

Task 3: Plan for the Future (Getting from Here to There)

Goal A: Promote Intentional—Not Habitual—Giving

Habitual giving (giving what one has always given) cannot accommodate a sudden increase in expenses (consider 2006, when a concerted effort had to begin in September).

We are intentional (plan) about other finances: e.g., mortgage, car payments, newspaper or magazine subscriptions, cable TV.

Goal B: Offer Guidance for Giving a “Fair Share”

Current “basic commitment,” when multiplied by membership, covers only 25% of our budget.

What should the conscientious giver contribute, in order to meet the other 75%?

Fair giving will be proportional to one’s income, not some fixed number.

Every year, we approve a budget with no assurance that we can meet it.

Goal C: Encourage Spiritual Growth: Tithing and Giving of Time and Talents

All we have is from God; our goal should be at least the Biblical tithe (10%).

The church needs gifts of time and talents; giving these should be formalized.

Option 1: Increase the Basic Commitment

Meeting Expenses

- Consider 2006—Envelope giving budget: \$113,000.
Members reported to the diocese: 122. Even division: \$925 per person.
- Imagine a 23% increase in envelope giving in 2006 dollars: \$1140 per person.
- This seems unreasonable as a “basic commitment” for everyone. But why set another, non-sustaining, number?
- How does this advance Goals A, B, or C?

An Equal Division is Not a Fair Division

- God blesses each in different ways: some can teach, sing, arrive early, stay late, welcome visitors.
- Each is blessed differently financially: it is not fair for those with more to give only as much as those with less, nor for those with less to have to give as much as those with more.
- Each one should give in accordance with how he or she has been blessed.

Option 2: A Proportional Pledge System

How A Pledge System Works

- Every year, each household evaluates its giving for the previous year, based on the percentage of its income, and plans its percentage giving for the next year.
- A pledge card—including planned giving of money, talents, and time—is filed with the Treasurer.
- Voting membership requires participation in the sacraments of Confession and Communion, and having a pledge card on file.
- If a pledge is made in good faith, not meeting it does not revoke one's membership.
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Most parishes changing to a pledge system do so gradually, over a period of years. We propose:

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2008: Pledges strongly encouraged.

(Membership by pledge preferred; basic commitment accepted.)

2009: Pledge system in place.

(Pledge required for membership.)

Benefits of a Pledge System

Meeting Goal A (Intentional Giving)

Because each household must re-evaluate its giving annually, giving becomes more intentional. Giving is from the “first fruits,” not the leftovers.

Meeting Goal B (Offering Guidance for Giving)

Giving is guided by how a household has been blessed, not by an equal but unfair division of church expenses. Those who have more are expected to pledge more; those with less should perhaps be expected to pledge less.

Also, pledge cards can serve as guidance for those drafting the parish budget.

Meeting Goal C (Spiritual Growth)

A pledge card includes pledges both for financial giving and for giving of time and talents.

In planning the annual pledge, a household is asked to consider its giving with respect to its annual income. The goal is at least the tithe (10%); people are encouraged to increase their percentage of giving each year, whether they begin at 1% or 10%.

Changing Systems, Changing Hearts

Why should we think that implementing a pledge system will enable us to meet the future financial needs we've described?

Take 2006 envelope numbers (\$113,000), increased by 23% (\$139,000), and 122 pledging members:

<u>Avg. Income</u>	<u>Giving Percentage</u>	<u>Avg. Pledge</u>
\$11,400	10%	\$1,140
\$22,800	5%	\$1,140
\$38,000	3%	\$1,140

This does *not* mean that everyone would give \$1,140. Rather, those making less would give less than \$1,140, and those making more would give more.

For example, assume the average annual income is \$38,000, and that every household pledges 3%:

Household 1 makes \$20,000 per year. They pledge \$600.

Household 2 makes \$38,000 per year. They pledge \$1,140.

Household 3 makes \$60,000 per year. They pledge \$1,800.

Household 4 makes \$100,000 per year. They pledge \$3,000.

