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INTRODUCTION



It is important to lay out a comprehensive view of stewardship—a vision of a sharing, generous, accountable way of life rooted in Christian discipleship—which people can take to heart and apply to the circumstances of their lives. Concentrating on one specific obligation of stewardship, even one as important as church support, could make it harder—even impossible—for people to grasp the vision. It could imply that when the bishops get serious about stewardship, what they really mean is simply giving money.

—UNITED STATES CONFERENCE OF CATHOLIC BISHOPS,
STEWARDSHIP: A DISCIPLE'S RESPONSE

Stewardship is a spiritual principle established by God when he placed the first human beings in a garden “to cultivate and care for it” (Gn 2:15). Subsequently, mankind has been invited to cooperate *and* collaborate in the work of creation and redemption. A comprehensive view of stewardship includes time, talent, and treasure—really the whole of our lives.

However, what follows is *not* intended to be such a comprehensive treatment of the subject. Instead, we are taking a long, hard look at just one aspect of the stewardship that our faith calls us to undertake. Because it is our contention that *this aspect* is too often overshadowed and overlooked—or conversely, misunderstood and misrepresented—in parish

life. So, just so you know, when we get serious about stewardship, what we really mean is simply giving money.

This is a book about money in the heart of the Church—the *parish*. It's a book about *funding* our parishes, an important and increasingly critical issue determining the health and, in fact, the very life of churches everywhere. Apart from mere survival, through and beyond the current crisis, parishes will need robust funding to effectively undertake the work of the New Evangelization.

You should know when it comes to money and giving, we're certainly no Rockefellers. Neither of us has even taken a basic business class or economics course. We've made plenty of mistakes both in our personal finances and in the financial management of our parish. Our overall attitude toward money didn't help either: for a long time, we thought the whole idea of paying any attention to money was beneath us. As parish leaders, we had better things to do. And, if the full truth be told, we were uncomfortable with the topic; our discomfort was born of an ignorance of God's word and our own lack of giving.

However, as we have studied healthy, growing churches and their successful leaders, we've learned that financial stability and, indeed, strength are fundamental elements of a church's health and growth. Sure, they have compelling visions, God-honoring missions, and highly motivated staff cultures, none of which have anything to do with money. But they also have incredible facilities in amazing locations; huge, well-paid staffs; and state-of-the-art technology, all of which *does* take money. Lots of it.

Consider the largest, fastest-growing churches in the country: Elevation Church in North Carolina, Life.Church in Oklahoma, New Spring in South Carolina, North Point in Georgia, and Saddleback in California. They have taught their parishioners how to give and, in the process, have funded the unparalleled growth of their churches. It should not be forgotten that many of their parishioners are former Catholics. It turns out, Catholics *can* grow as givers.

Struggling to pay the bills because there's little financial margin is no fun. Not having enough money for staff salaries is stifling. It's

heartbreaking to lay off people for lack of funds. Constantly begging, nagging, and even manipulating parishioners to give is annoying and never successful in the long term. Besides, it is self-defeating and demoralizing when their failure to respond leads to anger and frustration.

On the other hand, it's energizing and exciting to watch the offertory collection increase and the budget grow as parishioners match their commitment to the mission of your parish with their financial support.

Here are our credentials. While we do not live in a growing part of Baltimore County, during the last fifteen years our budget has tripled. In the same period, we have run three capital campaigns for new facilities, raising unprecedented amounts of money for a parish of our size and demographic. Our second campaign doubled the amount raised in the first. The third earned five times the second, and ten times the first. We sped past our goals, leaving the projections of our paid fundraising consultants in the dust.

Over the past ten years, our staff has quadrupled. Honoring a commitment made long ago, we've raised, and continue to raise, staff salaries. We want to provide living wages, excellent benefits, great health-care and retirement plans, professional development, and continuing education—all possible because of increased giving.

Expanded mission outreach has been another fruit of our congregation's giving. One project set a goal to raise money for a new high school facility for our mission partners in Nigeria. And then, we were thrilled to watch parishioners provide more than double the necessary funds. Our missionary efforts and giving have strengthened our partners in Haiti, Kenya, and our own city of Baltimore.

We're writing for pastors, pastoral associates, financial managers and accountants, development officers, financial and parish council members, donors and potential donors, and everyone interested in the financial health of their parish.

This book is intended to encourage you to reconsider current funding efforts and inspire you to embrace new behaviors and fresh approaches. We believe, properly implemented and consistently followed, the lessons

that follow will dramatically change the finances of your parish. As your parish grows in its *financial* health—believe it or not—it will also grow in *spiritual* health.

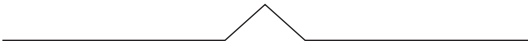
And that, of course, is the most important growth of all.

