



GREEK ORTHODOX ARCHDIOCESE OF AMERICA  
METROPOLIS OF SAN FRANCISCO



## *Igniting the Flame*

# *A Culture of True Christian Stewardship and Generosity*

*(Part 4)*

**“For everyone to whom much is given, from him much will be required.”**  
Luke 12:48

**Bill Marianes**

**[Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com)**



*Helping people and parishes discover and live their stewardship callings so that they may have a good account before the awesome judgment seat of Christ*

[www.stewardshipcalling.com](http://www.stewardshipcalling.com)



**ORTHODOX  
MINISTRY  
SERVICES**

*Helping transform and improve Orthodox Church parishes, organizations, and ministries in order to strengthen the Body of Christ.*

[www.orthodoxministry.org/](http://www.orthodoxministry.org/)

# WHY Are You Here ?





**“That the end of  
our lives may be  
Christian, without  
pain, blameless  
and peaceful,  
and for a  
GOOD ACCOUNT  
BEFORE THE  
AWESOME  
JUDGMENT SEAT  
OF CHRIST”**

**2 Corinthians 5:10  
Orthodox Divine Liturgy**

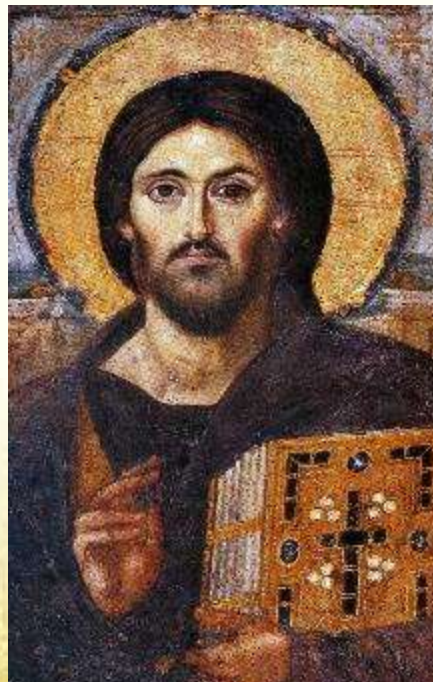




# Christ's Possible Question To You



*“What did You do with MY Church under Your watch given all of the gifts I gave You?”*



You can download this presentation at:  
[www.stewardshipcalling.com](http://www.stewardshipcalling.com)

Stewardship Calling  
What are you doing with all of the gifts God has given you?

The screenshot shows the website's navigation menu with the following items: WHY ARE YOU HERE?, EFFECTIVE CHURCH MODELS, **STEWARDSHIP**, STRATEGIC PLANNING, INTERNET RADIO / PODCASTS, KEYNOTES & LEADERSHIP, BLOG, RESOURCES, STEWARDSHIP TRAINING VIDEOS, PERSONAL, HAGIA SOPHIA. Below the menu is a banner for the "METROPOLIS OF SAN FRANCISCO - IGNITING THE FLAME OF TRUE CHRISTIAN STEWARDSHIP PROGRAM" with a "STEWARDSHIP SHORT VIDEOS" button. The main content area features the text: "Metropolis of San Francisco - Igniting the Flame of True Christian Stewardship Program" and "Under the inspired leadership of Metropolitan ... of the Eastern Orthodox Metropolis of San Francisco, I am honored to be delivering 5 one-hour ZOOM presentations of the Igniting the Flame of True Christian Stewardship Program. We will discuss the proven best practices of true Christian Stewardship. Here is the agenda:"

**Stewardship Calling Culture of True Stewardship Best Practices**

<b>Session 1 - September 1, 2020</b> <ol style="list-style-type: none"><li>1. Facts &amp; Figures</li><li>2. Science of Generosity Studies</li><li>3. Understanding True Stewardship</li></ol>	<b>Session 2 - September 15, 2020</b> <ol style="list-style-type: none"><li>1. Leadership Alignment</li><li>2. Tithing and Percentage Giving</li><li>3. Increasing Engagement</li></ol>
<b>Session 3 - September 29, 2020</b> <ol style="list-style-type: none"><li>1. Welcoming</li><li>2. Thanking</li><li>3. Youth Stewardship</li><li>4. Small Groups</li></ol>	<b>Session 4 - October 13, 2020</b> <ol style="list-style-type: none"><li>1. Effective Messaging</li><li>2. Campaigns (Stewardship, Capital &amp; Planned Giving)</li><li>3. Transparency &amp; Accountability</li><li>4. Stewardship Team</li></ol>
<b>Session 5 - October 27, 2020</b> Questions & Answers	

