

A year in the life of “The Steward” – reflections on giving in the Diocese of Toronto



“Give to the Most High as has been given to you, generously, according to your means.”
(Sirach 35:9)

Stewardship Development Department
Diocese of Toronto
May, 2016



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As a group, Millennials have the potential to provide the greatest shakeup in the church in decades (perhaps longer). We already know that they have the capacity to give, but they want giving to have an impact. It is not sufficient to “just give” as previous generations have. More than ever, parishes need to develop annual narrative budgets, expose young people to the ministry of the church and to invite them to take on leadership roles that are appropriate to them.

Introduction

Each month I pen an article in *The Anglican* newspaper entitled The Steward. Over the course of several years numerous themes have been covered including: discipleship, commitment, tithing, legacy giving and gratitude. With this resource I have included the best articles; and I have organized them thematically on a month-by-month basis to reflect the pattern of the stewardship education calendar.

Parish clergy and leaders are free to cut and paste the articles as they see appropriate: in newsletters, church bulletins, narrative budgets, newcomer packages, bulletin boards, etc.

I have annotated the table of contents for easy reference. The fact is, you want to identify the information as quickly as possible – and I want you to use it. This way we both win.

Countless people across our diocese have inspired many of these articles. I am grateful for the experiences they have shared with me.

January - Ten Stewardship Resolutions

As we embark on a new year, many of us pause to consider what we can do differently in the coming 366 days that will improve our physical, emotional, financial or spiritual disposition. For some that difference might mean losing weight, exercising more regularly or reducing debt. Christians too, have an opportunity to “put on the armour of light” (Romans 13:12) and take up new habits that will strengthen our relationship with Jesus and enrich our parish life.

It is only fitting, in the newness of the year, that I suggest ten stewardship resolutions that would have a markedly positive impact in your life, in the parish and in the community at large:

1. Sign up for Pre-Authorized Remittance – by making a monthly gift to the church through your bank account you demonstrate the important role the church plays in your life and the value you place on ensuring that the ministry needs of the church are met even when you are not present.
2. Consider increasing your offertory giving once your Our Faith - Our Hope (OFOH) pledge is complete – most parishes are reimbursed 40% of the total amount raised during the campaign to be reinvested in local ministry; by upping your offertory gift you will help ensure that new ministry can continue. For those who didn't participate in OFOH, make a proportionate increase to your weekly or monthly giving – your church will be grateful.
3. Draw up a Will or update your current one – remember your church or favourite diocesan ministry when planning your estate gifts. A Christian Legacy is a wonderful testimony to the values you professed in life.
4. Tithe your time and talent – seek out a new volunteer opportunity in your church, in the Diocese, or community; and, donate your gifts of time and talent.
5. Say thank you – if you are in leadership, thank your donors. If you are not in leadership, thank those who are.
6. Pray for your parish priest(s) and deacon(s) – they give much and don't expect much; pray for their vocation, their families and the good work that they do – and let them know you are praying for them.
7. Invite someone to church – there is a timeless bit of fundraising wisdom that says “people give to people who give.” That same wisdom can applied church growth, people will go to church with people who go to church. In our secular age, being a seeker can be intimidating. If you know of someone who is seeking, invite them to an Anglican church.
8. Encourage your parish to tithe to outreach – the tithe remains the measure of generosity that is most widely admired and yearned for, and it is a challenge for most of us. It is precisely because it is such a challenge that parishes should lead by example and endeavour to donate 10% of their revenue to outreach, including 5% to FaithWorks.
9. Encourage your children to give – just because most parishes don't hand out offertory envelopes to kids anymore doesn't mean we exempt from teaching them to give. If your children receive an allowance, set aside an amount for spending, saving and sharing. Help foster a culture of generosity with the next generation.
10. Preach/lay witness about stewardship and its benefits – while it might seem obvious that we need to have a dialogue about generosity there is a general reluctance to preach on this topic. A good sermon or lay witness, presented seasonally, will help reinforce our understanding of stewardship as being inherently biblical.

For a resolution to come to fruition it needs to be realistic, reasonable and desired. Hopefully, each one of these suggestions is attainable for Christians seeking to deepen their relationship with the Church and Jesus. Individually (and collectively), these resolutions have the potential to be transformative to both the giver and receiver. They can enrich ministry in our parish and our community while at the same time making us feel good that we are making a difference beyond that which we can ask or imagine.

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February - Leaving a Christian Legacy

In the weeks following the birth of our first child my wife and I had our Wills drawn up. Being in our earlier thirties we had little in the way of material possessions but we wanted to be certain that our son's interests would be cared for. His well-being, above all else, was our top priority.

