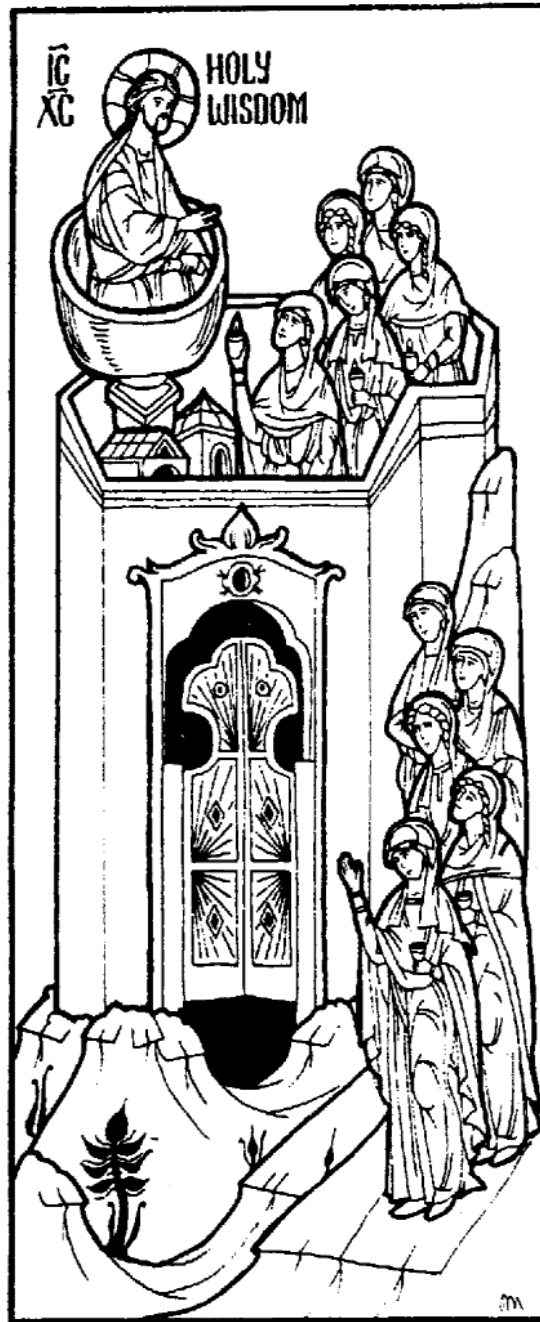
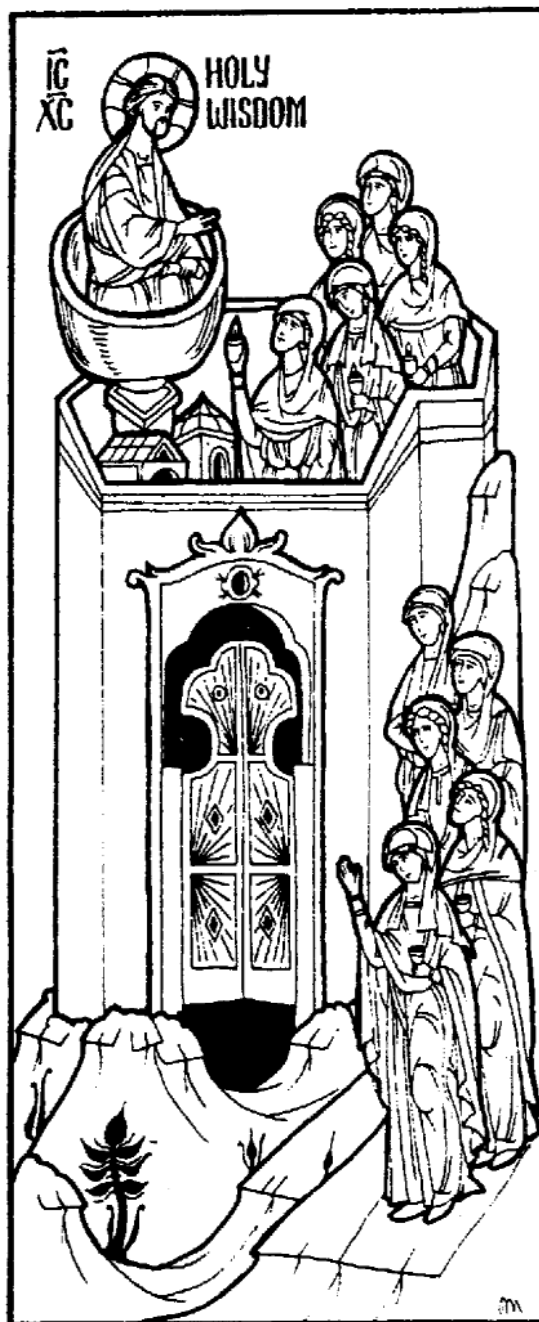