Under the Stewardship Tab go to the Metropolis of San Francisco - Igniting the Flame of True Christian Stewardship page <https://stewardshipcalling.com/san-francisco-metropolis-stewardship-program/>

Send questions to: [Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com)





ANCIENT FAITH RADIO

*Bringing the Ancient Christian Faith to the Modern World*

Ancient Faith Ministries

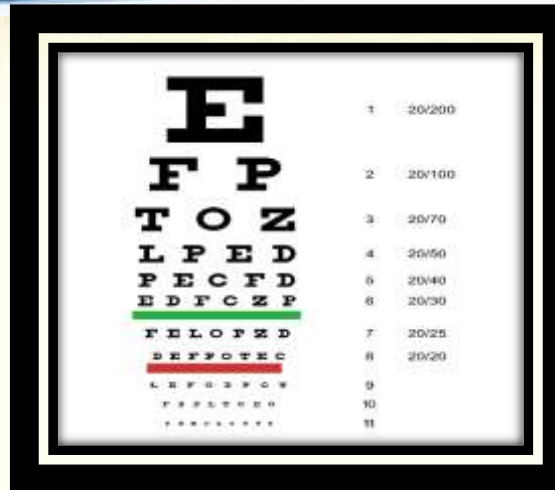
BILL MARIANES

REVITALIZE STEWARDSHIP IN  
YOUR PARISH AND PERSONAL LIFE

# A STEWARDSHIP CALLING



Ancient Faith  
PODCASTS



**2020 Vision - The Year  
Two Many First Stones  
Were Thrown At You and  
How You Can Survive  
2020 and Beyond**

<https://www.ancientfaith.com/live>

**Wednesday, October 7, 2020**



# Stewardship Calling Culture of True Stewardship Best Practices



## Session 1 - September 1, 2020

1. Facts & Figures
2. Covid/Crisis Strategies
3. Science of Generosity Studies
4. A Culture of True Orthodox Stewardship

## Session 2 - September 15, 2020

1. Leadership Alignment
2. Tithing and Percentage Giving
3. Increasing Engagement
4. The Personal Touch

## Session 3 - September 29, 2020

1. Welcoming
2. Thanking
3. Youth Stewardship
4. Small Groups

## Session 4 - October 13, 2020

1. Effective Messaging
2. Campaigns (Stewardship, Capital & Planned Giving)
3. Transparency & Accountability
4. Stewardship Team

## Session 5 - October 27, 2020

Questions & Answers



# # 10 of 15 Culture of True Stewardship Practices



## 10. Effective Messaging

**Effective Causes, People and Integrity (“C.P.I.”) messaging is critical to a successful stewardship ministry**





ANCIENT FAITH RADIO

*Bringing the Ancient Christian Faith to the Modern World*

Ancient Faith Ministries

BILL MARIANES

REVITALIZE STEWARDSHIP IN  
YOUR PARISH AND PERSONAL LIFE

# A STEWARDSHIP CALLING



Ancient Faith  
PODCASTS

# “Overcoming The Challenge of Donor Fatigue”

## August 7, 2019

With Fr. Aaron  
Warwick – St.  
Mary  
Antiochian  
Church -  
Wichita, KS



<https://www.ancientfaith.com/podcasts/stewardshipcalling/donorfatigue>



# Overcoming Donor Fatigue<sup>1</sup>



- 1. Develop and communicate key stewardship strategies**
- 2. Focus on solutions to the problems they address instead of emphasizing the problems themselves**
- 3. Frame their solutions in light of the proportion of victims being helped**
- 4. Stress the similarities or interconnectedness between victims and donors**
- 5. Identify a single victim who is being or has been helped by the organization**
- 6. Implement strategies from fundraising best practices, thank and celebrate**

---

<sup>1</sup> **“Overcoming Donor Fatigue” – Fr Aaron Warwick U. of Northern Iowa**  
**[https://www.ancientfaith.com/podcasts/stewardshipcalling/donor\\_fatigue](https://www.ancientfaith.com/podcasts/stewardshipcalling/donor_fatigue)**





# Science of Generosity Studies



<https://generosityresearch.nd.edu/>

UNIVERSITY of NOTRE DAME

COLLEGE of ARTS and LETTERS



SCIENCE of GENEROSITY

*exploring an essential human virtue*

Home

More About the Initiative

Current Projects

Project Publications

News

Sci Gen Community

Research Resources

Join the Network

Read Our Blog

Search Science of Generosity



Watch the Video

The Science of Generosity

Sci-Port Museum's Sci Gen Exhibit

Generosity and Marriage

Generosity, Catholicism, Islam

Current studies of generosity come from many different and often disconnected disciplines and focus on various terms, such as philanthropy, volunteerism and altruism. The Science of Generosity initiative aims to bring together diverse approaches in order to create a field for the study of generosity in all its forms.