Having a Will drawn up was no big deal and yet surprisingly only 50% of Canadians have one. In fact, most Canadians are hardly aware of the need to get a Will; and, only do so perhaps when faced with an overseas trip or unexpected illness.

If a person dies in Ontario without a Will, the current law determines who is to receive accumulated assets and the amount of any inheritance. The distribution of assets may not necessarily coincide with the wishes of the deceased. For example, no gifts will be made to friends or to the Church or a favorite charity, no matter how much it meant to the individual during their lifetime. By making a Will, an individual can choose their own beneficiaries based on existing and potential financial needs as well as their relationships. Furthermore, items of sentimental value can be given in a Will to specifically named beneficiaries thus avoiding conflict among family members.

We are all familiar with the gifts we give to the church through our weekly offering, pre-authorized giving or to some other special offering or fundraiser. These gifts normally come from our current incomes. We are less familiar with the many ways we can give to the church and its ministry from the assets we have accumulated over the course of our lifetimes – assets such as real estate or stocks or life insurance. Gifts made from our accumulated assets are called “legacy gifts,” and they are a wonderful way in which we can provide additional resources to expand the mission of the church for generations to come.

Legacy giving seems like a relatively new concept in the church – but it is actually as old as the church itself. In the New Testament, Acts 4 tells the story of a man named Joseph, a native of Cyprus, selling a field that belonged to him and giving the proceeds to the apostles for them to distribute the money as needed. The gift of land from Joseph's assets is what we would call a living-legacy gift today. The apostles gave Joseph a new name, Barnabas, which means “son of encouragement” in Hebrew.

Estate planning is something most people approach with apprehension because it forces us to consider intimate details of our lives with lawyers, financial planners, family members and sometimes our clergy. It is not easy to talk about end of life issues, especially the end of our own life. Grappling with matters relating to our estate inclines us to confront our own mortality and for most of us, myself included, it is something we'd rather put off. Ultimately we all have to deal with the reality that life in this world comes to an end. As Christians we believe that there is something beyond the here and now. Planning for how a lifetime of dreams, hopes and memories is properly distributed following our passing is an important part of the legacy we leave behind.

I urge you to make your Will if you have not done so, or to review it if you have one. When you do, please consider a gift to your parish, the Diocese or to FaithWorks. Even a person of modest means often has a considerable estate, when property and insurance are considered. A gift to the church can also help reduce your taxes. More importantly your gift will help sustain the good work you have supported over a lifetime and enable new ministry to flourish as a result of your generosity.

March – Outreach – it is part of being Anglican

Can you imagine what your community would be like without Anglican outreach? This is not meant to be an exercise in self-appreciation but one where we give serious consideration to the breadth of work done – mostly by volunteers – that change lives on a daily basis.

When you think of Anglican outreach what comes to mind? The parish food bank or the mission to Africa perhaps? The thirty-hour famine organized by the parish youth group or maybe the food hamper given to a needy family at Christmas. Then there is the toy drive, the blood-donor clinic, the car-pool to the cancer treatment centre, the parish bazaar in support of some emergency relief effort, the time spent volunteering at the AIDS hospice or marching with others on Good Friday on behalf of the homeless. The list is seemingly endless.

One example of outreach that is close to the hearts of many Anglicans is FaithWorks, the diocesan annual appeal in support of families on crisis; youth and women in need; immigrants, the homeless and the unemployed; the imprisoned; and those living in the developed in world. All told in our first decade, over \$10,000,000 has been raised by individuals, parishes, foundations and corporations. And this represents just the treasure.

In late September we had the opportunity to pay tribute to many people who make it all happen at a special reception in celebration of our first ten years. We said thank you for the time and talent devoted by countless clergy and volunteer lay people who give freely each year ensuring that their parish campaigns are successful. The sense of good-will among those present was incredible.

We are especially grateful to the first diocesan FaithWorks Planning Committee for their foresight and commitment in seeing the campaign through its formative years: developing a case for support, creating the imagery, orchestrating a timeline for implementation, bringing the first cadre of partners and ministries together and ultimately convincing individuals in the pews that supporting FaithWorks made sense. It still makes sense.

Ian McBride, Executive Director for the Anglican-United Refugee Alliance said something that really hit home with those present: “FaithWorks saves lives.” Is there really a more compelling reason to give than that?

When you give to FaithWorks you are enabling the church to offer hope where there was once despair and compassion for a broken spirit – putting Anglican faith into action. You help fund homework clubs at Flemingdon Park Ministry, housing projects through LOFT Community Services, summer camp activities at the Downsview Youth Covenant and you help support the mission activities of our clergy serving in Canada’s North just to name a few of our programs.