Stewardship Resource Kit



Stewardship Resource Kit



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February 9, 2005



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Dearly Beloved in Christ:

I am pleased to present the stewardship handbook that has been prepared by the Department of Stewardship of the Orthodox Church in America. It is hoped that this handbook will be of assistance to both clergy and laity alike in developing the spirit of Christian stewardship on parish, diocesan, and national levels, as well as providing instruction concerning the responsibility each individual Christian has for responsible stewardship of the gifts which God has given us.

This handbook contains many valuable resources that heighten our awareness of our shared responsibility to provide the material and financial support necessary for the Church to fulfill its mission. However, this handbook does more than offer new resources. It also presents a message that has its foundations in the Gospel itself. For Christian stewardship is ultimately about our response to God's freely given gifts and how we choose to use those gifts.

It is my hope that the information and experience that is shared by the writers of this handbook will be an aid and resource to all who open its pages.

Invoking God's blessing upon you and assuring you of my prayers, I remain

With love in Christ,

A handwritten signature in black ink, appearing to read "Herman". The signature is written in a cursive style with a cross at the beginning.

+HERMAN
Archbishop of Washington
Metropolitan of All America and Canada

I. The Theology of Stewardship

A. Introduction

“Therefore I tell you, do not be anxious about your life, what you shall eat or what you shall drink, nor about your body, what you shall put on.... For the Gentiles seek all these things; and your heavenly Father knows that you need them all. Seek first His kingdom and His righteousness, and all these things shall be yours as well.” (Matthew 6:25, 32-33)

The exercise of stewardship for an Orthodox Christian is the process of placing all of creation in its proper perspective. It is the process of establishing the correct set of priorities in a life that is Christ-centered, Spirit-filled, and moving toward the Kingdom of Heaven. Once we dedicate ourselves to this, all earthly necessities will be provided. God does not ask us to take such a journey without providing us what we need for the journey. How does an Orthodox Christian live out this process?

B. Lordship

“God is the Lord and has revealed Himself to us; Blessed is He that comes in the name of the Lord.” (Psalm 118:26)

“But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from You, and of Your own have we given You.” (3 Kings 29:13-14)

“You shall love the Lord your God with all your heart and with all your mind and with all your soul and with all your strength.” (Mark 12:30)

The first step for an Orthodox Christian steward is to recognize Jesus Christ, the Son of God, as Lord. To accept the lordship of Christ means that we must become His disciples and His subjects.

We become His disciples by studying His word in the life of the Church. We read the Scriptures; we pray regularly, asking for guidance, wisdom, and strength; we repent of our sins and seek the direction of our father confessor and the Church in living out the Christian life; we nourish ourselves at the banquet table of the Kingdom; we feed the hungry, give drink to the thirsty, clothe the naked, take care of the sick, visit the imprisoned. An Orthodox Christian steward has an almost unquenchable thirst to discover what our Lord teaches about everything.

God does not ask us to take such a journey without providing us what we need for the journey.

What our Lord teaches us about stewardship is that we are called to be givers because He is the ultimate Giver. God created the world because He wanted to share Himself with us. He placed human beings created in His image into an earthly paradise. When mankind rejected that paradise, He sent His only-begotten Son to offer Himself for the redemption of creation. God held nothing back from our salvation, not even His Son. A Christian steward, in imitation of God Himself, holds nothing back from his Lord.

A Christian steward, in imitation of God Himself, holds nothing back from his Lord.

