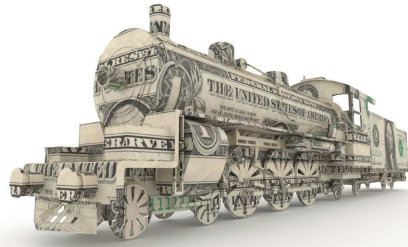


How To Talk About Money



Presented by:

**The Rev. Canon
Timothy Dombek**

*Canon for Stewardship
& Planned Giving*

Episcopal Diocese
of Arizona

**2022 Stewardship
University**

1

What to do now...

- Always be building relationships
- Thank your givers regularly
- Tell stories of changed lives
- Find people willing to pray



2

What NOT to do *ever*...



- Fail to meet as a ministry
- Wait until the last minute
- Send the same letter to everyone
- Make it about the “budget”
 - *Financial statement of mission*

3

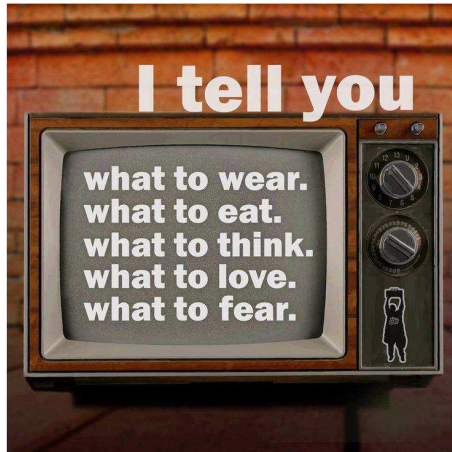
Working Preacher blogger, David Lose

- “Once you bring up money, some may feel you’ve moved from preaching to meddling.”
- Why would someone have a problem with that?



4

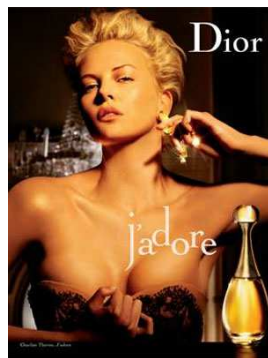
Money Talk is Everywhere



- All commercials and advertising are a form of “preaching”
 - News media
 - *Super Bowl* ads
 - Social Media
- *Yet we still say:* “It’s not polite to talk about money...”

5

Cultural Money Messages



6

Conspicuous Consumption

“Consumption”
used to be a
fatal disease...



9

Conspicuous Consumption

“Consumption”
used to be a
fatal disease...

Perhaps it still is.



10

Embarrassed to Talk About Money?

- Has the Church ***nothing to say*** in response to cultural money messages?
- “Church needs” an all too familiar theme



11

Embarrassed to Talk About Money?



- Spiritual matters vs. money matters
- “False split” keeps us silent and poor
- Money is *absolutely* a spiritual matter...

12

Embarrassed to Talk About Money?

- Jesus spoke more about *money, wealth, and possessions* than **any topic** except for the Kingdom of God
- The Church must offer a *different perspective* on money



13

The First Thing We Must Say About Money in Church...



14

The Magic Phrase:

“Because of your generosity...”



“Your *investment* in ***ministry*** has returned... transformed lives, drawn people closer to God and in turn, they have served other people in God’s name.

“We couldn’t have done it without you... without your *faithful giving*.”

15

The Second Thing We Must Say About Money in Church...



Tell stories of transformation!

Show how **people’s giving**
changes lives

16

17

Tell Stories of Transformation

Tell *compelling stories* about meeting **real needs**

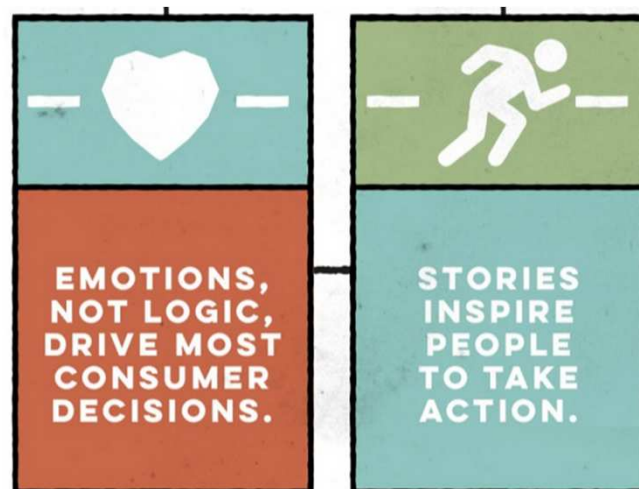
- Through outreach
- By Christian formation
- Other programs, or outside ministries