Nicholas Christakis  
Professor of Sociology at Harvard University

Why the Science of Generosity?

## Generosity in the News

15 March

Wisconsin Public Radio: Just How Generous Are Americans Really?

22 February

"American Generosity Who Gives and Why"

+ More News



Generosity & Attachment





# Science of Generosity Studies



## Communications Matter!

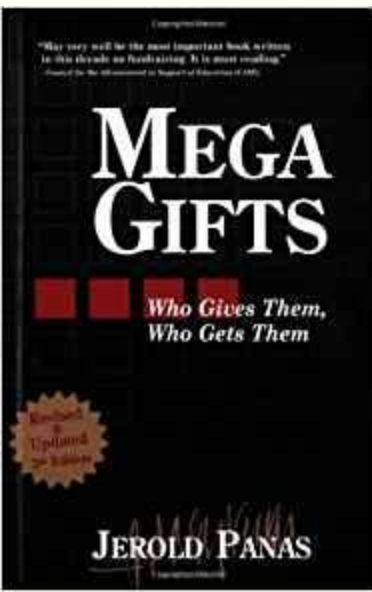
- 1. Keep communications positive**
- 2. Focus on mission/vision and life-changing ministries**
- 3. Discuss the abundance in your community**
- 4. Share stories of generosity**
- 5. Communicate regularly and consistently**
- 6. Describe the easy ways people can be generous to the church and its ministries**
- 7. Communicate about your culture of generosity**
- 8. Create social networks of communication about the generosity and abundance that exists in your community**
- 9. Make a religious call to give**
- 10. Thank and celebrate**



# C. P. I. Motivates Donors To Give<sup>1</sup>



*People give to  
Causes and  
People with  
Integrity*



---

<sup>1</sup> See *Mega Gifts*, Jerold Panas, Original – 1984 2<sup>nd</sup> Edition – 2005)



*People give to  
Causes not  
Crying*





# C. P. I. Motivates Donors To Give



## *SELL THE DREAM*

- Cause
- Mission



## *SELL THE TEAM*

- People
- Team



## *SELL THE SCHEME*

- Integrity
- Transparency



# C. P. I. Motivates Donors To Give



## **1. Cause / Mission (“Sell the**



**a) Explain the cause and mission**

**b) Relate the cause/mission to what is important to the donor**

**c) Give examples relevant to the donor of how your parish practices the cause/mission**

**d) Explain how their donation will help the parish better achieve its cause/mission**

**e) One size fits all communications fit no one**



# C. P. I. Motivates Donors To Give



## **2. People / Solicitor / Leadership ("Sell the Team")**



- a) People give to people who mean something to them**
- b) If you have a personal relationship with a donor, your meeting with them makes the solicitation special and personal**
- c) Connect the donor with other involved people/stewards of integrity**





# C. P. I. Motivates Donors To Give



## **3. Integrity / Fiscal Responsibility ("Sell the Scheme")**



- a) Donors do not give to causes that are irresponsible with funds or poorly led**
- b) Describe success of your capital campaigns and annual stewardship program**
- c) Explain the financial safeguards and financial integrity your parish has implemented**



ANCIENT FAITH RADIO

*Bringing the Ancient Christian Faith to the Modern World*

Ancient Faith Ministries

BILL MARIANES

REVITALIZE STEWARDSHIP IN  
YOUR PARISH AND PERSONAL LIFE

# A STEWARDSHIP CALLING



Ancient Faith  
PODCASTS

## The Good and Faithful Servant Challenge

Did you hear the one about the church that gave its parishioners \$30,000 and told them to give it away? And all they had to send back was a post card about who they helped and how it felt?