Hours spent, kilometres logged, meals served, hearts mended, and yes, lives saved. Across our diocese – in parishes, in community ministries, in the homes and workplaces of faithful men, women and young people – Christ’s work goes on in support of our mission and moves us forward in building communities of hope and compassion. What we do in reaching out to those in need has a bigger impact on Canada than you imagine.

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April - Generosity 101

As a stewardship educator, most of my time is dedicated to teaching – and hopefully inspiring – members of our congregations to embrace a life of generosity and enthusiastically commit to supporting the ministry of our church through their gifts of time, talent and treasure. All too often I take for granted that most of those who will benefit from our diocesan stewardship resources are familiar with church life, accustomed to Anglican worship and have been imbued with knowledge of a faith-filled upbringing. This is no longer the norm.

The vast majority of newcomers to our churches have never had any contact with us. They are unaccustomed to our style of worship or how our church is organized. While they may realize that the church operates thanks to the benevolence of its members, they are not familiar with how to give, what to give and how much to give – the idea of a collection plate being passed along a pew is completely foreign and perhaps a bit intimidating. In fact, it is reasonable to assume that the only donations they may have made was through a fundraising event or a memorial gift at the death of a loved one. The concept of Christian stewardship is entirely remote from their life experience.

To help with the orientation, I'd like to reflect on three very broad questions: why should I give; what should I give and how should I give. The answers to these questions can be addressed by responding to some very specific queries that we encounter with newcomers.

What is stewardship?

Quite simply, stewardship is an acknowledgement that everything we have, our life, our talents, our accomplishments, our families and our material possessions are gifts from God. And that we cherish and tend to them in a responsible and accountable manner, sharing them with others and returning them with increase to God. We are caretakers of our gifts of time, talent and treasure.

Why should I practice stewardship?

Practicing stewardship intimately ties us to who we are as a Christian people. Stewardship is an expression of faith. It is not simply the church's way of raising money; rather, it is a spiritual discipline that encompasses our very being as Christians. It is a radical departure from our secular understanding of charity where we give to an external need.

What does it mean to be a Christian?

Simply put, a Christian is a follower of Christ. But more than that, it is choosing to model your life on His example. As stewards, that inclines us to be selfless, generous, gracious, humble and disciplined. Being a follower of Christ entails a lot more than simply showing up for church on Sundays. It is a lifestyle to be embraced always through our thoughts, words and actions.

What does being a Christian have to do with money?

It might come as a surprise, but Jesus spoke about money more than anything else except the Kingdom of God. And while he doesn't necessarily condemn wealth, he does caution us about its abuse, our preoccupation with it and how it changes our behaviour. For the most part, Jesus talks about giving money away – to the poor, orphans, widows, the church, and those looked down upon by society – and to avoid becoming a slave to our riches lest they become false gods in our life.

Why does the church need my money?

Giving should never be taught at church except within the context of doing ministry. The church does not need your money simply for the sake of amassing wealth. Rather, we give through the church so we can passionately support worship, outreach, pastoral care, evangelism, education and fellowship. Since our churches rely almost exclusively on the gifts of our parishioners to ensure vibrant and healthy ministry, we need the support of all our congregants.

Newcomers need to be invited to give generously to sustain our important work. They also need to learn what joy there is in giving in addition to receiving. Church leaders do themselves no favours when they avoid conversations about money, generosity and giving. Unless we make a determined effort to educate seekers on the importance of stewardship in our church, places of work, our home and of God's creation we cannot expect or presume that they will know why to give, let alone how much to give. I'll tackle that subject next month.

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May - Make giving regular, reliable and real

I have a confession to make; I'm not a tither. After you get over the shock that the Director of Stewardship Development for the diocese of Toronto does not set aside ten percent of his gross or net income for the ministry of the church, let me qualify my statement. I am a proportionate giver. This is not some watered-down term to make tithing sound more acceptable to modern day Christians. It is a discipline rooted in scripture and intimately tied to our understanding of stewardship.

Many Christians support their churches and clergy with monetary contributions of one kind or another. Frequently this is called tithing whether or not it follows the ten percent rule of the Old Testament. However, as tithing was an ingrained Jewish custom by the time of Jesus, no specific command to tithe is found in the New Testament. Christians are not restricted in their giving to the Old Testament understanding of tithing. Instead they are to be challenged by New Testament guidelines which describe giving as proportionate to one's income, and is consistent, sacrificial and joyful.