Connect **people's giving** *with changed lives!*



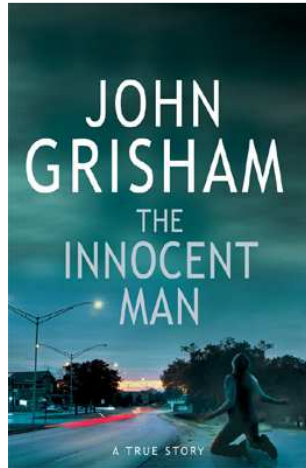
17

Why Stories, Not Data, Matter Most



18

Why Stories, Not Data, Matter Most

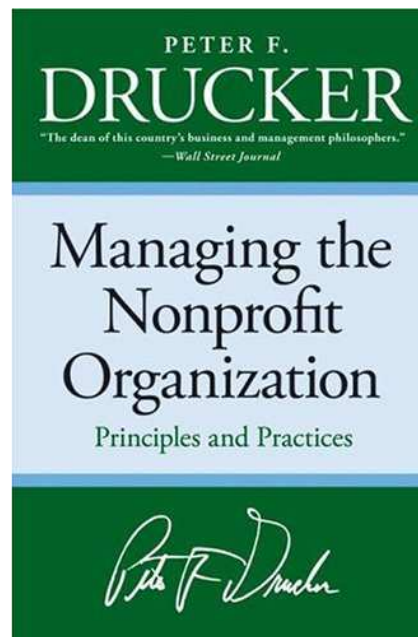


19

21

Peter Drucker

- Only purpose (or product) of a non-profit is a ***transformed life***
- The Church is the ***ultimate life transformation*** organization



21

It's About Saving and Changing Lives



It's not about money.
And it's not about your organization. It's all about the people you serve, the lives you touch. ***It's about saving lives and changing lives.*** That's what it's about. And everyday, your organization is in the business of saving lives and changing lives.

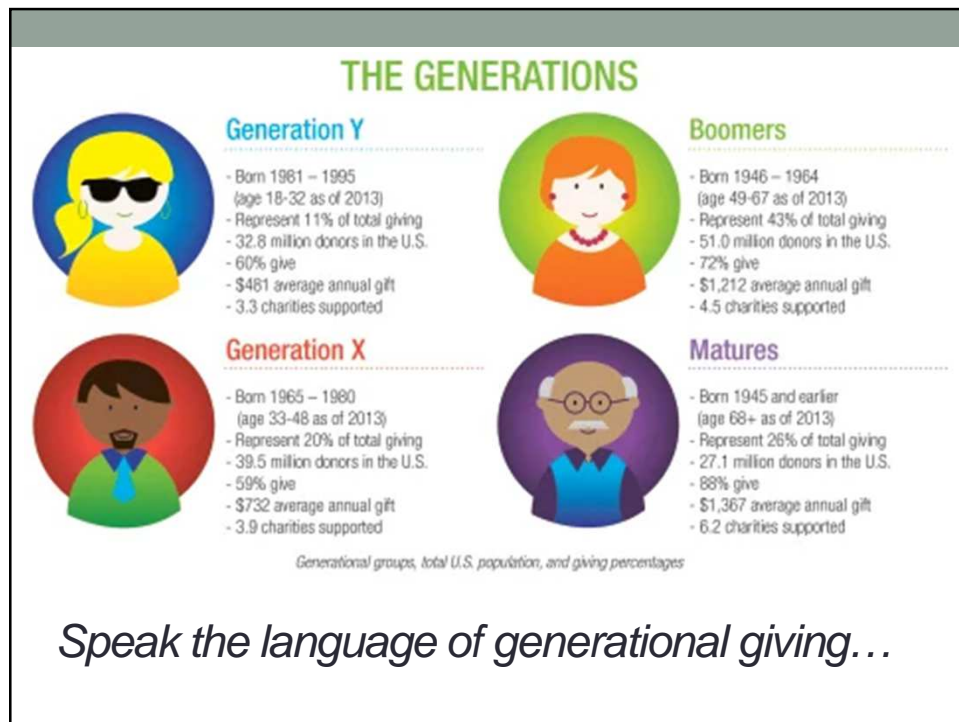
--Jerold Panas

22

The Third Thing We Must Say About Money in Church...