**May 6, 2020**

[https://www.ancientfaith.com/podcasts/stewardshipcalling/who\\_gives\\_away](https://www.ancientfaith.com/podcasts/stewardshipcalling/who_gives_away)



## Fr. Luke Veronis

Saints Constantine and Helen  
Greek Orthodox Church in  
Webster, MA



# Top Five Stewardship Communications Do \ Do Nots DO



- 1. Share your parish's vision and ministries**
  - 2. Share success stories from your ministries**
  - 3. Ask for their involvement / participation / time**
  - 4. Explain how their contributions materially improve lives**
  - 5. Be positive, encouraging and empowering**
- 

## DO NOT

- 1. Focus on financial difficulties or problems**
- 2. Use negative messages**
- 3. Use the same message for every type of steward**
- 4. Merely talk about money**
- 5. Just use mail and email**





# # 11 of 15 Culture of True Stewardship Practices



## **11. Stewardship and Capital Campaigns**

**Successful annual Stewardship campaigns (and separate capital campaigns) require different specific strategies and a comprehensive schedule**

# The Giving Facts - 2019

How much did Americans give in 2018?

**\$427.71 billion**

Americans gave \$427.71 billion by charity in 2018, a 1.1% increase over 2017, a record year for charitable giving.

Giving to foundations decreased the most after experiencing strong double-digit growth in the year prior.

## Where did the generosity come from?

Contributions by source (by percentage of the total)

**Giving by Foundations** ↑ 7.3% (vs. 2017) **18%**  
\$75.86 billion (6.7% up when inflation adjusted)

**Giving by Bequest** ↓ 0.0% (same as 2017) **9%**  
\$39.71 billion (2.2% down when inflation adjusted)

**Giving by Corporations** ↑ 5.4% (vs. 2017) **5%**  
\$20.05 billion (2.9% up when inflation adjusted)

**Giving by Individuals** ↓ 1.1% (vs. 2017) **68%**  
\$292.09 billion (2.4% down when inflation adjusted)



\* All figures on this infographic are reported in current dollars unless otherwise noted.

## Where are all the charitable dollars going?

Contributions by source (by percentage of the total)

Category	% of Total	\$ Amount	% Change	Inflation
Religion	29%	\$124.52 billion	↓ -15%	-3.9%
Education	14%	\$58.72 billion	↓ -1.3%	-3.7%
Human Services	12%	\$51.54 billion	= -0.3%	-2.7%
Foundations	12%	\$50.29 billion	↓ -6.9%	-9.1%
Health	10%	\$40.78 billion	= 0.1%	-2.3%
Public-Society Benefit	7%	\$31.21 billion	↓ -3.7%	-6.0%
International Affairs	5%	\$22.88 billion	↑ 9.6%	7.0%
Arts, Culture, and Humanities	5%	\$19.49 billion	= 0.3%	-2.1%
Environment/Animals	3%	\$12.70 billion	↑ 3.6%	1.2%
Individuals	2%	\$9.06 billion	-	-

■ indicates growth in current dollars with a decline after adjusted for inflation.

Visit [www.GivingUSA.org](http://www.GivingUSA.org) to learn more and to order your copy of Giving USA 2019: The Annual Report on Philanthropy for the Year 2018.



Giving USA Foundation<sup>®</sup>, The Giving Institute, and the Indiana University Lilly Family School of Philanthropy are pleased to continue their partnership in providing the most comprehensive, longest-running, and most rigorously researched resource on U.S. charitable giving, Giving USA: The Annual Report on Philanthropy. It is a privilege to report on the generosity and noblest human impulses of the American people.

**\$427.7 Billion given away**

<sup>1</sup> Giving USA Foundation - 2019 Annual Report

**\$124.25 Billion went to religious causes**



# 2018 Nonprofit Source Data



- ~ 49% of all church giving transactions are made with a card (credit/debit)
- ~ 60% are willing to give to their church digitally
- ~ 37% of regular church attendees don't give any money to their church
- ~ 17% of American families have reduced the amount that they give to their local church
- ~ 7% of church goers have dropped regular giving by 20% or more
- ~ % of donors enrolled in monthly church giving =
  - 40% of Millennials
  - 49% of Gen X donors
  - 49% of Baby Boomer donors
  - 30% of donors aged 75+ say they have given online in the last 12 months





# The Big 5 Fundraisers



1. Stewardship - annual contributions from your stewards through their direct stewardship
2. Disguised Stewardship (nickel and diming) - from candles / trays / parishioner fundraisers, etc.
3. N. O. Income - (Non-Orthodox Income) - from festivals / rentals / fundraisers from non-parishioners
4. Capital Campaigns - special contributions over several years for buildings / capital assets
5. Planned Giving - including the church in an estate plan or making a special planned gift to a church endowment / special account