Jesus' measure is actually a tougher one to follow than the one commanded under Mosaic Law. We are not just asked to give a part of what we have, but all that we have. We all have gifts – some obvious and others less so. Consider what Peter says in his first letter: "Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received." As stewards, we gladly share with others our time, our talent and our treasure without ceasing. "All that we have belongs to God," Jesus would say. Life is God's gift to us. How we live, is our gift to God.

So how can a newcomer to the church relate to our understanding of giving? Above all, make a commitment to give – your ability, your time, your prayers and your money. Make giving regular, reliable and real. Ensure that the gift is one that makes you feel like it is making a difference.

What should I give?

If you are being introduced to proportionate giving for the first time, consider donating one hour's pay per week to church and a similar amount to charity. Those who are retired are encouraged to consider giving an equivalent amount (2.5%) from their retirement income. This approach can have two very positive outcomes: First, it makes the work week and the work of our hands holy because our act of giving is intimately tied to how we earn a living. Secondly, an hour's pay is simple and profound and it may increase with time to reflect our progress in life.

Does God expect me to give if I am facing serious financial burdens?

Those who may be unemployed or facing serious financial burdens should consider how they might give of their time and talent to the church on a weekly basis and pray for the ministry of the Church. Everyone, regardless of income level, should be encouraged to give something. Even in our hardship we experience blessing.

Is it okay to just give time and talent?

The sacrifice of Jesus on the cross is the ultimate example of selflessness. Jesus gave everything and He gave it freely. As a disciple, sometimes we do things that are inconvenient. Scripture does not run away from what we should give. Time and talent are important (and often overlooked) aspects

of stewardship, but without treasure, the teaching is incomplete. To be a Christian is to bear witness to a life of surrender and that includes our financial wealth as well.

What is a pledge?

A pledge is a spiritual commitment to giving of our time, talent and treasure, and it is based on our belief that we give because we receive. It serves as a helpful indicator to church leaders of what they might expect to receive from the congregation and it helps keep us focused on the needs of the church.

Why should I pledge rather than simply drop money on the plate?

All gifts demonstrate a Christian witness of the importance to give freely. A pledge however encourages the giver to consider the gift and its amount in a thoughtful and prayerful way. It encourages us to give of our first fruits as opposed to what is left over. In that way we are making the needs of God's church and ministry a priority in our life and ensuring that our gift will be regular, reliable and real.

Our material goods are often the greatest barrier to our trust in God. Therefore, it is important to take the time to teach newcomers how and why we must change our attitude to wealth. It requires persistence and careful teaching to wean people away from the materialism of modern life to a true understanding of Christian generosity.

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June – Ten really good reasons to give

In an earlier article – one that I reposted on the “Community” blog of the Anglican Church of Canada in March – I outlined ten common objections that I have encountered for why people don’t give. Most of the excuses originate out a sense of scarcity of resources as opposed to abundance. Giving is presented as an after-thought; as something to be engaged in after everything else has been taken care of.

If we were to turn this mindset of scarcity on its head, we would encounter all kinds of reasons why people should give – and give up front, before everything else takes priority. As a stewardship educator, I am convinced that people want to give. They cannot help but see the ministry taking place in their midst, and the need to resource programs and parish activities. Yet they hold back – out of fear, inadequacy, lack of information or misunderstanding. Some see the church like any other charity and avoid giving back to God what is God’s in the first place.

A theology of abundance is one where we recognize the giftedness in others and the awesome potential to do ministry through the church. In his book “From Scarcity to Abundance: A completed guide to parish stewardship,” the Rev. David Ponting reflects on this bounty in saying: “in John 10:10, Jesus declares ‘I came that they may have life, and have it abundantly.’ Jesus teaches us that the proverbial cup is not half empty or even half full, but overflowing.”

We are overflowing in riches, yet many of us persist in the belief that we will never have enough. As a result, insecurity becomes the norm. To help us overcome this tendency, here are ten reasons why we should make giving a way of life:

1. We have already received the free gift of life and its accompanying benefits
2. We have a need to give thanks
3. Giving is a way we live out our baptismal promises
4. Giving imitates God’s love for us
5. It feels good to give
6. It is a privilege to be asked
7. Giving allows us to share our giftedness and feel connected to a bigger cause
8. In giving we also receive – we recognize more fully the needs of others, experience humility and avert our tendency toward materialism
9. Giving transforms lives and makes the world and our experience in it, better
10. The church, as a vehicle for ministry, needs our support

In all that we do to encourage generosity, it is important to avoid using guilt as a motivator. Guilt will never inspire joyful giving and is completely contrary to gospel values. Scripture abounds with stories about blessings received, generous acts committed, joyful service to others and meals and celebrations of thanksgiving. All of this is done in the context of giving freely, abundantly and graciously. This is the example that Jesus himself gave us.

