

FINANCE

Resource Guide

DEMI PRENTISS, EDITOR, AND NICOLE SEIFERTH, WRITER

A PROJECT OF THE EPISCOPAL CHURCH FOUNDATION

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Editor

Demi Prentiss, program consultant, Episcopal Church Foundation (ECF); author, editor, credentialed coach

Writer

Nicole Seiferth, director of parish resources, Church of the Good Shepherd, Lookout Mountain, Tennessee

Partners

We are pleased to partner with Forward Movement, a ministry of the Episcopal Church, to produce and distribute the *Finance Resource Guide*. Forward Movement and ECF share a common vision of providing resources for discipleship, evangelism, and leadership. Notable contributions to this book came from:

- Richelle Thompson, deputy director and managing editor
- Michelle DeMoss-Phillips, cover designer, and Carole Miller, interior designer

A number of other writers made vital contributions:

- Nancy Fritschner, CPA and on-call tax consultant for the Church Pension Group
- Debra Low-Skinner, vicar, Christ Episcopal Church Sei Ko Kai, San Francisco, California
- David B. Robinson, chief financial officer, Episcopal Diocese of Southern Ohio
- Christy Shain-Hendricks, rector, Ascension and Holy Trinity Episcopal Church, Pueblo, Colorado
- Patrick J. Williams, canon for welcome & evangelism, St. Mary's Episcopal Cathedral, Memphis, Tennessee

Several individuals served as readers or consultants and offered valuable input:

- N. Kurt Barnes, treasurer and chief financial officer, the Episcopal Church
- Brendan Barnicle, rector, St. Stephen's Episcopal Parish, Portland, Oregon
- Diane Bruce, bishop suffragan, Episcopal Diocese of Los Angeles
- Greg Jacobs, canon to the ordinary and chief of staff, Episcopal Diocese of Newark
- Gerald Keucher, Episcopal priest and author
- Anne Mallonee, executive vice president and chief ecclesiastical officer, Church Pension Group

- Wendy Pineda, CPA and ECF workshop leader
- Mike Rau, rector, Holy Nativity Episcopal Church, Rockledge, Pennsylvania
- Sam Reckford, chief financial officer, Episcopal Diocese of New Jersey
- Anne Vickers, canon for finance and administration, Episcopal Diocese of Southwest Florida
- Eduardo Solomón Rivera, interim director of communications, Episcopal Diocese of Southeast Florida
- Emily Wachner, director of integrative programs and lecturer in practical theology, General Theological Seminary, New York City, New York

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- Donald V. Romanik, president
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- Louise Baietto, managing program director, strategic resources
- Charis Bhagianathan, director of communications
- Bill Campbell, program director and Forma executive director
- James Murphy, managing program director, financial resources
- Melissa Rau, senior program director for leadership
- Adriane Bilous, project coordinator
- Sandra Montes, Spanish language resource consultant
- Ken Quigley, senior program director, endowment management, planned giving and donor solutions
- Carsten Sierck, program director, endowment management, planned giving and donor solutions

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FOREWORD

On behalf of the Episcopal Church Foundation (ECF), I am pleased to present our new *Finance Resource Guide*. This publication is another opportunity for ECF to live into our mission of serving as a comprehensive and holistic resource that helps vitalize Episcopal faith communities like yours. We are privileged to walk with you as you engage in the ongoing process of visioning and planning, developing leadership, and raising and managing resources for ministry.

The *Finance Resource Guide* was developed pursuant to a grant received from the Lilly Endowment's national initiative to address the economic challenges facing congregations and their leadership. In addition to the various other components of our implementation of this grant—"From Economic Challenges to Transformational Opportunities"—ECF recognized the need for an accessible, practical, and spiritually grounded resource for lay and clergy leaders to help navigate the complex but essential tasks of raising, stewarding, and expending financial resources for local mission and ministry.

As we have come to understand, money is at the heart of everything we do as local faith communities. Money makes possible most of the ways we live out the gospel and engage in God's mission in the world. Consequently, we need to look at money in a new way and embrace it, not with fear or anxiety but with a spirit of generosity and liberation. We need to move from the practice of scarcity to one of abundance, learning to talk about money with confidence, and yes, joy. We hope this book helps you on this journey and provides you with information, ideas, tools, and resources for the ongoing work of sustaining the mission and ministry of your congregation.