Part I

MONEY AND
OUR PARISH

1

WHEN IT CAME TO MONEY, WE WERE A MESS



Jehoiada the priest then took a chest, bored a hole in its lid, and set it beside the altar, on the right as one entered the house of the LORD. The priests who kept the doors would put into it all the silver that was brought to the house of the LORD.

—2 KINGS 12:10

Father Michael: My first parish council meeting at Church of the Nativity proved to be unforgettable. And not in a good way. It quickly escalated from merely dysfunctional to deeply divisive. The tone was heated and the rhetoric harsh. The debate, I later learned, was a reprise of a long-standing conflict played out annually between rivaling factions.

On the right (the far right), the Ladies' Club (aka, the Altar Guild) in alliance with the Men's Club (aka, their husbands, the ushers) were fiercely defending the privileges and perks accorded their principle fundraiser. This project involved the insistent, extended, wholly annoying sale of "Entertainment Books"

(fat, ugly, little volumes filled with worthless discount coupons for local restaurants nobody ever ate at and attractions few people wanted to frequent). The sale tediously stretched from Labor Day to the Fourth Sunday of Advent.

On the left stood the Youth Group (aka, the middle-aged youth minister and three middle school moms) aggressively advancing the rather intrusive claim of the group's Christmas wreath fundraiser. Given the seasonal nature of the product, their window of opportunity for sales was obviously limited. It spanned roughly Halloween through Thanksgiving, requiring an aggressive sales strategy.

At issue were the placement of bulletin ads and bulletin board posters, priority in pulpit announcements, and, most bitterly, the exclusivity of a coveted lobby sales table, a privilege enjoyed as a birthright by the Ladies' Club and only sometimes extended to the youth.

As the discussion unfolded, or rather unraveled, it became clear that, while the Youth Group had plenty of passion, they were no match for the Ladies' Club, who easily outgunned them with greater firepower. Eventually, the moms retreated, storming out with the denunciation that "this parish doesn't care about our kids!"

Here's the thing: neither fundraiser was raising funds for the mission of Christ's Church. The ladies were funding their monthly "meetings." These gatherings included lectures from local merchants on topics ranging from yoga to flower arranging, followed by dessert, coffee, and canasta. The youth minister was simply looking for money to underwrite the winter ski trip. Loving God, loving others, and making disciples were not considerations.

That evening was merely a primer to the problems we would encounter when it came to money and our parish:

- It was actually fussy and even complicated to commit to support us financially. In order to receive giving envelopes, you had to make a special trip to the parish office during weekday office hours (it couldn't be done on the weekend or online). However, the only person on staff who knew how to fill out the needed form kept irregular hours, so more than one trip might be necessary. Furthermore, the envelope company we used was notorious for failing to actually enroll new givers. So subsequent office visits might be necessary—for those motivated few who persevered in the process.
- About those envelopes: they were ugly and cheap. And the design seemed to *encourage* modest giving. Givers could check off a box on the face of the envelope corresponding to their gift: \$2, \$5, \$8, or \$10 were the options. Was it possible, one was left to wonder, to make a gift of *more* than ten dollars?
- There was a second collection almost every week with an accompanying giving envelope, usually even uglier than our own. These collections supported a bewildering variety of obscure causes: “Catholic Communications,” “Summer Maintenance,” and “Black and Indian Missions,” just to name a few. Yielding only a small percentage of our regular, or first collection, most of these offerings were, tellingly, received in cash. And, not coincidentally, there was never any explanation about what these collections supported or where the money went.
- That is, except for December's second collection, for retired religious. On this particular occasion, a frail, elderly nun would painstakingly trudge up to the pulpit. Between breaths, she chronicled the sacrifice the retired sisters had made over numerous generations, all the while receiving only subsistence compensation, with no provision for their retirement. Often looking as though she was expending her last full measure of strength to make this appeal, it was always the largest collection of the year.

- We would come to recognize, in the culture of the parish, an unhealthy interest in how “you” (the parish staff) were spending “our” (the parishioners’) money. There was a preternatural alertness to evidence of any expenses whatsoever. Even among many of our best givers, this “us versus them” attitude toward money prevailed. They adopted the convenient perspective that the parish staff already had all the money we needed. Any suggestion that we needed *more money* was evidence to them that we were spending beyond our means.
- All that said, we’ll admit that we were not at all strategic about our spending. We didn’t budget with our mission in mind, nor did we always honor our budget. And that did nothing to encourage confidence in our fiscal leadership.
- In fact, there really was no budget or budget process. Beyond the fixed costs of running the parish, how we spent money was an ongoing, open negotiation. If a staff member wanted money for anything, they had to go hat in hand to the accountant and plead for funding. After requests were reliably denied, appeals would often be made to the pastor. His decisions were final—unless he *approved* the expense, in which case the accountant would appeal. Usually the last one to have the pastor’s ear got their way.
- Worse still, we were guilty of stupid spending: liturgical vestments and décor we couldn’t afford, musical programming our parishioners didn’t really want, and elaborate seasonal decorations and displays that were wholly unnecessary.
- And meanwhile we were foolishly ignoring other financial considerations that should have been of concern.