The key: with a pledge system, those making more than average are encouraged to give more than the average. Everyone is encouraged to give in accord with their blessings.

To Review:

- We expect a medium-term budget increase of 19%, resulting in the need for a 23% increase in envelope giving.
- Currently, 50% of givers are contributing \$500/year or less. Another 10-15% of givers together contribute almost half the parish budget.
- An equal division of expenses is not a fair division.
- Increasing the Basic Commitment will not make giving more intentional, offer guidance for fair giving, or encourage spiritual growth.
- We recommend a Proportional Pledge System, to be phased in over three years. We believe a pledge system is fair, encourages intentional giving and spiritual growth.
- We believe a pledge system will help us to meet medium-term budgetary increases by encouraging giving in proportion with financial blessings.

Respectfully Submitted,

The Stewardship Committee

Stewardship Committee Tasks—May 2007

Some decisions to be made about the new pledge system:

- 1) Should there be a minimum pledge? If so, how much?
Some considerations: a minimum pledge goes against the notion of a proportionate pledge system.
On the other hand, some people will feel better that we can't be "taken advantage of" if there's a minimum, and others will feel more comfortable being told that what they're pledging is okay, if they stick with the basic commitment.
- 2) Procedure: How will pledge forms be distributed/collected? Will they go to the altar at some point? What kind of materials will be included? When/how do we report the total pledged to the parish?
One thought: a pledge booklet, with readings/activities/worksheets to be worked on over the course of several weeks. Hand out in church/mail if necessary. Collect forms in a sealed box at the candle desk?
- 3) Schedule: When will the pledging occur?
Some considerations: Oct/Nov would be good for the budget committee. Feb/Mar would be good in terms of having people look at last year's giving for comparison.
- 4) "Legalities": will there be mid-year reporting? To whom will pledge forms be turned over? Who will track whether or not people meet their pledges? What happens if they don't?
- 5) Nomenclature: are people "pledging members"? "stewards"? something else?
- 6) Educational sessions: when should we hold them? How many? On what topics?
- 7) Non-financial pledging: how will that work?
- 8) Financial software issues: Is this going to be a huge pain for the Treasurer given the current software setup? If so, are there alternatives? (we could check with other churches)
- 9) Goals: What are our goals for the parish? E.g., financially—1st hour of workweek? 3% of annual income? And what about time/talents?
- 10) Children's ed: will we be developing aids for parents to teach stewardship (I hope so)?
- 11) By-laws: Eventually, a by-laws amendment will have to be written. That's part of our job, too.
- 12) Other issues I haven't thought of?

Stewardship

By Richard Reidy

For many of us, the need of raising money in the Church is viewed much as the Victorians viewed sex. It is necessary but not nice. Clergy and lay people alike see the fund-raising task in the parish church as an unwelcome interruption in the ongoing spiritual life of the parish.

For some of us the issue of parish finances is often treated a little like a commercial message in the middle of a good television program. It is separated from the program itself in sound and content, with no connection with what went before and what will come after. Discussion is kept as short as possible so we can, as quickly as possible, get on with the real spiritual thing we are here to do.

Or, the topic is wrapped in such a series of religious cliches and spiritual-sounding pieties as to go almost unnoticed. The feeling persists that many of our people are still theologically and spiritually hung-up when the issue of finances comes around.

If the topic makes us uncomfortable, and it usually does because of our conditioning, it is because we are not aware of the recorded approach of Jesus to the subject of man's relationship to his money. Many people are surprised to discover that Jesus understood the deep and compelling potential for good or evil that exists in the relationship of a person to his money. Many people believe Jesus talked only about peace and forgiveness and prayer and sacrifice and the kingdom of God. This is not true. As recorded in the New Testament, Jesus talked a great deal about the relationship of a person and his material possessions. One sixth of all the words of Jesus are concerned with this one subject. One third of all Jesus' parables are devoted to it. Money, and what it represents to us, has been a major preoccupation of every generation, and I submit that the church should not treat discussions about money as if money were a bad 'four-letter' word. On the contrary, relationships with regard to money should have the same high priority in every Church's program of education that Jesus places on it. All year round, for all age groups, starting with the priest at the Amvon, we should be made mindful of the relationship of a person to his material possessions.