# The Big 5 Fundraisers



1. Stewardship - annual contributions from your stewards through their direct stewardship
2. Disguised Stewardship (nickel and diming) - from candles / trays / parishioner fundraisers, etc.
3. N. O. Income - (Non-Orthodox Income) - from festivals / rentals / fundraisers from non-parishioners
4. Capital Campaigns - special contributions over several years for capital assets
5. Planned Giving - including the church in an estate plan or making a special planned gift to a church endowment / special account



# Stewardship Campaigns



- ~ Establish a regular stewardship campaign  
**ANNUAL** schedule repeated each year
- ~ At least quarterly homilies on stewardship
  - ~ Clergy plus personal testimonials
  - ~ Not focused on financial needs but on life changing ministries (“people give to mission and vision”)
  - ~ Emphasize time and talents
  - ~ Mention ease by which treasures can be given (set up easy online giving options)
  - ~ Emphasize tithing and percentage giving in each message - establish it as the goal
  - ~ Explain the incredible ministries that could be funded if everyone tithed
- ~ Monthly stewardship articles in ALL Parish publications (Scripture PLUS personal testimonials)





# Stewardship Campaign Sample Articles



Samples of monthly stewardship articles you can use for Parish publications at [www.stewardshipcalling.com](http://www.stewardshipcalling.com)

## Stewardship Calling

What are you doing with all of the gifts God has given you?

WHY ARE YOU HERE?

EFFECTIVE CHURCH MODEL

STEWARDSHIP

STRATEGIC PLANNING

INTERNET RADIO / PODCASTS

KEYNOTES & LEADERSHIP

BLOG

RESOURCES

UPCOMING PROGRAMS

PERSONAL

HAGIA SOPHIA

books & articles

ARTICLES ("STEWARDSHIP  
SOUND BITES")

BOOKS, VIDEOS, RESEARCH,  
PODCASTS AND OTHER  
EFFECTIVE CHURCH  
RESOURCES

FACTS / STATS

STEWARDSHIP MINISTRY  
HANDBOOKS

WEB LINKS

### Articles ("Stewardship Sound Bites")

Here are a few short articles, I call "Stewardship Sound Bites," that I have written about stewardship, parish operations and development, or living your calling. Please click on the underlined [BLUE TITLE](#) in each block below to read the article. Feel free to use and reprint these in your church bulletins or communications if you find them useful or helpful. They are concise and help expand the message of stewardship in easy to understand human terms.

### Subscribe to Blog via Email

Enter your email address to subscribe to this blog and receive notifications of new posts by email.

Join 151 other subscribers

Email Address

Go to the **RESOURCES** tab and the **ARTICLES** (Stewardship Soundbites) page:

<https://stewardshipcalling.com/articles-2/>



# Stewardship Campaigns



- ~ **A specific stewardship campaign month (sometime in Sept – Nov)**
  - ~ **Plan personal contacts**
    - Plan A **personal in-home visits**
    - Plan B **group gatherings**
  - ~ **Provide easy process to deliver stewardship commitments (to confidential place) either by mail, collection in church, on-line, etc.**
  - ~ **Tie in Ministry information and recruitment event to allow each ministry to present their stories to the faithful (“Ministry Fair”)**
  - ~ **Follow up personally with any steward who does not re-commit**
  - ~ **Celebrate successes**
    - + **lives changed**
    - + **specific metrics of giving**



# Stewardship Campaigns



## ~ Suggested homily/ testimonial topics:

- ~ “First and Last Giving”- Youth Stewardship and Planned Giving
- ~ “Give like God” = God gave first and Christ gave it all for us – creating a spiritual culture of generosity
- ~ “Going All In” - Tithing and Percentage Giving with incremental increases
- ~ Parable of Talents - Give 3 parishioners \$
- ~ A Tithing Sunday (give/bring 10% of that weeks’ income)
- ~ Zacchaeus Sunday - give 50% of what you have in your wallet/purse/pocket in church that Sunday
- ~ A 90 day tithing guarantee (100% refund for anyone regretting their tithing contribution)
- ~ Promoting culture of generosity – (prayer circles or external focus)
- ~ “To every season” - Campaigns around Seasons of Giving
- ~ “Seeing is believing” = Cast a Vision worthy of God and Christ’s church