We become God's subjects first by understanding that nothing belongs to us, not even our life. We become His subjects by obeying His word and by trusting Him in His promises and teachings. To be a subject of Christ also means that we can follow no one and nothing else. We must see all the paths of this life that lead to something or someone other than Christ for what they are: paths to destruction.

QUESTIONS TO PONDER:

- 1) St. Paul says that the Lord “...emptied himself, taking the form of a servant, being born in the likeness of men. And being found in human form he humbled himself and became obedient unto death, even death on a cross.” (Philippians 2:7-8) How is this an example of "lord" and "subject"? Who is "lord"? Who is "subject"?
- 2) The early Christians were compelled by imperial decree to recognize the emperor as "Lord." Many did not and suffered deprivation, torture, and even death. In recent times, many Christians suffered and died under totalitarian regimes for refusing to deny God's existence and power. How do we recognize the Lord today, and how are we challenged to deny His lordship by the "powers" around us? What is a "martyr"?
- 3) What is the difference between "lord" and "despot"? What is the difference between "subject" and "slave"?

C. Ownership

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

“The earth is the Lord's and the fullness thereof, the world and those who dwell therein; for he has founded it upon the seas, and established it upon the rivers.” (Psalm 24:1-2)

"For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the air, and all that moves in the field is mine. If I were hungry, I would not tell you; for the world and all that is in it is mine." (Psalm 50:10-12)

"This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover it is required of stewards that they be found trustworthy." (1 Corinthians 4:1-2)

Once we accept the Lord as Lord, the next step for an Orthodox Christian steward is to recognize the dominion of the Lord in this world. Everything was created by the Lord, and everything belongs to the Lord. A Christian steward is someone who cares for something that belongs to God.

Every person made in the image of God is placed on this earth as a tenant or, in the words of St. Paul, a "sojourner." We temporarily reside here until we return to our place in the Mansion prepared for us from the beginning of the world. If we are tenants, we must return what is not ours to the rightful Owner in a condition at least as good as it was when we received it, if not better.

In today's consumer-driven society, we are all taught that success is not only measured in how much we accumulate for ourselves (a popular bumper sticker reads, "The one who dies with the most toys wins"), but that truly successful people are self-made. Education, hard work, willingness to put aside personal life to succeed, and any other "virtue" of success — all are seen as things we accomplish by individual effort. There is no sense of our dependence upon God for all we have in life, including talents, determination, and even the blessing of being in "the right place at the right time." The world does not teach that God is the Source and Owner of all life, and certainly does not teach that true success demands that we let go of ownership.

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The world does not teach that God is the Source and Owner of all life, and certainly does not teach that true success demands that we let go of ownership.

Part of our reluctance to let go of ownership in this world stems from a lack of trust in the Lord. We worry, "If I really let go, what will happen?" But we have many examples of what will happen. Jesus Himself told us to *"Seek first His kingdom and His righteousness, and all these things [everything that one needs] shall be yours as well"* (Matthew 6:33). Look at the story of Abraham and the Lord's request that he take his only son, Isaac, and offer him as a sacrifice (Genesis 22:1-19). Abraham let go of his ownership, and was ready to offer his son (far more than a simple gift of time, talent, or treasure!) to God. When Isaac asked his father why they had taken everything but the sacrificial offering, Abraham responded, *"God will provide himself the lamb for a burnt offering, my son."* (Genesis 22:8)

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

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

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

D. Tenant

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

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

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

QUESTIONS TO PONDER:

- 1) Abraham held nothing back from God. Abraham knew that nothing belonged to him, not even his only son, and God blessed him, providing a ram to offer instead of Isaac. How does God act in the same way toward us? How can we act in the same way toward Him?
- 2) Even if we offer generously to the Lord from our time, talent, and treasure, how does recognizing God as owner of all that we have impact how we use what we keep — the things we do not literally set aside and give as an offering?
- 3) The great ascetic tools of Christian spirituality — prayer, fasting, and almsgiving — are available to everyone. How does the use of these tools make one a steward?