Fund Raising vs Christian Stewardship

At the outset, I want to establish different definitions for fund raising and for Christian stewardship. Fund raising means getting people to give more money. Christian stewardship on the other hand helps people to be more giving. Christian stewardship could be defined as the effective commitment or investment of human and material resources in participation with Christ in his love for others.

There are two primary points to be made. The first point is that stewardship always has to do with a Christian's task of giving away gifts that have already been given to him by God. This presupposes, of course, acceptance of the belief that all things are conferred on

us by God. The second point is that stewardship always has to do with a Christian getting free of what binds him. In our culture, nothing binds us more than money - the symbol of material things. The first point has to do with turning to a new life; the latter with turning away from an old life. In other words, stewardship is intertwined with conversion. One has to be turned away from what binds him, and turned towards what frees him. This is the test of genuine conversion.

We must become deeply convinced that the relationship of a person and his money is fundamentally a spiritual matter, as fraught with implications for an individual's spiritual life as is his life of prayer or any other "religious" activity. Jesus said in Matthew 6:21, "Where your treasure is there shall your heart be also." Somehow, in some way, what a person does with his money, how he thinks about it, where he spends it, what he will do to earn it, and the things to which he will give it are some of the real clues to who he is inside, to what is essentially important to him, to what is really in his heart. It is significant to note the order of things in the words of Jesus. He does not say, "Where your heart is there shall your treasure be also." Try an experiment. Go out and buy a few shares of stock. Make it enough so the financial interest is important to you. Then notice what part of the newspaper you turn to first when you pick it up. I'd be willing to bet it will be to the financial page to check on your investment. Interest and enthusiasm follow money. "Where your treasure is there shall your heart be also."

To put it another way, the places where we make our most serious financial investments are the places where our real self, our inner self, is going to be most interested, most teachable, most responsive, and most open. To deal with a person in terms of what he does with his money is to deal with most people where they really live. A properly conceived stewardship effort in the Church can thus be an avenue to genuine spiritual growth. Good stewardship has that potential. That, I believe, is something of what Jesus meant when he said, "Where your treasure is there shall your heart be also." It is, therefore, extremely important that we begin to recover a soundly Orthodox theological base for our stewardship efforts.

Theology of Money

We are all aware that the basic questions of life will, ultimately, be satisfied only by theological answers. This includes questions about money and our use of it.

A sound theology of money has the potential to tap the spiritual roots of Christians at a point where they are the most teachable, because it is here where they are the most concerned. A well-conceived, theologically sound stewardship program can be the most exciting spiritual adventure you can undertake in parish life.

And, yet, how badly some of us sometimes handle the task of promoting the issue of financial support for our parishes. There are as many different approaches as there are parishes. There are three common approaches that are guaranteed in failure and misunderstanding.

The Numbers Approach

One is the Numbers Approach. A parish sits down and calculates what it will need next year to carry out the Church's work in that parish. For example, let's suppose in a given parish a 10 percent increase will be needed next year. The message is communicated that if everyone would just raise their contribution for next year by 10 percent, we will make it fine. There are several things wrong with this approach.

First, it puts the emphasis in the wrong place. The Numbers Approach will always put the emphasis on the dollars the Church needs rather than on the giving. When you start with a budget, the center of attention remains on the numbers, on the balance sheet. You can talk all you like about giving as responsible Christians, but few will hear what you say because the natural tendency will be to sharpen their mental pencils to go over the Church's budget.

Second, the Numbers Approach is unfair. The basis of the message is that everyone is giving evenly, that family A and family B are already giving conscientiously in relation to their means. But the facts belie the assumption. While some families do give conscientiously, many more give far less than they could, or should. To ask for a percentage increase puts an unfair burden on those who are doing their best to be faithful in their giving, and it allows the token giver to remain exactly where he is. Even if he responds to the percentage increase, he will remain what he has been, a token giver.