This book was designed for lay and clergy leaders with a wide variety of financial backgrounds and expertise—for newly ordained priests as well as veteran parish treasurers, for those faithful parishioners who have ongoing fiduciary responsibilities as well as

newcomers who are helping to manage the financial resources of their local faith community for the first time. We are confident that if you have any meaningful role in parish finances, you will find this guide to be useful and helpful.

While the *Finance Resource Guide* addresses the issues and concerns of parishes and missions of all sizes and configurations, ECF recognizes that most congregations in the Episcopal Church tend to have limited paid or professional staff and serve fewer than 150 worshippers on an average Sunday. Consequently, this guide recognizes the vital role of unpaid staff and offers strategies adaptable for all congregations.

Finally, the *Finance Resource Guide* is just one of the many tools, resources, and programs that ECF provides to the wider Church, including our ever-popular *Vestry Resource Guide*, which we hope you will utilize as a complementary companion piece. We intend that everything we do at ECF, including the publication of the *Finance Resource Guide*, will equip Episcopal leaders to navigate the challenges, opportunities, and complexities of a changing church and world.

We pray for your continued strength, courage, and vision as you discern what God is calling you to be and do. May you serve as a vital member of the Body of Christ, incarnating the Episcopal Church in your own particular time and place.

Faithfully,



Donald V. Romanik
President
Episcopal Church Foundation

INTRODUCTION

The financial leaders for a faith community not only keep the lights on and the bills paid, but they also ensure that church canons and applicable laws are followed in relation to church employees, financial practices, and accounting. They ensure proper reporting to the church and government, such as the annual parochial report and federal tax filings, and they provide valuable perspective in missional development and support.

If you're reading this book, you know most of this firsthand—or you're beginning to experience it. You may be a treasurer, a warden, a vestry candidate, a stewardship chair, a member of the budget committee, a long-range planning team member, or a church-goer trying to understand your congregation's finances. This book is written for people like you, people who love the church and are willing to bring all their gifts to the task of enhancing and amplifying the congregation's assets. You are likely looking for trustworthy information on sound financial management practices and principles and for stewardship formation that works.

This *Finance Resource Guide* provides a framework for conversations about finances, starting with our personal money stories and including congregational concerns like stewardship, budgeting, funding strategies, sound management practices, and more. And it seeks to inspire you to use those conversations as a springboard to action.

Developed by the Episcopal Church Foundation (ECF), this book is not a theological treatise or a nuts-and-bolts “how to”—although helpful tips and suggestions are included in every chapter and in the Support Materials. Much of the wisdom contained in this book comes from contributors and staff whose shared insights have become embedded in ECF's working knowledge of church finances. As this guide invites and ignites discussion, we hope it empowers leaders to be strategic stewards, equipping the church to participate effectively in God's work in the world.

This *Finance Resource Guide* addresses the who, how, what, where, when, and why of financial management in the congregation in four major sections:

Part I, Finance and Theology looks at the “why,” which in a word is stewardship, the way we choose to live our lives as disciples of Jesus. Chapter One explores the hard work of talking about money and Jesus. Chapter Two unpacks the difference between “fundraising” and “stewardship” and asks church leaders to claim the joy we experience when we participate in God's work in the world through our generosity. This section examines how our money, our faith, and our financial stories shape the work of growing and sustaining ministry.

Part II, Finance and Leadership, the “who,” examines the many different roles that leaders play in shaping a church's financial life. Chapter Three looks at how those roles are related and sometimes overlap. Chapter Four focuses on the fiduciary role of the vestry and the ways vestry members are vital to a congregation's financial health. Chapter Five offers a look at what “financially healthy” means as well as different ways of examining the elements of a healthy financial life. All three chapters deal with how leaders in the church live into their roles and how leaders guide congregations to make the best use of their assets.

Part III, Finance and Thinking Strategically explores “how” a church moves toward financial health. Chapter Six calls for leaders to recognize their crucial role of envisioning the church's future. Chapter Seven examines the various income streams available to churches and how leaders can make the most of them. Chapter Eight looks at the expense side of the ledger and reframes thinking about managing expenses. This section asks what tools—strategic, analytical, relational, and financial—leaders can use to build and maintain their congregation's vitality.

Part IV, Finance and Administration deals with the “what/where/when” details of running the church responsibly and effectively. Chapter Nine outlines how the systems of the church shape its financial health and how its assets can be safeguarded and developed.