E. Care for the Church

"Pray now, consider what will come to pass from this day onward. Before a stone was placed upon a stone in the temple of the Lord, how did you fare? When one came to a heap of twenty measures, there were but ten; when one came to the wine vat to draw fifty measures, there were but twenty. I smote you and all the products of your toil with blight and mildew and hail; yet you did not return to me, says the Lord. Consider from this day onward, from the twenty-fourth day of the ninth month. Since the day that the foundation of the Lord's temple was laid, consider: Is the seed yet in the barn? Do the vine, the fig tree, the pomegranate, and the olive tree still yield nothing? From this day on I will bless you." (Haggai 2:15-19)

St. Paul tells us that the Church is the Body of Christ. We care for Christ and His mission in this world by caring for His Church. We care for the Church by offering our gifts to God in the local parish community. God asked a rhetorical question to His people through the Prophet Haggai: "Before you built up the temple, what did you have?" He lists examples of how their provisions were not adequate. Even that did not bring His people back, hinting at the hard-heartedness that still afflicts some of the Lord's people today. But then a second rhetorical question: "Since the foundation of the temple was laid, have you lacked anything?" God tells His people that when they care for His Church, He will provide whatever they need to be good stewards. But when we hold back our care for the Church, even what we have will not be enough. We actually gain by giving.

A Christian steward brings offerings to the Church for its care and use. It is important, however, to state that the Church and each individual parish are called to be stewards.

In the Book of Acts, we can see how the early Christian community exercised this care (Acts 4:32-5:11). The individual

believers in the Christian community brought their possessions (all of them!) and laid them at the feet of the Apostles. Those offerings were then used to provide individual care for anyone in the community with needs. Ananias and Sapphira suffered severe consequences after holding back their gift and lying to Peter. They had provided for themselves instead of the Church and God, and they lost it anyway. Note also in the story that Peter made it very clear that even after the land was sold for distribution through the Church, Ananias and Sapphira could still use it. A Christian steward brings offerings to the Church for its care and use.

It is also important, however, to state that the Church and each individual parish are called to be stewards. When we lovingly bring our tithes and offerings to the Church, it is to ensure that the Church has the means to act in this world. To be sure, some of the gifts we offer support mundane but vital and necessary purposes, such as paying bills. But much of the offering goes to support the ministry and outreach of the Church. Our gifts can provide living to those called by God to minister in the Church. They can fund missionary outreach, they can assist the poor and hungry, they can ensure that our children are educated in the precepts of Christ and His Church. But we cannot attach strings to our gifts by demanding that they only be used in certain ways. The leaders of our parishes and Church are accountable to God and the faithful for the management of the Body of Christ, and though the prayerful and judicious use of offerings is vital, we cannot "micro-manage" every penny we offer. We must remember the injunction of St. Paul that "God loves a cheerful giver."

QUESTIONS TO PONDER:

- 1) In the passage above from Haggai, God tells His people that until the temple was built and provided for, the people suffered deprivation. He also tells them that since the foundation of the temple was laid, they lacked nothing. How does this relate to our parish community and our approach to caring for it?
- 2) There are many ways to care for the Church. How many different ways can we care for our parish, diocese, and Church with our time, talent, and treasure?
- 3) How does the way we offer our gifts to God in the Church compare to the way we use our time, talent, and treasure for other (i.e., secular) things?

F. Tithing and Proportional Giving

"All the tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord." (Leviticus 27:30)

"Moses said to all the congregation of the people of Israel, 'This is the thing which the Lord has commanded, take from among you an offering to the Lord; whoever is of a generous heart, let him bring the Lord's offering....'" (Exodus 35:4-5)

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

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

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

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

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

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

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

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

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

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

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

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

G. How Much Should I Give? Tithes and Proportions

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

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

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

H. Legitimate Questions

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

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

ities in a family's spending.

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

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

I. What Is NOT Being Done?

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

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

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

QUESTIONS TO PONDER:

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

J. First-Fruits Gifts

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

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

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

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

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

QUESTIONS TO PONDER:

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

K. Sacrifice

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

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

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

blessings, a Christian must offer more than a tithe. St. Paul tells us, *"We are to be the living sacrifice"* (Romans 12:1).