Third, this approach represents a minimum rather than a maximum request. Perhaps it is the fear of asking too much and facing failure that tempts us. But with the Numbers Approach, what we ask as an increase is pretty well educated by what we are fairly certain is attainable. Consequently, it doesn't challenge anyone spiritually. We ask our people to give to the Church, or to a given parish, and the effect is to base our appeal on the people's responsibility for the survival of the parish, on parish loyalties, on interest in parish activities, or even on loyalty to a particular parish priest. To base our appeal on these things is to preclude any serious consideration of giving as a matter of a person's spiritual life, as a serious matter between a Christian and God.

Church people operate on at least three levels of loyalty. We live on the level of denominational loyalty, that is loyalty to the Orthodox Church. In addition to that, we live on the level of parish loyalty. We have an interest in seeing our parish survive, prosper, and grow. Beyond these loyalties, we also live on the level of a loyalty - a commitment - to God in Jesus Christ. At our best, all three loyalties complement and reinforce each other. However, all too often, the first two loyalties are used as a substitute for the third. We can so easily be caught up in a kind of "Churchianity." Indeed, to be faithful to a parish is a far easier commitment than to be faithful to Christ. And when we deal with our stewardship task on the level of parish commitments, we run the real risk of allowing these to be a substitute for any challenge to grow in relationship and commitment to God. While we may say that our stewardship is a matter of the spirit, when the push really comes, it's the other loyalties on which we are really banking. That's the real message church members will hear.

The “Shame-On-You” Approach

The “Shame-On-You” approach is the second of the three ineffective avenues to church funding. The message comes across something like this: as a nation we spend

\$3 billion on cosmetics
\$3 billion on tobacco
\$10 billion on entertainment
\$12 billion on alcohol
\$1.5 billion on churches and charities

The climax of all this is the question, “Aren’t you ashamed of yourself?”

Obviously, the great appeal of such an approach is that it is all too true. The priorities of most Americans are not what they should be, but there are some liabilities in this approach.

First, it appeals to guilt. If we feed people’s sense of guilt, what spiritual growth can there be? We may shake a few billfolds a little harder, but we also run the real risk of driving people away.

Secondly, criticism for failure seldom stimulates people to do their best. Giving, be it to the Church or to any worthy cause, is not an intellectual process but an emotional process. Most giving is done because a person has been motivated by his feelings. To accuse people of not giving what they ought to give, puts them on the defensive rather than motivating them to give more. Child psychology has long ago recognized that behavior in a child is modified by approval and acceptance, far more readily than by criticism. In the stewardship task we need to learn that same lesson.

The “Cry Poor” Approach

The third tactic we’ll call the “Cry Poor” approach. The message comes out like this: “Friends, we are living in difficult times. Our parish is in grave danger.” And then is listed all the desperate needs of the parish which might include leaks in the roof, cracks in the parking lot surface, the need for secretarial help, janitorial help, a whole new Sunday School curriculum, etc. It all adds up to a message that says, “Poor old St. —. Won’t you all please dig a little deeper to help her out in this time of crisis?” The theory, of course, is that very few people can resist such a plea from their own parish, but this approach seems to have some severe liabilities.

It appeals to failure instead of effective success. If there is a single principle in modern advertising that runs through almost every ad, it is the principle that success begets success; failure begets failure. People want to be associated with successful things. To cry poor in the world of business is the kiss of death. In the Church it may work once, but in the long run, this approach will lose you money, members, and enthusiasm.

The “Cry Poor” approach tries to motivate giving out of pity instead of thanksgiving. The parish church, despite all the problems of parish life, will nonetheless never become effective and alive out of a sense of pity. Indeed, pity for the church is an unworthy motive to sustain any effective stewardship, or anything else for that matter.

Is There An Alternative?

Experience shows that there is a way that is more theologically sound and much more spiritually challenging than the approaches I just described. At this point we must go back into Scripture for our background. The book of Genesis begins with the words:

In the beginning God created the heavens and the earth.