Chapter Ten examines how churches that aren't flush with staff and cash can use their gifts to do God's mission right where they are. The chapters focus on how each congregation can put its assets to work, keep track of its progress, and assess future viability.

At the end of each chapter, **Conversation Starters** offer fuel for deeper discussions among leaders, and the **Action Starters** section challenges you to take a next step. And each chapter closes with a listing of **Related Resources**, both in print and online, to take you further in learning about the chapter's topic. The works, organizations, and websites listed are provided as a start to your explorations.

Following each chapter, a **First Person** account provides a real-life story of people putting these principles to work in their own congregations.

The **Support Materials** section features Essential Financial Terms that can bring clarity to financial procedures and help leaders agree on terminology.

Choosing Your Budget Format provides a focused look at different ways of using your church budget to communicate your congregation's mission as well as its financial position. You'll also find guidelines for financial worksheets, a study guide to help you make use of this book in community, and scripture passages that can help you move deeper in stewardship formation.

To supplement the materials in this book, ECF is hosting an online resource page (ecfvp.org/FRG), which includes a list of helpful tools.

We encourage you to approach this book with fresh thinking and a focus on making the most of the assets God has given into your charge. The emphasis on conversation throughout this book grows out of ECF's experience that faith communities can discern the Spirit's leading best when many voices are in dialogue. May your communities' conversations lead to an assurance of being empowered to do God's work and bring you joy in the journey.

The materials and information contained in this book should not be viewed as legal, investment, tax, or any other professional advice. All references to the canons of the Episcopal Church, applicable state and federal laws, including, but not limited to the Internal Revenue Code and the Social Security Act, as well as other official advisories and publications, are those in effect as of March 1, 2019. All these provisions can and do change from time to time, so please access the official sources for the most up-to-date and complete versions.

All lists or references to print and web-based resources on various related topics are provided for informational purposes only. The Episcopal Church Foundation cannot and does not guarantee, warrant, or endorse the quality, accuracy, or relevance of any resources created or prepared by outside, third parties.

Please consult your attorney, diocesan chancellor, accountant, financial advisor, or other professional if you have specific questions or concerns relating to the applicability or impact of any canon, statute, regulation, or other official advisory.

CHAPTER 1



For where your treasure is, there your heart will be also.

—Matthew 6:21

JESUS, OUR CHURCHES, AND OUR MONEY

Money—how we use it, how we manage it, how we relate to it—is an intrinsic part of our lives. Jesus certainly recognized this: More than 200 verses in the gospels deal with money and our relationship to it. In addition to clarifying their personal relationships to money, church leaders are called to help guide and lead their congregation's relationship to money as well.

PART I FINANCE AND THEOLOGY

**How do our money, our faith,
and our financial stories shape
the work of growing and
sustaining ministry?**

JESUS AND MONEY

Jesus often addresses the issue of money. Depending on the source, between 11 and 20 of Jesus' parables relate to, mention, or deal with money. The message from Jesus, and throughout the Bible, is that money is a means, not an end in itself. Jesus' stories and conversations around money center on the relationship we each have with money. From the widow who gave her last coin (Luke 21:1-4) to the rich young man who ardently loved Jesus but couldn't bring himself to give up his wealth (Matthew 19:16-30; Mark 10:17-31; Luke 18:18-30), Jesus brings us back again and again

to acknowledging where we are in our own journey with money. His stories highlight our responsibilities, opportunities, and difficulties in relation to money. Despite the struggles and skewed views of money these stories illustrate, one theme runs through them: Jesus loves all of the people involved, even when they frustrate him. If Jesus can respond with love and compassion to people and their money issues, then perhaps we, as Jesus' disciples, can do so, as well—both with others, corporately and individually, and with ourselves.

MONEY IN OUR CONGREGATIONS

We can find easy answers to the question of why money is important in our congregations: It keeps the lights on, pays our clergy and staff, and makes the mission of our congregations possible through programs, outreach, and advocacy. The harder question is why we need to talk about money—and the answers are critical to our health as a community of faith. Where we budget and how we handle money in our congregations speak more loudly about our mission and ministry than any mission statement or strategic plan. If the money management tells a different story from the stated mission of a faith community, then one or the other is out of alignment. To keep these important elements of a community in sync, we need realistic but vibrant strategies, as well as clear policies and processes both to protect church

More On...