"The bread you do not use is the bread of the hungry. The garment hanging in your wardrobe is the garment of the person who is naked. The shoes you do not wear are the shoes of the one who is barefoot. The money you keep locked away is the money of the poor. The acts of charity you do not perform are the injustices you commit." - Saint Basil the Great

L. Love and Trust

"Bring the full tithes into the storehouse, that there may be food in My house; and thereby put Me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you an overflowing blessing. I will rebuke the devourer for you, so that it will not destroy the fruits of your soil; and your vine in the field shall not fail to bear, says the Lord of hosts. Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts." (Malachi 3:10-12)

"Give, and it will be given to you; good measure, pressed down, shaken together, running over, will be put into your lap. For the measure you give will be the measure you get back." (Luke 6:38)

"The point is this: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do what he has resolved to do, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work. As it is written, 'He scatters abroad, he gives to the poor; his righteousness endures forever.' He who supplies seed to the sower and bread for food will supply and multiply your resources and increase the harvest of your righteousness. You will be enriched in every way for great generosity, which through us will produce thanksgiving to God; for the rendering of this service not only supplies the wants of the saints but also overflows in many thanksgivings to God." (2 Corinthians 9:6-12)

Ultimately, to live as an Orthodox Christian means to love God and to trust Him. Our offerings to the Lord through the Church are a tangible gift from the tangible blessings that exist in our lives. If we love the Lord Jesus Christ, we show it by striving to live a Christian life, which includes prayer, fasting, almsgiving, repentance, participation in the sacraments, and regular proportional giving to provide the Church (the Body of Christ) with the means to perform His mission in this world.

If we trust the Lord, we accept His words as truth. Through the prophet Malachi, He tells the people

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

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

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

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

But those offerings are not lost; they multiply. The Lord Jesus Christ said, "*Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven...*" (Matthew 6:19-20). When we offer our gifts and ourselves to God, it is an investment. We are building treasures in heaven. The Lord also tells us, "*For where your treasure is, there will your heart be also*" (Matthew 6:21). Whatever the earthly blessings bestowed upon each of us — modest or bountiful — the real reward is that the faithful and generous steward receives the gift of salvation, the Kingdom of Heaven.

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

QUESTIONS TO PONDER:

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

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

II. Individual Application of Stewardship Theology: *Looking at Giving with Bill and Betty Jones* (a fictitious couple)

A. Getting Perspective with Giving Facts

- In a typical congregation, 20 percent of the members give 80 percent of the money (the 20/80 rule). "Recent large-scale studies have borne out this pattern. What they have also shown is that 20 percent of members give virtually nothing. The easy explanations all fail to account for these facts. The top 20 percent of givers are not necessarily the most wealthy. The bottom 20 percent are not predictably the least involved or the poorest." (James Hudnut-Beumler, *Generous Saints*)
- In 1996, Americans spent \$2.5 billion on chewing gum. Americans also spent \$6 billion on pet food.
- In a survey, 85 percent of the pastors interviewed said they are untrained in the theology of stewardship and have no books on Christian stewardship, money, or giving.
- Ninety percent of the parishes interviewed had no stewardship plan.
- Seventeen of the thirty-eight parables told by Jesus are about money.
- The Bible has 2,350 verses on possessions and money.
- Parishes with growing incomes and effective ministries and outreach do talk about money and stewardship.

Most people pay more for their cable bill than they give in free-will offerings to their parish.

Bill and Betty Jones have two kids and a dog. Their priest does not talk much about giving, and they thought Jesus did not talk much about it, either. Their parish is not growing — in fact, it is probably shrinking a bit. They thought that one individual or one couple making an effort would not make a difference. But when they heard the facts mentioned above, and as they pondered how and what to give to the Church, to charity, to the poor, and to support outreach and ministry, they made a conscious effort to examine how they spent their time, talent, and treasure. They were shocked!

Bill and Betty found:

- It cost them \$85 per month to have cable TV and internet service from their local cable company.
- It cost \$260 per year to maintain a daily subscription to their local newspaper.
- They spent \$2,500 on their vacation last year.
- Bill spends \$40 per week at his local golf course. He also spends six hours per week at that golf course.
- Betty spends \$60 per month for a membership at an athletic club. She spends six hours per week there.
- The vet bills and food expenses for their dog totaled \$900 for the year.
- The car payments and insurance for their two cars cost \$750 per month.