The theme of God’s ownership is a recurring theme in both the Old and the New Testaments. The writer of Deuteronomy, after listing many of the accomplishments of man’s hand - his house, the building of his herds and flocks, and his accumulation of money - then warns:

Beware lest you say in your heart, “My power and the might of my hand has given me this wealth.”

You shall remember the Lord your God, for it is he who gives you power to get wealth.

God is the source and man is the recipient of God’s gifts. In 1 Chronicles 29:14-16 King David prays,

But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from thee, and of thy own have we given thee. . . Lord our God, all this abundance that we have provided for building thee a house for thy holy name comes from thy hand and is all thy own.

The same theme is caught by the prophet Malachi. Malachi chastises the people for withholding their offerings to God. He asks, “Will man rob God? Yet you are robbing me. But you say, ‘How are we robbing thee?’ In your tithes and offerings. . . . Bring the full tithe into the storehouse.”

The assumption is that God is the owner of all things. Turning to the New Testament we hear the same basic principle sounded again. In the Parable of the Talents Jesus is saying that whatever we possess, we possess because it has been given by God’s hand. And from the gift, some return to God is expected. The Parable of the Laborers in the Vineyard describes the proposition that God is a giver of gifts and that God’s gifts exceed anything we can do to earn them. The words of the parable, “Am I not allowed to do what I choose with what belongs to me,” put in the mouth of God, is a proclamation of God’s ownership of His creation. Indeed, the earth is the Lord’s, and we are the recipients of great gifts.

It seems to me that any coherent theology of money, the earning, spending, and giving of it, must begin with this.

This principle is expanded for a Christian in one magnificent way. The greatest gift of God to us has been the gift of His Son, Jesus Christ, and, through him, the opportunity to live in the power of the Holy Spirit. Clearly, when we have thought about the gifts of the earth, life and the human qualities of body, brain, talents, and the like, and identified these as gifts of God, we have only scratched the surface.

The Motive For Giving

Now, what has all this to do with our giving? It is my belief that all this sets the motive for giving, a motive that is at once biblically sound and fundamentally appealing. We give because that is one way we have of directly expressing our thanksgiving to God for these gifts. The purest of motives for giving is to give because we have been given to. Giving can be our thankful response to God, who has given to us.

It is critical to note what that kind of motive does to (or for) the giver. To ask him to give out of thanksgiving is to ask him to relate creatively with his God and not to a parish budget. This makes giving a matter of spiritual life rather than a matter of parish survival. It asks a person to be a Christian with his money and not just a fund raiser or a budget supporter.

It seems, at least to me, that a foundation built on these principles is not only desirable but essential to any stewardship effort. Indeed, built on such a foundation, our considerations of stewardship can then open up the genuine possibilities of spiritual growth, both in the life of the individual Christian and in the life of the parish as a whole.

But how does all that relate to our need to support a parish program and budget? There are two clear implications in what we are saying.

1. If Christian stewardship is anchored in the relationship of a person and his money, then Christian stewardship will relate to a person's income, how he earns it, how he spends it, and how he decides to return a portion of it to God. It does not relate to the Church's program or budget needs.

2. It follows then, that the stewardship campaign needs to be conducted prior to the formation of the parish budget. The stewardship question ought never to be "How much do we need?" The basic question needs to be, "What do I have out of which I can conscientiously return to God?" Our need is to give to God and not to a budget. When we pledge to the Church, we are giving to God, and not just to the Church. Therefore, our appeal needs to be directed toward a person's income, not toward the parish's need. Parish budgets need to be considered only after the stewardship campaign is completed.

What Kind of Program?

We come now to the question many of you have no doubt been asking: What kind of program can we establish in our parishes? What are the nuts and bolts of a parish stewardship program?

A successful stewardship program requires a great deal of in-depth study, and organizational effort. It has to be thought through carefully, planned in detail, and tailored to the particular character of each parish. Numerous books on the subject are available for study and adaptation. I have prepared and included at the end of this paper a Stewardship Bibliography, which gives a fairly representative selection of materials on the subject.