Strategy and Mission Alignment:
Chapter Six, page 39

Budgeting: Chapter Six, page 41

Financial Health Assessment:
Chapter Five, page 31

Fundraising: Chapter Two, page 11 and
Chapter Seven, page 47



leaders and keep them on the same page together. And, most importantly, we need frequent conversation and communication among leaders and within our faith communities.

As a church leader, you will be called upon to participate in and possibly facilitate these conversations about the life of your faith community. These meetings will often touch on money-related issues, from the annual budget to capital needs, and members of your community will bring passionately held and differing opinions to these conversations. If you bring money skills to the table or serve the church in the finance area, you are even more likely to be drawn into the conversation.

Ben Day, rector of Christ Episcopal Church in Kennesaw, Georgia, is no stranger to conflict: He worked for several years in politics prior to becoming a priest. He's well aware that most people become very uncomfortable in talking about money and when conversations get difficult or conflict arises. His tips for approaching a difficult conversation include:

- Realize that what you are doing is hard and holy work. Check in with those you are meeting with, whether it's a large group or one-on-one. Name the hard work you are doing, and remind everyone that you're all in this together.
- Check in with yourself. As a leader, it's important to enter a room and a conversation in a healthy way, with an understanding of your own strengths and challenges. Do you have a mentor or a coach? It's helpful to identify someone you can "lean on" for support and candid feedback.
- Make big problems bite-sized. If the church roof needs to be replaced, you're not going to make every decision about timing, contractors, roof tile color, and the capital campaign in one meeting. Start with the first problem of the larger issue, and discuss that. Take it one step at a time.
- Know the power of silence. In a difficult conversation, say what you need to say, and then be silent. See where the conversation goes, and listen.

OUR RELATIONSHIPS TO GOD AND MONEY

In scripture, the word "righteous" stands for "right relationship" and is a hallmark of God's relationship with God's people. So when we seek to be righteous, we are really seeking to be in right relationship with God. Being in right relationship with God also means being in right relationship with God about money. There is no one way to be in right relationship with God, and no single answer about that relationship will apply for each of us for our entire lives. Developing that relationship is the work of being a disciple of Jesus. The same is true when it comes to discipleship and money. Just as we grow as disciples throughout our lives, our right relationship with God and money likely looks different at age 20 than at 70.

Cultivating right relationship with God about money is a whole-life task. It begins with the understanding that, as disciples, all that we have and all that we are come from God. What we do with those gifts reflects our choices. Our choices are a direct reflection of our priorities. If we choose to cultivate an "attitude of gratitude," we are likely to experience what we have

as abundance: "Enough is as good as a feast." If our relationship with life is fear-based, we are likely to hold tightly to whatever we have and to be fearful of living open-handedly. When our relationships—with people, with money, with life, with our deepest self—reflect God the giver, we are free to experience life as grace-filled. We can understand personal worth to mean something deeper than our financial statement.

That said, the question remains: Why does God care so much about our relationship with money? One way to look at money is as concentrated energy. Where we spend our money shows where we put our energy; how we spend our time and resources defines our lives in very concrete ways. As disciples of Jesus, we are called to follow Jesus "into loving, liberating, and life-giving relationship with God, with each other, and with the earth," as Presiding Bishop Michael Curry describes it. Part of that journey with Jesus and with God is learning to be stewards of our resources, including money, in ways that are worthy of those life-giving relationships.

Our Baptism and Our Money

Davis Fisher

How does my money life influence how I live out my Baptismal Covenant?

Since at baptism our mission in Christ is launched, we can say that Christianity as a way-of-life begins with this rite. At the core of this mission is the day-to-day living out of our Baptismal Covenant. As we grow in age and maturity, the formation and application of our mission in Christ evolves.

Although we often see our Christian mission through the lens of our life at church, the reality is that our baptismal mission is intended to permeate all aspects of our lives. We don't just have a religious/spiritual life; our lives have many dimensions, including home life, work life, community life, and a leisure life, to name a few, and all are areas for our mission in Christ.



Can we add money life to this list? By money life, I don't mean just how much money we set aside to donate to the church and to charitable activities as part of our income. When I talk about money life, I mean all of our income. All the money that's available to us is a critical dimension of our baptismal mission.