23



24

For this year... from TENS.org

Motivations for Intergenerational Giving



MORE THAN ENOUGH

Access the annual pledge campaign for 2022:
www.tens.org and use the password **Luke9:17**

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The Fourth Thing We Must Say About Money in Church...

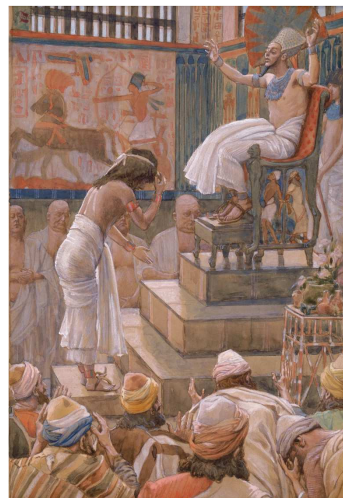


- Explain what “stewardship” and being a “steward” actually means
- Our *original* call
Genesis 2:15

28

What is a Steward?

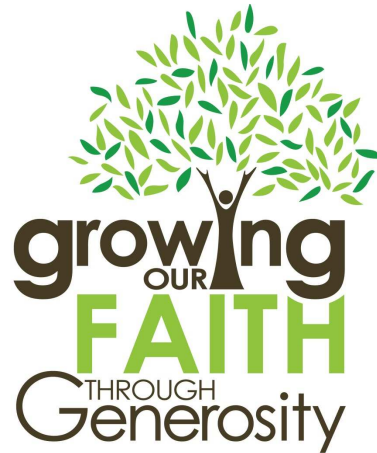
- **Not an Owner**
 - A steward **cares for that which belongs to another**
- Joseph in Egypt
 - Steward of Pharaoh
- Many Gospel stories involve stewards



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What is a Stewardship?

- Stewardship is **a spiritual practice** and leads to profound growth in Jesus Christ
- Generosity in giving is a key principle



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Stewards Understand...



That ***all our life belongs to God***

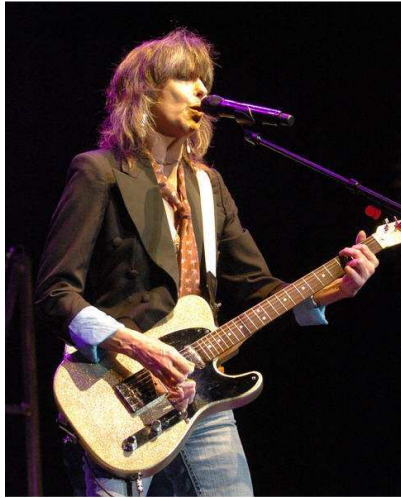
"... is a gift from God."

"The earth is God's and all that is in it, the world and all who dwell therein..."

Psalms 24

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Seeing Ourselves As Stewards



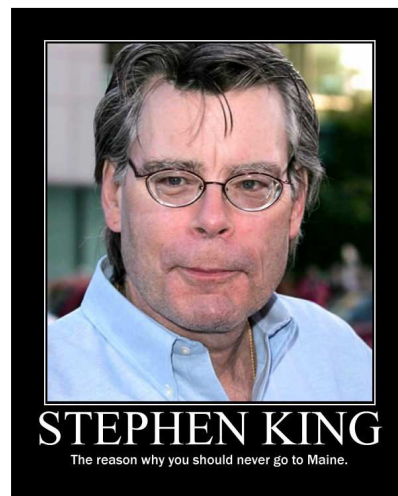
- “Nobody is permanent; everything’s on loan here...”
- Chrissie Hynde of *The Pretenders*
 - Song: “Time The Avenger”
 - CD: *Learning To Crawl*

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Seeing Ourselves As Stewards

“All that you have is on loan anyway. All that lasts is what you pass on.”