Ultimately it is grace, patiently nurtured, that leads to generosity. By developing a culture of stewardship in our parishes – day in and day out, year after year – we can begin to view giving through a completely different lens.

July – Could you pass this stewardship quiz?

Over the past few years we have covered a myriad of topics related to generosity including personal commitment, discipleship, time and talent, outreach, proportionate giving, leaving a legacy and pre-authorized giving. The most engaging articles tend to be lists – top ten lists to be exact – that can easily be inserted into parish bulletins or newsletters. Not to be out-done, I'd like to offer an alternative approach, a quiz.

When we engage parishes in year-round stewardship education, one of the first things we do is evaluate their current state of affairs to establish a benchmark. We do this by asking a series of questions related to best practices and then re-evaluate six months later to measure progress. We can apply this same principle on an individual level. Here are ten serious questions (and some light-hearted responses) designed to measure personal commitment. Grades are assigned at the end.

1. Christian Stewardship is...
 - a) An acknowledgement that all that we are and have is a gift from God
 - b) The same as fundraising
 - c) Designed to make me feel guilty
 - d) Not worth the effort

2. Stewardship asks us to give...
 - a) A prayerful proportionate gift of our time, talent and treasure based on our personal faith response
 - b) 10%
 - c) Until it hurts
 - d) My first born

3. I give...
 - a) Abundantly and enthusiastically
 - b) When I can
 - c) Only time and talent
 - d) Rarely, giving is somebody else's responsibility

4. If others look for Christ in my actions, will they find Him?
 - a) Always
 - b) Often
 - c) Seldom
 - d) Only with a microscope

5. I use Pre-Authorized Giving (PAG or PAR).
 - a) Yes – it is the best way to ensure that my parish always has the resources it needs
 - b) I might use it if I were certain that I would not run out of money
 - c) I prefer envelopes
 - d) Why should I give if I'm not at church?

6. I give a proportional and sacrificial gift to the church
 - a) Yes, and I try to give a bit more each year
 - b) I try to give at least an hour's pay
 - c) Why should my giving be sacrificial?

- d) I give what I can, when I can
7. How much I give to the church is influenced by
 - a) Gratitude for God's blessing
 - b) Whether the sermon was meaningful
 - c) How much spare change is in my pocket
 - d) I don't feel a need to give to the church
 8. If others gave in proportion to what I give, my parish would be...
 - a) Thriving
 - b) Static
 - c) Floundering
 - d) Finished
 9. I have left a gift to the church in my Will
 - a) Absolutely
 - b) I'm thinking about it
 - c) The church is not a priority in my estate plans
 - d) What is a Will?
 10. The newcomer to our church is
 - a) Valued and engaged for who they are
 - b) Necessary to bring new energy and increase attendance
 - c) Viewed with suspicion and would adversely impact the intimacy of our parish
 - d) Discouraged

For each (a) circled score 3 points; for (b) score 2 points; for (c) score 1 point and (d) gets zero points.

Score:

25-30 – you are a faithful steward who takes generous giving seriously

16-24 – you are making progress on the journey but need to take a leap of faith

6-15 – you are not serious about seeing your parish become a vibrant faith community

0-5 – you haven't been paying attention

Of course this little quiz is not meant to make us feel guilty. Hopefully it will incline us to take the discipline of giving seriously and help us realize our giftedness. In this season of giving, let us pray that we might be faithful stewards who give generously because we have already received the free gift of life and salvation.

Printed in *The Anglican*, December, 2014

August – Want to jump start your parish offertory?

As stewardship educators, we hear this question often: “What is the fastest way to increase the parish offertory?” From the evidence of those on the front lines, the quickest way to uptick financial stewardship is to ask for a gift. It may seem straightforward, but the fact of the matter is that most parish leaders leave the act of giving purely to chance. That is to say, three related assumptions are made about the people in the pew: they already know what to give; they know what the ministry needs of the church are; and they intend to give. The fact is, the latter point can’t be taken for granted and yet it often is.

As we are all too aware, \$5 in an offertory envelope in 1981 doesn’t go quite as far in 2011. Yet it is typical that as few as 20% of parishioners represent 80% of the total annual giving in our parishes. Surprisingly, another 20% give nothing to the church at all. Do they give nothing because they think nothing is expected? Do they believe that someone else should provide for the needs of the church? Do they avoid giving because they think their gift would be inadequate? The reasons for not giving are many and varied. But what if they didn’t give because they were never asked? How many of our church wardens, treasurers, greeters and church bazaar coordinators assumed their positions without being asked or at least nominated? The same goes for supporting the temporal needs of our churches.