How we live with our money is profoundly important to the welfare of our lives in Christ. At our baptism, we promise that we will persevere in resisting evil. In the First Letter to Timothy, we read that the love of money is the root of all evil. That kind of love we must resist!

We may think that we don't love money, but what do our actions say about us? Ask yourself this perceptive question: Am I in charge of my money—or is my money in charge of me? What role does your money play in your relationships, behavior, and decisions? Consider this question in the context of your religious/spiritual life—and also in the context of your home life, work life, community life, and leisure life. Do you own your money—or does your money own you?

Every time we renew our Baptismal Covenant we vow that, with God's help, we will:

- Continue in the apostles' teaching and fellowship, in the breaking of bread, and in the prayers.
- Proclaim by word and example the Good News of God in Christ.
- Seek and serve Christ in all persons, loving our neighbors as ourselves.
- Strive for justice and peace among all people, and respect the dignity of every human being.

As we strive to honor these vows, inevitably money issues will arise. When this happens, ask yourself: How does my money life influence how I live my Baptismal Covenant?

—Davis Fisher is a retired priest living in Portland, Oregon. *Edited from Baptismal Mission Forum, 2012.*

Secular culture proclaims that money and the things we can purchase with our money define us, so it's not surprising that many of us have moments where we feel ashamed of our relationship to money and find it difficult to discuss. But, as shame researcher Brené Brown has shown us in her work, the antidote to shame is vulnerability. A powerful antidote to being ruled by our money is talking about it—exposing our own flaws, awkward questions, and circumstances and being equally willing to hear from others.

OUR MONEY LIFE

We as church leaders need to be willing to address our financial health as individuals. This is not so much about what is in our bank accounts as it is about examining individual relationships to money. When we explore this issue for ourselves and perhaps begin to recognize where we need to grow and evolve in

that relationship, we can more effectively address the financial health and well-being of our congregations. Talking about our individual or collective money issues is an important step in taking agency over our money—and moving toward right relationship with God.

The “Conversation Starters” section provides a number of questions to help stimulate conversation—collectively or privately—about money.

Jesus provides us many excellent examples and cautionary tales—told with love—to guide our conversations and decisions about money. Starting with ourselves and our own relationship both to money and to God is key to working toward vibrant, daring, and healthy communities of faith.

To learn more about money personalities, take a look at the ECF Vital Practices webinar “Money: What’s It to You?” (ecfvp.org/webinars).

CONVERSATION STARTERS

You can ask yourself these questions privately or answer them for yourself and then discuss in small groups. There is no right or wrong answer. These questions are meant to raise awareness of the sources of our own concerns and stories around money.

- What does money mean to you and where did you learn that?
- In what ways has money impacted your life, positively and/or negatively?
- What does popular culture say about money?
- Read some of the money parables cited in this chapter. Why do you think Jesus often has harsh words about money?
- What do you want for yourself in your relationship with money?
- What about money would you like to let go of?

ACTION STARTERS

Here are some actions that may nurture insights about faith and money:

- Read a book: *Sharing Possessions: What Faith Demands* by Luke Timothy Johnson; *The Woman’s Book of Money and Spiritual Vision* by Rosemary Williams; *The Seven Stages of Money Maturity* by George Kinder; or another resource that examines money and the life of faith.
- Meet with a group of friends to discuss the book you chose to read.
- Recall and write down a story about a time that money affected your life. Describe what role God played in that story. Consider sharing your story with a wider group.

RELATED RESOURCES

In addition to the three books listed in the “Action Starters” section above:

- *Crucial Conversations: Tools for Talking When Stakes Are High*, by Kerry Patterson and Joseph Grenny
- *Money and Faith: The Search for Enough*, Edited and Compiled by Michael Schut
- *Being Consumed: Economics of Christian Desire* by William T. Cavanaugh

Look to the Episcopal Church Foundation Vital Practices website (ecfvp.org/FRG) for resources, webinars, and workshops, especially those related to:

- Money
- Discipleship

FIRST PERSON: FOUR LESSONS IN SPEAKING ABOUT MONEY

Brendan O’Sullivan-Hale

I clearly remember two abrupt religious conversions in my life. The first, when I was 20 years old, was a profound and barely explainable encounter with the love of Christ that put me on a course to be baptized in the Episcopal Church. The second, fifteen years later, was in a ballroom in a hotel basement in Indianapolis. Walter Brueggemann, the prolific Old Testament scholar, was speaking to a conference of The Episcopal Network for Stewardship on the third chapter of Malachi and the importance of the tithe.