# The Big 5 Fundraisers



1. Stewardship - annual contributions from your stewards through their direct stewardship
2. Disguised Stewardship (nickel and diming) - from candles / trays / parishioner fundraisers, etc.
3. N. O. Income - (Non-Orthodox Income) - from festivals / rentals / fundraisers from non-parishioners
4. Capital Campaigns - special contributions over several years for capital assets
5. Planned Giving - including the church in an estate plan or making a special planned gift to a church endowment / special account



# Disguised Stewardship



- ~ The “nickel and diming” we do of our faithful from “selling candles / flowers” / passing trays / other fundraisers, etc.
- ~ These negatively impact our direct stewardship contributions
- ~ \$1 in 1955 = \$9.70 in 2020





# Nickel and Diming Is Evidence Of



1. Absence of tithing and good stewardship, because the average Orthodox parish<sup>1</sup>
  - a) collects only approximately **0.5% - 0.8%** (not 10%) of parishioners' income
  - b) Has only **52%** of its income coming from its stewards in their annual stewardship
  - c) relies on **20%** of its income coming from parishioner nickel and diming
  
2. Poor financial planning (*“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it? Luke 14:28)*
  
3. **Lack of Good Leadership and Management**

<sup>1</sup>Based on a comprehensive Financial Stewardship Analysis performed by Stewardship Calling of well over 250 Parishes (mostly GOA) comparing parish median giving against proxy Orthodox U.S. income based on U.S. Census data





# 4-C Process To Stop Nickel and Diming?



1. CULTURE - Parish Leadership must decide to become a percentage giving church on the road to becoming a tithing church
2. COMMITMENT - Parish Leadership must commit to:  
(a) themselves becoming percentage givers and eventually tithers; and (b) stop all nickel and diming in the Parish by a certain future date (e.g., 12 months later)
3. COMMUNICATIONS - constant, continuous and creative education and effective communications occur (from both clergy preaching and laity testimonials)
4. CELEBRATION – constantly celebrate the life-changing ministries helping people and bringing them closer to Christ



# The Big 5 Fundraisers



1. Stewardship - annual contributions from your stewards through their direct stewardship
2. Disguised Stewardship (nickel and diming) - from candles / trays / parishioner fundraisers, etc.
3. N. O. Income - (Non-Orthodox Income) - from festivals / rentals / fundraisers from non-parishioners
4. Capital Campaigns - special contributions over several years for capital assets
5. Planned Giving - including the church in an estate plan or making a special planned gift to a church endowment / special account



# The N. O. Income Trap



- 1. The average Orthodox parish relies on 28% (and growing) of its income coming from N.O. Income (Non-Orthodox sources such as festivals, rentals, special outside fundraisers etc.) <sup>1</sup>**
- 2. Festivals started appearing on the Orthodox landscape in the 1980's. Is the reason because we just woke up to our wonderful cultural heritage?**
- 3. The 2 Indicting Questions I always ask parishioners!**

---

<sup>1</sup>Based on a comprehensive Financial Stewardship Analysis performed by Stewardship Calling of well over 250 Parishes (mostly GOA) comparing parish median giving against proxy Orthodox U.S. income based on U.S. Census data



# The N. O. Income Trap

- 4. Ethnic festivals are not inherently bad, as long as you don't depend on that income for operations and instead understand:**
- a) their primary purposes are:**
    - i. Outreach and Evangelism**
    - ii. Outreach and Evangelism**
    - iii. Outreach and Evangelism**
    - iv. Parish community togetherness, team building and fellowship**
    - v. Providing hospitality and sharing culture**
  - b) Understand that the Gen X, Y, Zers will not work/support them like Baby Boomers & Greatest generations did**



# The Big 5 Fundraisers



1. Stewardship - annual contributions from your stewards through their direct stewardship
2. Disguised Stewardship (nickel and diming) - from candles / trays / parishioner fundraisers, etc.
3. N. O. Income - (Non-Orthodox Income) - from festivals / rentals / fundraisers from non-parishioners
4. Capital Campaigns - special contributions over several years for capital assets
5. Planned Giving - including the church in an estate plan or making a special planned gift to a church endowment / special account



ANCIENT FAITH RADIO

*Bringing the Ancient Christian Faith to the Modern World*

Ancient Faith Ministries

BILL MARIANES

REVITALIZE STEWARDSHIP IN  
YOUR PARISH AND PERSONAL LIFE

## A STEWARDSHIP CALLING



Ancient Faith  
PODCASTS

# “Effective Church Capital Campaigns and Feasibility Studies”

**3-31-19 - Part 1**

**6-30-19 – Part 2**

1. [https://www.ancientfaith.com/podcasts/stewardshipcalling/the difference between your dreams and your reality](https://www.ancientfaith.com/podcasts/stewardshipcalling/the-difference-between-your-dreams-and-your-reality)