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

B. A "Step-Up" Plan

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

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

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

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

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

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

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

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

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

C. Lending a Hand

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

III. Parish Application of Stewardship Theology

A. Destroying a "Dues Mentality"

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

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

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

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

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

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

B. Laying the Foundation

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

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

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

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

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

income entail.

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

C. Realistic Expectations

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

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

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

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

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

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

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

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

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

D. A Leap of Faith

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

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

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

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

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

Preaching/Bible Studies Resources

E. Annual Parish Meeting

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

F. Sermons

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

1. Do not just preach about money.

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

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

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

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

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

IV. BUDGETING

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

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

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

A basic budgeting process would include:

EXPENSES

Salaries and Benefits

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

Utilities

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

Property Maintenance

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

Church & Ministry-Related Expenses

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

Other Expenses

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

INCOME

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

B. Challenge the Parishioners in their Stewardship

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

C. Sell Your Budget Hard

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

D. Consider Canvassing Every Member

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

E. Adequate Compensation Is Good Stewardship

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

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

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

V. After the System Is Established

A. Broaden the Vision

A true steward offers the three "T's" (time, treasure, talents) to others. The ultimate gift of stewardship someone can offer to the Church is him/herself. Encourage Church vocations in the spirit of stewardship. Young men should be encouraged to study for the priesthood or the diaconate. Everyone should be encouraged to learn all they can about their faith and to consider teaching, singing, reading, choir directing, etc. It is relatively easy to sign a check to the parish — it is much harder, in true stewardship, to give our lives to God in the Church.

There is also work to be done in the deanery, diocese, central Church and, indeed, in the world-at-large. Encourage people to offer time as delegate to a diocesan or national assembly. Serve on the parish council, diocesan council or Metropolitan Council. Others might attend faith study sessions at the parish, deanery, diocesan or national level. Still others might offer financial support outside the local community — each seminary has special stewardship foundations, the OCA has its annual appeals (Mission, Charity and Seminary); and dioceses have similar efforts. On a larger scale, the IOCC and OCMC extend the Church's global outreach and impact.

B. Broaden the Program

As your parishioners mature in their understanding of stewardship, they will realize that stewardship should extend beyond the parish's property line, and, indeed, that one can be a steward even after one has fallen asleep in the Lord. Suggest these other forms of stewardship to your parishioners:

Community Outreach

This can include visiting those in institutions, a soup kitchen, a day care center, etc. The goal is any type of outreach that makes the parish itself a steward to the community. The Gospel reading of the Great Judgment (Matthew 25) is our scriptural inspiration for this. Allocate part of the parish budget for such forms of charitable service. You can also begin an outreach program in your parish with resources available from the OCA's Department of Christian Witness.

Bequests

Teach parishioners to remember the parish in their estate plans and wills. According to 2001 statistics, only 15% of Americans die with a will in force. In the absence of a will, the civil authorities cannot earmark one cent of an estate to a Church or Church-related organization. If a Christian wants part of an estate to go to the Church, that legacy must be planned. Materials are available from the OCA's Office of Planned Giving to help educate parishioners in this matter. The parish, the seminaries, the institutions of the Church, the central Church, scholarships, etc. — all can be remembered in wills. There are very inventive ways to bequeath something before you die. The Department of Planned Giving has materials on this as well.

Planned Giving Workshops

Invite a lawyer to address interested parishioners on planning their estates. The lawyer can give a talk and then help interested people fill out a worksheet that can be used to establish a will. Some enterprising parishes have arranged for the lawyer to draw up the will for a greatly reduced fee if a parishioner remembers a Church-related organization (it does not have to be the parish) in it. Lawyers in a parish can be encouraged to do this at no cost to the parish as part of their own stewardship offering.

Endowments

An endowment is a fund that grows until it reaches a specified size. Once that goal is reached, only the interest the endowment generates is available for use — never the capital. A parish endowment can be funded in many ways such as bequests, budget items, and freewill contributions. Some churches in this country have substantial endowments, with capital over \$1,000,000. The interest generated frees up more of the current giving for different uses and outreach. Each state has differing legal requirements regarding the establishment of endowments, so check with local legal experts. There are also endowments in the Orthodox Church in America and the Fellowship of Orthodox Stewards, which funds projects that benefit the whole Church.