The bottom line of any decent program, however, will be anywhere from a 15% to a 35% increase in financial support for your parish. Can you really afford not to develop a stewardship program for your church?

Although the limited length of this paper does not permit going over every detail in a model stewardship program, I would like to mention a few of the major elements in any program. First, we should count on our preliminary work beginning some four months before the actual stewardship campaign. You'll be using this time with the members of your stewardship committee. You will need to select a chairman who is capable of handling the task. It goes without saying, that the chairman, as well as the other committee members, must represent the most enlightened leaders in your parish. If an individual feels that stewardship won't work among your people, if he thinks that the only way to raise funds is by using the three "B's" - Bingo, Bazaars, and Bake Sales, then by all means keep him off the stewardship committee. The battle cry of such persons is "Onward to Yesterday." They really are not qualified for the demanding task of stewardship.

Your committee members must be among the most generous of your parishioners. Don't misunderstand me, the man or woman who gives the highest dollar amount is not necessarily the most generous giver. A physician or a businessman with an income approaching six figures is not particularly generous if he gives a thousand dollars a year. The amount may well represent only one percent of his income. That man is not a committed steward. The amount he gives may be large, but proportionately, it is quite negligible. Therefore, the pastor must see that the committee members are themselves truly generous.

Proportionate Giving

At this point, we must talk about a crucial, crucial concept. It is the principle of proportionate giving.

Proportionate giving involves two points:

1. That our level of giving needs to rise out of our level of income.

2. That giving out of thanks for God's blessings will involve sharing a portion of that income with others. This is proportionate giving.

A great deal is said today about tithing as the highest form of proportionate giving.

The 10 percent tithe has often been held up as the standard for Christian stewards. And there are a great many advantages to endorsing such a standard.

1. It is a biblical standard.
2. It is related to income and not to a church's budget.
3. It has a "universality" about it, in that the concept is as old as the early Old Testament.
4. It could produce an astronomical amount of money in gifts.

However, in spite of these advantages, I am frankly not at all that attracted to it. First, it is a legalistic system. Second, it is an Old Testament concept that is not picked up in the New Testament.

The fact is that no specific percentage adequately expresses our stewardship before God. The fundamental relationship of God and man is not that of a master to a steward. The New Testament relates God and man, not as a master and steward, but as father and son. The qualities of the son are thankfulness, love, joy, and intimate relationship. It is in the qualities of our sonship that the concept of proportionate giving has its foundation. It can be stated this way: as sons of God we have the "why" of our giving as proportionate givers. We express that sonship in a practical manner. The system can be described very easily. Take your annual gross income and simply multiply it by the percentage that you want to share with God in your material giving. Then simply divide that amount by the weeks in one year. The amount you come up with seldom comes out to even dollar amounts (see chart) But that has the real value of moving away from the prison that puts gifts in round numbers without basing the giving on any systematic measure. A weekly gift of an odd amount \$9.23, for example will continually focus attention on the percentage and will be a constant affirmation of the person as a proportionate giver every time the check is written. The major advantages of proportionate giving are:

1. It puts the emphasis where it belongs on giving out of income.
2. It keeps a person honest about his giving; honest about the real value of his gift in relation to what he has. The measure is not by pure dollar amounts, against what others with more can give, or against what others with less are able to give. The measure remains where it needs to be, yourself against yourself, what you give against what you have.

3. It allows every person to stand on equal ground as givers. The giver with modest income who gives 3 percent of that income is able to be affirmed in his giving along with the big giver who gives 3 percent of a much larger income. Their dollar amounts will vary considerably, but each is sharing equally with God through the Church out of what he has.

Planning and Executing the Program

I have attempted to describe some of the foundation blocks on which we build. We come now to the very practical problems of planning and executing the actual stewardship campaign in a parish.

