

PREFACE 2020

Crisis are accelerators. They take established patterns and speed them up.

Even before the COVID-19 crisis hit the US in the early months of 2020, Catholic parishes and dioceses in many places were suffering from financial instability. In a healthy economy, perhaps the best in generations, a lot of parishes were already in a lot of fiscal trouble. Some of this was no doubt linked to drops in parish membership and giving in the wake of the 2018 revelations of sexual abuse and cover-ups at the highest level of the Church. The pandemic then exacerbated and accelerated those already-existing financial stresses. This has brought us suddenly to a tipping point that we might otherwise not have reached for another five to ten years. As of this writing in late June 2020, reports have surfaced that parish giving in some dioceses is down 30 to 50 percent because of the pandemic and what looks to be a profoundly damaging economic downturn.

In the wake of the multiple crises affecting almost every aspect of life, it is reasonable to ask if this book is still relevant and worth your attention and investment. With complete confidence we argue that the message of *ChurchMoney* is actually *more* important now than ever before because the needs are now even *more pressing*. Like never before, how people give and how we ought to invite their giving is changing. New approaches are demanded, new strategies must be employed, new ways forward have to be found. This is what *ChurchMoney* explores and explains.

More importantly, the book remains relevant because it is based on the unchanging Word of God. Scripture drives the content of this book because it has shaped our own approach to money and giving and has

determined how we invite parishioners to do the same so that we can appropriately fund our ministry and mission.

ChurchMoney, though, isn't just a book about raising money for our parishes. It's about leadership, which is always an essential component in achieving financial health. To achieve that goal, pastors, church staff, and lay leaders alike must embrace financial issues as a key component of their preaching and teaching. Connecting and communicating with donors and potential donors are also essential activities for building trust and forming relationships that, in turn, will raise money.

Healthy pastoral leadership is required to maintain good financial management and conserve resources in the midst of any crisis. It is required to set priorities and shift efforts toward new opportunities. Strong leadership is required for a parish to remain dependent on God's government and trust in his provision. It is the leader's job to cast vision and effectively communicate what members' giving makes possible in the life of the parish. At a most foundational level, people give to people, and strong leaders are needed to create the culture in which these relationships are forged. Most of all, leadership is required for discipleship. First and last, raising the money we need to fund our ministry and mission must be about raising up disciples of Jesus Christ.

Our credentials for writing this book, and reintroducing it at this time of increased crisis, remain as they have always been. We are not theologians and we are certainly not financial experts (as our financial team would be the first to tell you). Most emphatically, we are not consultants. We're just two guys who have worked in the trenches of parish life for a combined sum of more than forty years. Our parish is probably much like the one you work at or attend, with many of the same challenges and opportunities you have. Like you, we are learning in real time how to be a parish and how to fund a parish in and beyond this crisis. All the lessons in this book are tools that any parish anywhere can in some way use.

Any crisis offers a choice between ignoring the problem or digging in and responding as the Bible shows us how to do. The COVID-19 pandemic has stripped away from most parishes all the old-fashioned

fundraisers, in-pew-passing-the-basket, and annual appeals and left us with an important opportunity. We pray that you will be able to use this time to lean into the wisdom and insights of God's Word when it comes to raising givers.

We pray that this book will be an instrument of grace in renewing and rebuilding your parish.

(Rev) Michael White

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INTRODUCTION



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

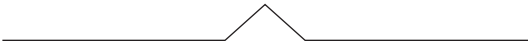
And that, of course, is the most important growth of all.

Part I

MONEY AND
OUR PARISH

1

WHEN IT CAME TO MONEY, WE WERE A MESS



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

—2 KINGS 12:10

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

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

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

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

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

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

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

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

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

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

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

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

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