VI. Appendices

A. Preaching/Bible Study Selections

(not exhaustive)

Time

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

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

Luke 10:25-37 — The Good Samaritan

Romans 12 — The consecrated life

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

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

Talent

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

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

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

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

Luke 15-16 — The Prodigal Son, dishonest steward

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

Romans 12 — The consecrated life

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

1 Corinthians 12-14 — Spiritual gifts

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

Galatians 6:2-10 — Reaping what we sow

Hebrews 6:1-8 — Apostasy and dead works

OCA – Department of Stewardship

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

James 2-3 — Good works and faith

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

Treasure (Tithing)

Genesis 22 — Story of Abraham and Isaac

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

Leviticus 27 — The Tithe

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

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

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

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

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

Matthew 25 — Great Judgment

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

Acts 5:1-11 — Ananias and Sapphira

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

Romans 12 — The consecrated life

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

1 Corinthians 16:1-4 — Contributions

2 Corinthians 9 — Giving

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

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

James 2 — Care for the poor

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

Spiritual Attitude About Stewardship

Genesis 4 — Story of Cain and Abel

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

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

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

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

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

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

Mark 12:41-44 — The widow's mite

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

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

Luke 12 — Preparing proper treasure

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

Luke 16 — Dishonest steward; Lazarus and the rich man

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

Luke 19:1-10 — Zacchaeus

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

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

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

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

1 Corinthians 9:2-12 — Apostleship

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

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

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

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

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

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

B. Patristic commentaries

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

C. Educational Materials

Orthodox Church in America

Resource Handbook, Department of Lay Ministries
(articles also available at www.oca.org/pages/min_orgs/Resource-Handbook/index.htm)

Other Materials — Recommended Books on Stewardship

Good and Faithful Servant: Stewardship in the Orthodox Church
Anthony Scott, Editor
SVS Press, 2003
ISBN 0-88141-255-4

The Treasure Principle
Randy Alcorn
Multnomah Publishers, 2001
ISBN 1-57673-780-2

How to Increase Giving in Your Church
George Barna
Regal Books, 1997
ISBN 0-8307-1921-0

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

Wayne C. Barrett

Discipleship Resources, 1997

ISBN 0-88177-213-5

Holy Smoke! Whatever Happened to Tithing?

J. Clif Christopher and Herb Mather

Discipleship Resources, 2000

ISBN 0-88177-284-4

Where Moth and Rust Do Not Consume

Anthony M. Coniaris

Light and Life Publishing, Minneapolis, 1983

ISBN 0-937032-30-1

Your Money Counts

Howard Dayton

Crown Financial Ministries, 1996

ISBN 0-9651114-0-7

The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising

Michael O'Hurley-Pitts

St. Brigid Press, 2002

ISBN 0-97313-780-0

On Wealth and Poverty

St. John Chrysotom (Collected Sermons)

SVS Press

Stewards in the Kingdom

R. Scott Rodin

InterVarsity Press, 2000

ISBN 0-8308-1576-7

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

Betsy Schwarzentraub

Discipleship Resources, 2000

ISBN 0-88177-273-9

Extraordinary Money: Understanding the Church Capital Campaign

Michael Reeves

Discipleship Resources, 2002

ISBN 0-88177-379-4

Periodicals and Articles

The Orthodox Church (bi-monthly newspaper of the Orthodox Church in America)

Diocesan publications (consult the yearly OCA Sourcebook for publication titles and contact information)

Stewardship newsletter, published by:

Parish Publications, Inc.

32401 Industrial Drive

Madison Heights, MI 48071

1-800-521-4486

"The Church and Society: The Social Dimensions of Orthodox Ecclesiology"

In the World, of the Church

Paul Evdokimov

SVS Press, 2001

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

Your own writing for parish and broader audiences

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

Websites

www.stewardship.org/

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

www.stewardshipresources.org/

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

www.stewardshipadvocates.org/

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

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

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

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

www.churchstewardship.com/

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

www.barnabasfoundation.com

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

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

www.thegoodsteward.com/

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

www.generousgiving.org/

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

www.churchstewardship.org/

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