The elements we need to put together include the following:

1. A clear understanding of our theology about money.
2. A detailed calendar of all events necessary for the introduction and implementation of a stewardship program in the parish.
3. A plan for the home visitation of each parishioner.
 - a. A specific method by which those who visit the homes are selected.
 - b. A specific way of training home visitors.
 - c. A specific way of assigning calls to each home visitor.
4. A system detailing:
 - a. The content and timing of preliminary mailings explaining the stewardship program to the parish.
 - b. The content and timing of sermons by the priest and talks by lay people about the program.
 - c. A system and time for home visits of the parish members.
 - d. Deadlines to be met by those making the visits.
 - e. Clean-up dates for all remaining home visits.
 - f. Plans for reporting results to the parish membership.

Some of us may be put off by the apparent complexity of a full-blown stewardship campaign. And, indeed, the effort will require study, planning, prayer, and time. But God and His Church - our Church deserve our best possible efforts. Can we offer Him less?

The preceding text is taken from a keynote address delivered by Richard Reidy, Treasurer of the Orthodox Church in America, at the July 9—11, 1981 Assembly of the Pacific Southwest Deanery in San Luis Obispo, California.

The speaker wishes to acknowledge his indebtedness to the many stewardship workers serving within various Christian communions across America; in particular a debt of gratitude is owed to John H. MacNaughton and W. D. Crockett of the Episcopal Church for many of the stewardship concepts outlined in the address.

A Guide To Proportionate Giving (in 1981)

If your Annual Gross Income is:											Your Proportionate Weekly Gift Would Be:										
											3%	4%	5%	10%	12%						
\$8,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$50,000					\$4.62	\$5.77	\$8.65								
\$11.54	\$14.42	\$17.31	\$26.92		\$6.15	\$7.69	\$11.54	\$15.38	\$19.23	\$23.08	\$38.45										
	\$7.70	\$9.62	\$14.42	\$19.23	\$24.04	\$28.85	\$48.08	\$15.40	\$19.23	\$28.85	\$38.46										
\$48.08	\$57.69	\$96.15		\$18.45	\$23.08	\$34.62	\$46.15	\$57.69	\$69.23	\$115.38											

UPDATED! A guide to Proportionate giving (in 2003)

If your Annual Gross Income is:											Your Proportionate Weekly Gift Would Be:										
											3%	4%	5%	10%	12%						
\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000			\$11.54										
\$14.42	\$17.31	\$20.19	\$23.08	\$25.96	\$26.92	\$31.73	\$34.62	\$15.38	\$19.23	\$23.08	\$26.92										
\$30.77	\$34.62	\$38.46	\$42.31	\$46.15	\$19.23	\$24.04	\$28.85	\$33.65	\$38.46	\$43.27	\$48.08										
\$52.88	\$57.69	38.46	\$48.08	\$57.69	\$67.31	\$76.92	v86.54	\$96.15	v105.77	\$115.38											
	46.15	\$57.69	\$69.23	\$80.77	\$92.31	v103.85	\$115.35	\$126.92	\$138.46												

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The Biblical Basis of Giving

1. Everything belongs to God.

Because God created all things, He automatically owns all things: “The earth is the Lord’s and all its fullness, the world and those who dwell therein. (Ps. 24:1)

God owns it all. The cattle on a thousand hills (see Ps. 50:10) and even the hills themselves (see Ps. 50:12). But more importantly, He owns you and me: “For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s” (1 Cor. 6:20).

He is thus the true owner of everything we have. Not just our bodies and spirits, but our houses and cars, our pots and pans, our furniture and fixtures, our televisions and stereos, our children and pets, and even our bank accounts and IRAs. Nothing is exempt. God owns it all. But if everything belongs to God, then where does that leave us? Isn’t there anything that we can call our own?

2. We are God’s Stewards.

God has placed each of us over *some* of His possessions. Our role is not that of an *owner* but that of a *steward*. Webster’s New World Dictionary defines the term *steward* like this: “One who acts as a supervisor or administrator, as of finances and property, for another or others.” God has made some of us stewards over a very large estate. He has made others of us stewards over a small estate. But make no mistake about it, all of us are stewards. This brings us to the third principle.