Father Michael: Staff salaries, for instance, were a scandal. During my first week, I interviewed the staff I had inherited, each of whom demanded some kind of raise. Although their timing was unhelpful, and their sense of entitlement was

disturbing, I had to agree that their level of compensation was appalling.

- Our financial “advisors,” the finance council, were a collection of deliberately divisive pals of the former pastor, who had no financial background or insight. They were dysfunctional, counterproductive, and pugilistic. Their agenda was to defend the spending of the previous administration and denounce any new fiscal patterns or priorities we were proposing. As a result, council meetings were fractious and demoralizing.
- Financial irregularities abounded. The parish accountant was a ninety-year-old volunteer, who kept the Dickensian-style ledger books of our accounting “system” in his basement. The money counters were the same old boys club who served as the financial council, responsible for financial oversight. Since they were also the ushers, that meant they collected the money, counted it, and took it to the bank. Nobody thought there was a problem with that.
- The culture of the money counters was toxic: a number of them didn’t even go to Mass; money counting *was* their church attendance. On Sunday mornings, they would drink coffee, eat donuts, count the money as it came in, and gossip (mostly about us).
- And we were running an annual deficit with no savings of any kind. Financially, we lived week to week. If the Ravens had a one o’clock football game, or the county schools had a three-day weekend, or the weather was bad (or the weather was especially nice), attendance was down. And that automatically meant the collection would be down too. In turn, there would be unpaid bills that week. We always had lots of unpaid bills.
- When it came to financial reporting, there was no accountability. Once a year, we offered a financial “report” read at Mass in place of the homily. This fifteen-minute presentation was given by members of the financial gang. The report offered little information. It was, more or less, an invitation from bullies daring anyone to question

the management of parish finances. The message was clear: *If you don't like the way we do things, you can leave.* Most people could not have cared less.

- There were no development efforts of any kind. At all. *Ever.* Period. Our parish simply didn't lift a finger in the direction of giving or the cultivation of givers because the pastor did not want to be beholden to anyone. His basic attitude was the same one we initially adopted ourselves.
- The narrative that had been spun by the previous administration made it very difficult to suggest that our finances were anything other than great. In the words of my predecessor, they were in apple-pie order.

In fact, when it came to money at Nativity, we were a mess. And the mess we inherited we proceeded to turn into an even bigger mess.

That's not inconsistent with what's going on nationally and elsewhere around the world. The financial issues facing the Church are so myriad and far-reaching, just beginning to name the problems is a challenge. But maybe the best place to begin is at the beginning, with this simple, basic fact: Catholic giving is not good.

Catholics give at the lowest level of giving among all Christians. All of them. We're in last place—by a lot. Catholics give at about half the rate of Protestants and a quarter (or less) the rate of Evangelicals. That's a problem, and it's a long-standing problem—in fact, a historic one. And it's getting worse:

- It's getting worse when it comes to deferred maintenance that is rendering the Church's vast collection of facilities unusable and, increasingly, unsalvageable.
- It's getting worse through unfunded retirement costs, unpaid insurance premiums, and neglected diocesan taxes and assessments.
- It's getting worse in the widening disparity between the need to attract more lay staff and the prevailing inability to pay them.

- It's getting worse in our increasingly underfunded youth programs and music ministries, leaving our parishes uncompetitive in the highly competitive marketplace that now characterizes churchworld.

Meanwhile, parishes in much of the country are combining or clustering, oftentimes wedding financial instability with more financial instability. Elsewhere, communities are financially limping along toward their inevitable demise.

In his excellent study on the subject, *Why Catholics Don't Give*, Charles Zech walks us through some of the substantial data available to support these assertions. One fact alone should sound the alarm: our current pool of givers is aging quickly, and new generations are not giving at the level of previous generations, if at all. That study is now thirteen years old and the situation seems to have only grown worse. We could very well be on the precipice of a cataclysmic loss of income.

So why don't Catholics give? Well, it's actually easier to identify things that are *not* the causes of this situation. First of all, it has nothing to do with income. While the immigrant Church of a century ago was certainly impoverished, today there is virtually no difference in household income levels between Catholics and Protestants.

Another oft-cited reason for low giving is that Catholic school tuition colors and clouds the equation. Certainly, parishioners who are paying tuition and parishes who are inevitably hosting school fundraisers find themselves in a complex scenario. And in that complexity, the lines between parish and school support are blurred at best. Doubtless, there are some who use their tuition payments as an excuse for failing to support the parish financially. But in fact, the data shows that Catholic school families usually give to their church at a *higher* rate than others in the parish.

It's not about parish size or demographics, and it is not a regional or ethnic dilemma. Giving can be a problem found everywhere, in all kinds of parishes.