It is interesting to note that about a third of the parishes in the diocese of Toronto conduct an annual sacrificial giving campaign. They dedicate a block of time (usually in Lent or just after Thanksgiving) each year to educating their parishioners on the theology of giving and the needs of the parish and then they ask for a proportionate gift – usually through a pledge. Results vary, though for a first-time participating parish somewhere between 30-40% of givers will pledge, resulting in a 15% annual increase to revenues. St. James, Sharon saw a 40% increase when they did their first ask in 2007. Over time more people participate, such that St. John the Evangelist in Peterborough, now into its seventh consecutive year of annual pledging, experienced a 75% participation rate.

The extended results speak for themselves. Consistently parishes that ask parishioners to pledge have a clearer sense of their ministry case, they engage their members more actively in that ministry as volunteers and they have the financial resources to support their ministry. For some parishes, pledged giving has proven to be the energy necessary to sustain and grow church operations. At St. Peter, Carlton Street (an inner-city parish in Toronto’s Jamestown) pledging has doubled their annual offertory amount in just three years. For St. Luke, Dixie (on the border between Toronto and Mississauga) pledging meant they could pay off an accumulated deficit in one year – way ahead of schedule.

What about the other two-thirds of parishes, those that do not conduct an annual sacrificial giving campaign? While ministry might be flourishing it is a whole lot more uncertain. If the giving strategy in your church is to leave boxes of offertory envelopes on a table at the entrance way to the nave then you are missing out on two wonderful opportunities. First, enriching the ministry life of the parish and secondly, introducing your members to a fuller understanding of Christian discipleship. Others might suggest a third opportunity is overlooked, the chance of avoiding the annual late-summer angst felt by many a church warden, treasurer and priest when parish revenues inevitably begin the slip.

On a wall in the diocesan stewardship office hangs an old placard that reads “All Seats in the Church are Free... The maintenance of the Church depends on the free-will offerings of the people.” This brief statement should be considered by everyone as it strikes at the heart of the relationship between each one of us and the important work being carried out in the parish community.

If you want to make a real impact on your parish offertory you have to learn to ask. It’s that simple.

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September – Seven stewardship myths, busted!

A few weeks back, Rev. Bill Welch and I were discussing what motivates people to be generous. In the midst of the Our Faith-Our Hope ministry campaign we are hearing heart-warming stories of people making generous and joyful commitments to support work in the diocese. However, the major fundraising campaign supports needs over and above regular giving. It is the ongoing, dedicated and regular giving of time, talent and treasure that ensure our parishes are vibrant faith communities.

Often we encounter all sorts of arguments that push back against our efforts to inspire a more profound level of generosity in our churches. Together, Bill and I came up with Seven Stewardship Myths that need to be banished from our conversations about giving, receiving and contemporary Christian living.

Myth: More People = More Money

Truth: Time and again parish leaders state that if they simply had new families join then their stewardship problems would be solved. Sorry, but stewardship begins at home. It is a discipline for the whole congregation and it begins with the people who are in this place at this time. Besides if we can't make it work with those who are present, what makes you so sure we can make it work with newcomers?

Myth: Talking about money is taboo

Truth: Faith and finances do mix. There are over 2,300 direct references to financial considerations in the Bible. We should not be surprised to learn therefore that Jesus spoke about money and those things we turn into false idols in nearly half of His parables, indicating that this is a serious consideration in our commitment as disciples.

Myth: Stewardship is the same as fundraising

Truth: Fundraising is always done to support a need; it is about fixing the roof, buying a new organ, installing an elevator or painting the church walls (the needs are endless). Alternatively, stewardship is a spiritual discipline. Stewardship is a complete lifestyle of accountability to God. Stewardship is not predicated on a single act, rather it is an idea that we incorporate into our daily lives.

Myth: Stewardship is just about money

Truth: To be a steward is to acknowledge that everything we have – our talents, our wealth, our families and all those things that we acquire – is actually God's. We nurture and share God's gifts abundantly. We give generously and joyfully of all that we have – including our money - because we have already received the free gift of life and its accompanying benefits.

Myth: People in our parish can't afford to give

Truth: This statement makes the presumption that some people know what is best for others. To deny people an opportunity to embrace the life of a steward is to deny them the opportunity to fully live out their Christian discipleship. It also reflects a theology of scarcity that will completely engulf all aspects of one's life including their relationships with others. The theology of scarcity is one of

the greatest impediments to growth in our churches. Adopting this principle is also one of the quickest ways to close a church.