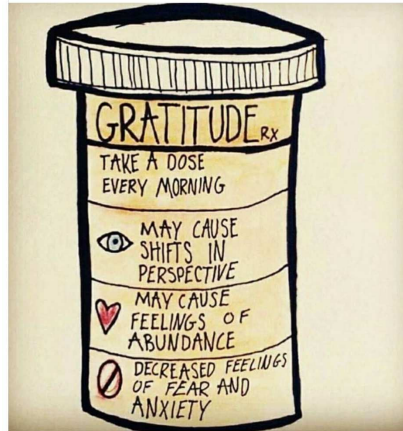
--Stephen King,
Author of creepy books



33

34

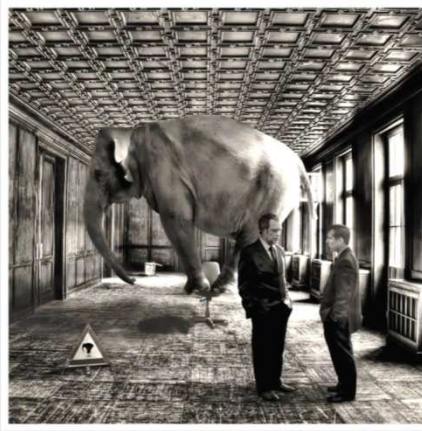
Seeing Ourselves As Stewards



- Stewards give out of **gratitude to God**, in response to God's blessings
- We give **something we value** to further a work *that matters to us*
- **God matters to us**

34

Naming the Elephant



Few people in church want to talk about money...

- Money **follows** mission
- Money **fuels** mission.

How can we break the silence and talk about the elephant?

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Giving Data that Tells a Story

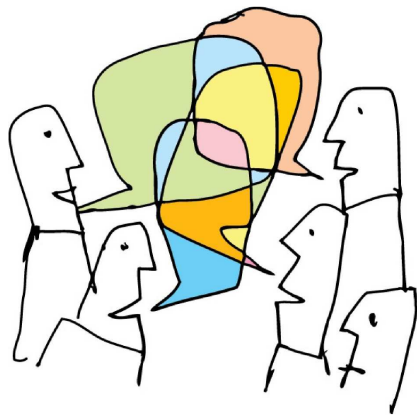


- Hold three “Financial Update” meetings
 - April, August, and November
- Three distinct times; Vestry/F.C. presence
 - Sunday after church
 - Weekday morning
 - Weeknight after worship

*Use what works for **you**...*

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Giving Data that Tells a Story



- Transparent discussion about finances in an appropriate setting
- Keep it light, positive and informative
- Answer questions *with **stories of transformation*** whenever possible

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Pledge Data that Tells a Story

Stop talking about an
“average pledge...”

- **Avg. pledge** *distorts true giving picture*
- **Avg. pledge** promotes “false minimum”
- **Avg. pledge** often pulls to a “magnetic middle”



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Giving Data that Tells a Story - 2020

- 138 Hh estimated for 2020
- \$297,923 total estimates
- **Average (\bar{x}): \$2,159**
- *Median (M): \$1,550*



46

Giving Data that Tells a Story - 2021

- 110 Hh estimated for 2021
- \$255,156 total estimates
- **Average (\bar{x}): \$2,320**
- *Median (M): \$1,810*



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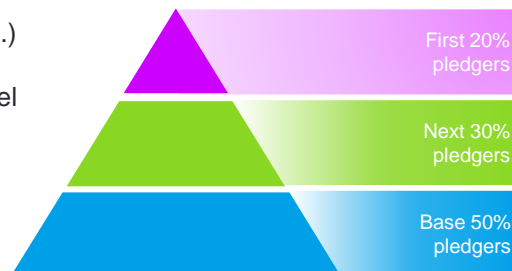
The Estimates of Giving Pyramid

Shows the wider range of giving in a congregation

Total for 2021: \$255,156 Avg. \$2,320 Median = \$1,810 110 -EoGs

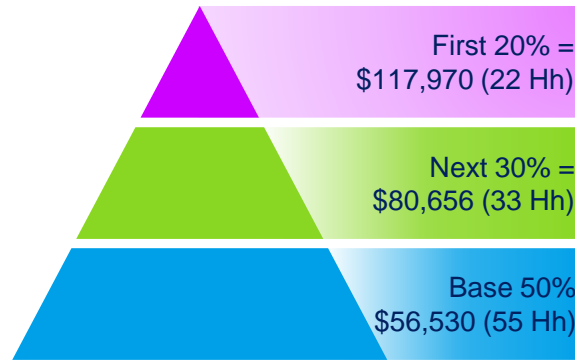
It shows:

- Mean (Avg.)
- Median of each level
- Provides more relevant data



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Estimates of Giving Pyramid



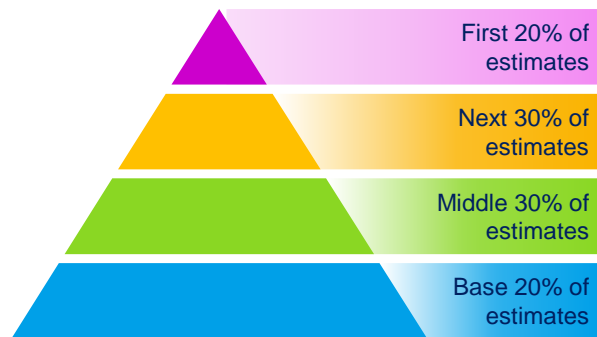
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Estimate of Giving Data