2. [https://www.ancientfaith.com/podcasts/stewardshipcalling/capital campaigns and feasibility studies](https://www.ancientfaith.com/podcasts/stewardshipcalling/capital-campaigns-and-feasibility-studies)

**Anthony Scott (Part 1)**



**Jerry Minetos (Part 2)**







# **Stewardship Campaigns vs. Capital Campaigns**



- ~ Some similarities between Capital Campaigns and Stewardship Campaign**
  - ~ Both require integrity, accountability and transparency**
  - ~ Both should be focused on the Mission and Vision of abundance and life-changing ministries of the Parish (and not focused on negative messaging or solving problems)**
  - ~ Both should have a schedule (a beginning and an end)**
  - ~ Both should reach out to every parishioner**
  - ~ Both will return better results if they include personal solicitations (the mob is still wrong)**
  - ~ Both need a dedicated team**
  - ~ Both need really good materials**
  - ~ Both require repeated and personal thanking**



# **Stewardship Campaigns vs. Capital Campaigns**



## **~ Some big differences between Capital Campaigns and Stewardship Campaign**

- ~ Capital campaigns are “all about the money,” whereas Stewardship campaigns are about all 3 Ts**
- ~ Capital campaigns will have a beginning and an end focused on a specific project/building/improvements/etc., whereas Stewardship campaigns are a permanent way of life (and re-occur annually)**
- ~ Capital campaigns frequently begin with a “feasibility study” interview of a few lead donors to ascertain how much can be responsibly raised over a period of years in calibrated bands of giving, whereas every parishioner should tithe/give a percentage of their income annually**
- ~ Capital campaigns usually begin with a “quiet phase” where typically 80% of the money is pledged by 20% of the parishioners before the other 80% of faithful are solicited, whereas all stewards are solicited simultaneously**



# # 12 of 15 Culture of True Stewardship Practices



## **12. Estate / Planned Giving**

**One of the greatest opportunities for financial security for a Parish is a specific estate/planned giving program**





# Planned Giving



- ~ **The vast majority of people (67%) don't know what “planned giving” means**
- ~ **Planned Giving is the process of making a significant charitable gift during a donor's life, or at death as part of their Will and Estate Plan**
- ~ **The number 1 reason why donors include a charity/cause in their Wills is ??????**  
**“because they were asked”**



# Why Have A Planned Giving Program?



~ “Baby Boomers, (born between 1944 and 1964), are expected to transfer **\$30 Trillion** in wealth to younger generations over the next many years.”<sup>1</sup>

~”Cerulli Associates estimates that as much as **\$68 Trillion** will move between generations within 25 years.”<sup>2</sup>

---

<sup>1</sup> *The Greatest Wealth Transfer In History: What’s Happening And What Are The Implications* - Forbes Magazine 11-11-19 (<https://www.forbes.com/sites/markhall/2019/11/11/the-greatest-wealth-transfer-in-history-whats-happening-and-what-are-the-implications/#64c33e834090>)

<sup>2</sup> *What The Coming \$68 Trillion Great Wealth Transfer Means For Financial Advisors* – CNBC October 21, 2019 (Cerulli Associates is a research and consulting firm specializing in asset management and distribution trends worldwide) (<https://www.cnbc.com/2019/10/21/what-the-68-trillion-great-wealth-transfer-means-for-advisors.htm>)



# Why Have A Planned Giving Program?



~ 89 year old “Chuck” Feeney, who in 1960 co-founded airport retailer Duty Free Shops, amassed billions while living a life of monk-like frugality and wanted to die broke<sup>1</sup>

~ Over the last 40 years, Feeney anonymously donated more than \$8 Billion to charities

~ Who is the Chuck Feeney in your parish?