Myth: Guilt motivates giving

Truth: Grace motivates giving. If giving is forced it will not grow and it certainly cannot be sustained. God wants our giving to be joyful and abundant not done in a spirit of obligation or indifference. A spirit of altruism – to give without expectation of recognition or return – cannot be nurtured and shared if it is rooted in guilt.

Myth: People automatically know to give generously

Truth: If this were the case, then parishes would not encounter chronic financial and resourcing problems. Unless congregants are informed of the time, talent and treasure demands on a parish they may never feel inclined to give more than \$5 a week. With annual giving levels in the diocese of Toronto close to 2% of family incomes, there is a real need for constant education, invitations to live out Christian discipleship, and a commitment to personal growth. Dedicated annual stewardship education is essential if we are to inspire full participation from our church membership.

The real problem with any of these myths is that they often lead us to do the exact opposite of that which inspires growth in our churches. However, as evidenced by our healthiest parishes, many of the assumptions listed above never enter into the conversation. For most, stewardship doesn't just happen, it is a life-long process. If you would like to cultivate a spirit of generous living and a deeper commitment to discipleship in your church, think about how you might incorporate the truths about stewardship and then take action.

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October – Is your giving up to PAR?

There was a time when one of the first things I did at the beginning of each new year was sign 52 post-dated cheques and insert them into my weekly offertory envelopes. This way I could guarantee that on any given Sunday I was prepared for the passing of the collection plate. What might seem like a rather innocuous exercise was actually quite intentional. Each year I prayerfully reflected on the blessings in my life and made a commitment to give back to God what is God's in the first place. I found this discipline helpful on my spiritual journey, and actually came to look forward to it. Nowadays my weekly giving is made done through Pre-Authorized Remittance (PAR) but the process is no less intentional.

Whenever we hear stewardship spoken of in terms of the gift of our first fruits, PAR becomes the vehicle most often used to make that a reality. By making a monthly gift to the church through our bank account we demonstrate the important role the church plays in our lives and the value we place on ensuring that the ministry needs of the church are met.

Pre-Authorized Remittance is often presented to church members as a benefit to the church: it guarantees a stream of reliable revenue, supports ministry in our absence, helps the stewardship team plan for future expenses and it provides peace of mind to wardens and clergy alike. Rarely does our conversation about PAR focus primarily on the theology of giving, but that's where its use should squarely be focused on. Pre-Authorized Remittance is good theology.

In Ancient Israel the practice of consecrating first-fruits to the Lord sprang up naturally among agricultural people from the belief that the first and hence best of the harvest should be offered to God in thanksgiving for all the gifts received during the growing season. Today the fruit of our labour most often comes in the form of money (though it can come in terms of time and talent as well) which we use to purchase those things that nurture and sustain us.

The concept of giving our first fruits illustrates giving to God from a grateful heart, and it sets a pattern of giving back to God the first (and the best) of what God has given us. Pre-Authorized Giving is useful as it inclines us to think about the needs of the church and its ministry before other priorities begin to compete for our time and resources. This might seem like a radical departure from the act of making a weekly offering on the collection plate, and yet it helps us realize that if we are to be truly intentional about giving it must become a priority in our life. Pre-Authorized Giving ensures consistency, reliability and commitment.

As many parishes enter the time of year when they plan their annual giving or pledge campaign, the challenge is often to encourage people to give more; to be more sacrificial in the level of their proportionate giving. As an alternative campaign why not set a parish challenge to increase the number of PAR givers – perhaps aiming for a third or half of the congregation? In doing so you will help ensure that the ministry needs of the church can be met even when members are absent and provide givers with another opportunity to embrace the life of the steward more fully.

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November – Demographic change isn't coming, it's here!

Canada has reached a milestone. For the first time in its nearly 150 year history, the number of seniors is greater than the number of children. The figures, released by Statistics Canada on September 29, 2015, are glaring: 16% of Canadians were 14 or younger on July 1, while 16.1% were 65 or older. This demographic reality will have a profound impact on everything from health care to retirement planning, from community development to demands on social services. This change in demographics will also impact on the church – in fact it already does.

More and more Anglican congregations are confounded by a stark reality: lots of folks with grey hair are sitting in those pews. How is this change impacting the church and what can we learn from it?