Never before—and possibly never since—had I heard anyone speak so directly about tithing as a core responsibility of the Christian life. I was accustomed to pledge campaigns where somewhere along the line someone would say, “ten percent,” follow it with an embarrassed cough, and never speak of it again. What I heard that day, though, convinced me that the faith I professed and the faith testified to by my bank statement had little in common. The Gospel According to My Finances proclaimed hundreds of cable channels and more car than I needed, but all too little of Christ to whom I owe my allegiance. I determined then to start working toward the tithe.

It took seven slow years of big and small adjustments to get there. In the intervening years, I chaired or co-chaired a few pledge campaigns and delivered my share of campaign kickoff sermons. More recently I had the opportunity to join with a few of my colleagues around the church on an ECF panel convened to discuss the challenges of preaching about faithful financial discipleship. (Available at ecfvp.org/webinars)

As I’ve changed my attitude, told my story, collaborated with others, and invited members of my congregation to join me, I’ve learned a few important lessons about how we should talk about money in the church.

Lesson 1: Say what you mean

When you’re talking about money, talk about money. Jesus didn’t shy away from it in his ministry, and neither should we. One of the callings of the church is to help its members transform their lives through following Jesus Christ. That transformation touches every aspect of our lives, from how we pray to how we spend our money. In helping to shape our congregations’ prayer lives, we offer practical

guidance in the form of the wisdom of the mystics or the rhythm of the Daily Office. But too often, when trying to present a vision for a faithful financial life, we use “stewardship” as an obfuscatory euphemism and leave it to individuals to figure out this aspect of discipleship on their own.

Lesson 2: Focus

It is true that Christian stewardship encompasses the whole of the gifts God has given us—and how we use the various parts of that whole merits instruction from the pulpit. In my experience, the threefold formula of “time, talent, and treasure” usually fails in this task, because it is deployed as a way to avoid talking about money. Imagine instead a clear, stirring teaching on how we spend our days and hours in the service of God, one that touches both a young person with decades ahead and a terminally ill person measuring her lifespan in days. Ask yourself whether that teaching is coming in a “time, talent, treasure” talk or something more focused. Our conversations about money deserve the same care and attention.

Lesson 3: Acknowledge the hard stuff

Money touches us in the deepest places of our lives. Beyond paying for the necessities, it can enable many of our joys, change the opportunities available to us and to our children, and affect when and if we will be able to retire. The debt we accumulate reflects our past financial decisions, good and bad—whether acquired to advance our education, respond to emergencies, or pay for consumer purchases that we now regret. Money can be a source of anxiety and shame. Recent research produced by the Lilly Endowment’s Initiative to Address the Economic Challenges Facing Pastoral Leaders demonstrates that the complications of our financial lives are shared by laypeople and clergy alike. Effective communication about the spirituality of financial

giving must speak in some way to the circumstances in which people find themselves.

While preachers have to be careful to avoid working out their own issues from the pulpit, some vulnerability can be helpful. For instance, I sometimes share the story of the first year I made a pledge to my parish. One Sunday after church, the treasurer gently approached me to tell me one of my checks had bounced. In the moment I was mortified, but with some distance it’s a reminder to me that making a financial commitment can be risky and failure is part of spiritual growth.

Lesson 4: Trust God’s promise

While our relationship with God is not transactional, God does reward our faithfulness. God rewards the waiting of Simeon and Anna with the briefest glimpse of the Christ child in the temple (Luke 2:25-38). In Malachi, God promises to “pour down...an overflowing blessing” on those who fulfill the tithe (Malachi 3:10). But notice how God describes that overflowing blessing: “I will rebuke the locust...and your vine in the field shall not be barren...Then all nations will count you happy” (Malachi 3:11-12).

The blessing God promises us is sufficiency—the joy of enough. Learning to give God’s gifts away trains our hearts to understand the richness of God’s generosity toward us. It further advances each disciple’s aspiration to imitate Jesus, who gave his whole self away for us, by giving a piece of our selves away for Christ’s church.

Brendan O’Sullivan-Hale is the canon to the ordinary for administration and evangelism in the Diocese of Indianapolis.

—*Edited from Vestry Papers, March 2018*