Total of Estimates	\$255,156	110 Hh	(100%)
	<i>Avg. \$2,320</i>	<i>M: \$1,810</i>	
•First 20% of Estimates	22 Hh = \$117,970	(46%)	
	<i>Avg.: \$5,362</i>	<i>M: \$4,800</i>	
•Next 30% of Estimates	33 Hh = \$80,656	(32%)	
	<i>Avg.: \$2,444</i>	<i>M: \$2,400</i>	
•Base 50% of Estimates	55 Hh = \$56,530	(22%)	
	<i>Avg.: \$1,028</i>	<i>M: \$1,080</i>	

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Estimates of Giving Pyramid



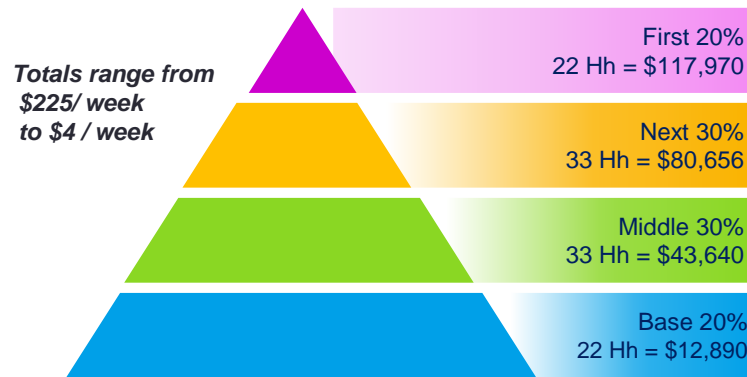
51

Estimate of Giving Data

- First 20% of Estimates 22 Hh = \$117,970 (46%)
Avg.: \$5,362 *M: \$4,870*
- Next 30% of Estimates 33 Hh = \$180,656 (35%)
Avg.: \$2,444 *M: \$2,400*
- Mid 30% of Estimates 33 Hh = \$42,480 (17%)
Avg.: \$1,322 *M: \$1,200*
- Base 20% of Pledgers 22 Hh = \$11,060 (5%)
Avg.: \$586 *M: \$560*

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Estimates of Giving Data

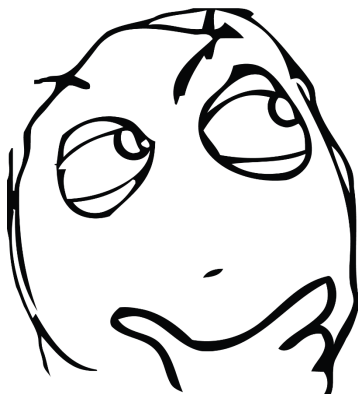


Avg. first 20% gives ~ \$103 a week

Avg. base 20% gives ~ \$11 a week

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Giving Data that Tells a Story



- You share giving data in order to ask one thing:

“What is the question you ask yourself when you complete your estimate of giving?”

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Giving Data that Tells a Story

Is it a *Membership* question:

“How much does our church *need*?”

“What is my fair share?”

“What can I afford?”

“What are other people giving?”



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Giving Data that Tells a Story

Offer the ***Discipleship*** question instead:

“What is God calling me to give as a proportion of my income *off the top* in response to God’s gifts and presence in my life?”



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Giving Data that Tells a Story



- One parishioner's story
 - Share about their *Journey to Generosity*
 - \$1,237/ monthly income
 - \$14,848 annual
 - Gives \$300/mo.
 - \$3,600 24% of income

"It's what God calls me to do out of love for Him and my church..."

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Giving Data that Tells a Story

- ***More money means more mission***
- "We cannot do God's work without your generosity—*God bless you!*"
- *Thank you, thank you, thank you!*



58

The “Overhead” Question



- **Church is not only a charity,**
but *the Body of Christ.*

59

The “Overhead” Question

- Clergy and Staff are *essential elements* of **transformation**
 - *Not “overhead”*
- All resources given provide a community of love, care and support held together by Jesus Christ



60

Do You Believe in Your Church?

- Your Mission & Vision?
- “Garnering the resources necessary to accomplish your mission and vision?”
- *Generous Giving:*
Holy work *that fosters*
Holy work



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Last, but not least...



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