3. We are held accountable for how we use the resources God gives us.

In the Parable of the Talents (see Matt. 25:14-30), our Lord makes it clear that He regards as “faithful” those who wisely use the

resources He gives them. Conversely, he regards as “unfaithful” those who squander their opportunities and use His resources foolishly. The point of the parable is that for all of us there is an ultimate accountability in the exercise of our stewardship. We are not free to spend our money as we please. Nor are we free to invest our money as we please. Everything must be done to the glory of God and with the view to the reality that we will one day – at the dread judgment seat of Christ – give an account of our stewardship.

(Dn Michael Hyatt, Again Magazine, vol II, no 3, Fall 1988)

Proportionate Giving

“No one shall appear before the Lord empty-handed, but each of you with as much as he can give, in proportion to the blessings which the Lord, God has bestowed on you.” (Deut. 16:10, 16-17)

There are many elements to Stewardship which will be presented in weekly inserts in the bulletin. In terms of individuals’ donations to the Church, the Old Testament laid down the standard of the *tithe*, or 10% of one’s income. This provides us with the principle that giving should be in proportion with our income, which is unlike a dues system.

Financial stewardship is returning to God a fair proportion of the resources He has given to us. Stewards determine what percentage of their income will be committed to Christ and the Church for 2007. If you cannot give 10 percent, can you give 1 percent? If you already give 1 percent, please consider giving 2 or 3 percent or more. The more we are given, the more is expected of us. “Everyone to whom much is given, from him much will be required.” (Lk. 12:48)

How Much Should I Give?

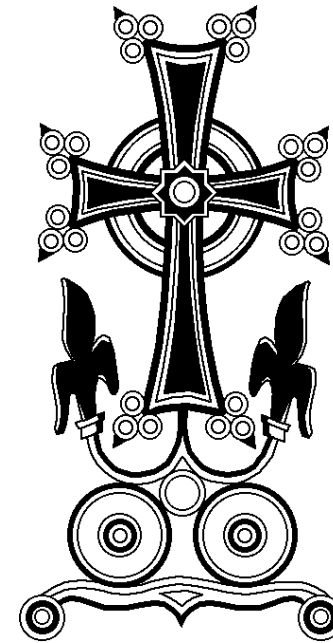
Please consider the following questions and the chart below when prayerfully determining your pledge for next year.

- *Do I give God the leftovers or do I give God the first fruits?*
- *Do I give what I think I can afford or do I give in faith, depending upon God to supply?*
- *Do I give what is acceptable and customary or do I give in love and gratitude for all that God has allowed me to harvest?*

Annual Income	1%	2%	5%	10%
\$10,000	\$ 100	\$ 200	\$ 500	\$ 1000
\$20,000	\$ 200	\$ 400	\$ 1000	\$ 2000
\$30,000	\$ 300	\$ 600	\$ 1500	\$ 3000
\$45,000	\$ 450	\$ 900	\$ 2250	\$ 4500
\$60,000	\$ 600	\$ 1200	\$ 3000	\$ 6000
\$75,000	\$ 750	\$ 1500	\$ 3750	\$ 7500
\$90,000	\$ 900	\$ 1800	\$ 4500	\$ 9000
\$105,000	\$ 1050	\$ 2100	\$ 5250	\$ 10,500
\$120,000	\$ 1200	\$ 2400	\$ 6000	\$ 12,000
\$135,000	\$ 1350	\$ 2700	\$ 6750	\$ 13,500
\$150,000	\$ 1500	\$ 3000	\$ 7500	\$ 15,000
\$165,000	\$ 1650	\$ 3300	\$ 8250	\$ 16,500
\$180,000	\$ 1800	\$ 3600	\$ 9000	\$ 18,000
\$200,000	\$ 2000	\$ 4000	\$ 10,000	\$ 20,000

When Enough of God's People Return Enough of His Money to Do His Work - Good Things Happen!

Church of St. John of Damascus Guide to Stewardship



“Every good and perfect gift is from
above...”

**What is your gift back to
God?**