Here's what we know. Those over the age of 65 – known as the “Great Generation” – are among our most loyal and generous givers. They comprise my parent's generation and their values include commitment to church, economic security and the importance of family. They have achieved the middle class dream through hard work and perseverance. For this age demographic, Sunday will always be The Lord's Day.

The next largest age demographic – and the one spurring the most immediate change – are those born from 1982-2005, known as “Generation Y.” According to a Pew Research Study from March 2014, Generation Y is less inclined to go to church and more likely to challenge authority. They lead busy lives and love technology. Higher education is important, but work isn't an end in itself; work is merely a way to help afford leisure, comfort and style. Generation Y can be the next “great generation” if we can find a way to connect with them.

Millennials – as members of Generation Y are also known – represent a significant challenge to the church. The church is an institution vested in tradition. The pace of change can be glacial; with conflict arising around the use of music, the length of the liturgy, the content of sermons, the hours of service, who can be ordained and who can be married. Issues that challenged previous generations are of little consequence to this new generation (as my 14 year-old tells me on a regular basis). In a June 2013 article, *The Economist* characterized Millennials as less religious, more liberal, people who support marriage equality, are less endeared to life-long charitable causes, but, they will give generously if there is evidence that their donation will make a difference.

Millennials are already changing the shape of church. They are, as Christian Chiakulas recently wrote in the *Huffington Post*, interested in churches where they can connect with others, seek volunteer opportunities that are very specific, care about good preaching and programs and want to be taken seriously. When a preacher states an historical fact, many Millennials will fact check the accuracy on their smartphones right in the pew.

We can see how these different values will have a significant impact on church life. Worship centres will be smaller and portable – because fewer will be attending. Volunteer roles and responsibilities will need to be adapted, made shorter, be more fulfilling and less demanding – they don't want to be worship-only attendees. Religious services will be flexible with start times later in the day or during the week – after all, Millennials are not likely to rise until noon on Sunday anyway. All of this will have a significant impact on stewardship and giving. Next month I'll discuss how we can begin to do stewardship differently in order to reach out to Generation Y.

December – How will Millennials change the way we give?

How do we respond to the change that Millennials are bringing to the church? Assuming that they want to be members of our church, some pretty interesting considerations have to be taken into account. We are not just talking about newcomers; instead we are specifically interested in reaching out to that group who are twenty and thirty-somethings. They are children of the information age: shunning chequing accounts for e-transfers, accessing Wikipedia.com for instant clarification rather than reading through reams of documents in an encyclopedia and touching base with friends via text and Instagram while avoiding telephone land-lines altogether.

As a group, Millennials have the potential to provide the greatest shakeup in the church in decades (perhaps longer). We already know that they have the capacity to give, but they want giving to have an impact. It is not sufficient to “just give” as previous generations have. More than ever, parishes need to develop annual narrative budgets, expose young people to the ministry of the church and to invite them to take on leadership roles that are appropriate to them.

In a 2014 article, Today’s Christian notes that “church leadership is still dominated by those of our parents’ and grandparents,’ and the hierarchy is usually pretty entrenched.” This seems rather typical for most congregations as older members have more time, skill and experience. The generational difference this time is that Millennials aren’t prepared to wait. If denominational identification is less salient among young people and the opportunity to get involved isn’t there, then they will just go elsewhere.

This new way of thinking and engaging young people will have a profound impact on the collection plate – providing one will be passed around. Already many parishes have adapted to using Pre-Authorized Giving (PAR) for their collections. Imagine a day when we are cashless and cheque-less.

The parish of St. Mary and St. Bartholomew in Saint John, New Brunswick seem to be ahead of the ball on this one. To my knowledge, they are the first Anglican church in Canada to have installed a debit/credit card machine in their narthex. The usage of “giving kiosks” seems to have gained traction with some evangelical churches in the United States, but given the explosion in the use of technology across all sectors, it’s only a matter of time before they become common place in our parishes as well.

The Diocese of Toronto has invested considerable energy and resources in developing mobile apps for giving and an online platform that will issue a tax receipt moments after a gift has been made. Online giving has increased significantly in recent years but we need to learn how to motivate giving using the internet; connecting with young people where they tend to gather on-line. For the time being, direct mail continues to be a lucrative and successful medium to connect with the duty generations. More and more, however, Millennials lump all unsolicited mail into the category of junk.

All of this is to say that demographic change is impacting the way that people give. In the not too distant future, we can expect a church where: the collection plate will not be passed, all congregational giving is done through PAR, churches will have giving kiosks in the narthex, financial planning is taught side-by-side with stewardship education and all program registration will be done on-line. Millennials are ushering in a whole new way to give to ministry. We need not fear the change that is coming, but it is coming.

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