---

<sup>1</sup> *The Billionaire Who Wanted To Die Broke . . . Is Now Officially Broke*- Forbes Magazine 9-15-20  
(<https://www.forbes.com/sites/stevenbertoni/2020/09/15/exclusive-the-billionaire-who-wanted-to-die-brokeis-now-officially-broke/#3261c49f3a2a>)





# Why Have A Planned Giving Program?



- ~ It was estimated that in 2017 between 60%<sup>1</sup> to 58%<sup>2</sup> of the population did not have a Will or Estate Plan
- ~ By 2020, that number had grown to 68% with NO Will and only 32% reporting they had a Will or Estate Plan<sup>2</sup>
- ~ If you don't have a Will, your State has laws that allocate your assets - and your money/stuff may not go where you want it to

---

<sup>1</sup> *Haven't Done A Will Yet? You've Got Company. Neither Have 6 In 10 U.S. Adults* - AARP February 4, 2017

<sup>2</sup> **Caring.com 2020 Estate Planning and Wills Study**

<https://www.caring.com/caregivers/estate-planning/wills-survey>



# Why Have A Planned Giving Program?



- ~ Only 14% of Estate Plans include a bequest <sup>1</sup>
- ~ Since only 32% of people have an estate plan, 14% of estate plans that have a bequest of that 32% = 4.5% of the population
- ~ Thus, 95.5% of the population is your potential market for your planned giving campaign

---

<sup>1</sup>Survey of Wills Created by Everyday Donors Shows an Average Bequest of \$78,630



# Why Have A Planned Giving Program?<sup>1</sup>



- ~ The top 4 excuses/reasons people don't have Wills or Estate Plans:
  1. procrastination;
  2. don't have enough assets;
  3. too expensive;
  4. don't know how to do it.
  
- ~ If your Parish creates a planned giving program, with education and professional guidance available, you could address all 4 reasons and do something wonderful for your parishioners and Parish

---

<sup>1</sup> Caring.com 2020 Estate Planning and Wills Study <https://www.caring.com/caregivers/estate-planning/wills-survey>





# Why Have A Planned Giving Program? <sup>1</sup>



- ~ Average charitable bequest = \$78,630
- ~ Nearly 20% of Wills with bequests included more than one bequest.
- ~ Therefore, the total giving in many Wills with bequests was \$108,482
- ~ The number of families in your Parish multiplied by \$78,630 is a conservative estimate of what your church can receive
- ~ The number of people who died in your Parish last year multiplied by \$78,630 is a conservative estimate of what your church should have received last year

---

<sup>1</sup>*Survey of Wills Created by Everyday Donors Shows an Average Bequest of \$78,630*



# Why Have A Planned Giving Program? <sup>1</sup>



- ~ only 5% of wealth is in cash, and the other 95% is in stocks and property
- ~ the typical planned gift is 200 times the size of a donor's largest annual fund gift
- ~ people who make gifts through their wills typically increase the amount of their annual support
- ~ A great selling point of planned giving is that it does not affect one's cash flow and is accessible to people of all income levels

---

<sup>1</sup> "What's The Big Deal About Planned Giving Anyway" - June 2, 2018 at PlannedGiving.com - <https://plannedgiving.com/the-importance-of-planned-giving/>



# 6 Steps To Start A Planned Giving Program?



1. MINISTRY - begin by recruiting a Planned Giving Ministry Team
2. WHY - determine the WHY of Planned Giving Ministry and what its proceeds will fund
3. PROGRAM - develop comprehensive program of education, communications, resources and follow-up
4. ENDOWMENT - create an endowment entity or endowment fund (consistent with the Archdiocese and legal rules)
5. COMMUNICATIONS - prepare and execute comprehensive and constant communications plans
6. CAMPAIGN & FOLLOW-UP - execute the program with constant follow-up





# Planned Giving Start-Up<sup>1</sup>



## After Preceding 6-Step Start-Up Process:

- 1. Plan a fun gratitude event in “X months” for people who include the church in their Wills by a certain deadline date**
- 2. Regularly and often announce that event**
- 3. Run your Planned Giving campaign, education and communications strategy**
- 4. Announce final deadline for event**
- 5. Have a fun gratitude event with a great meal, short uplifting message and great social interaction**
- 6. Unveil recognition plaque**
- 7. Repeat**

---

<sup>1</sup> A combination suggestion from Church Development <https://www.church-development.com/> and Stewardship Calling [www.stewardshipcalling.com](http://www.stewardshipcalling.com)



# Planned Giving



- ~ Naming your church as the beneficiary of a life insurance policy is an easy way to give (and possibly get a tax deduction)
- ~ Planned giving education, and a planned giving appeal, should be a part of your annual stewardship campaign and a regular bulletin message
- ~ Many estate planners/attorneys will offer free education programs for your parishioners



# Successful Church Planned Giving Endowments



## St. Luke's

ST. LUKE'S EPISCOPAL CHURCH

HOME SUNDAYS VISITING NEWS & EVENTS SIGN UP MINISTRIES OUR CHURCH MEDIA

### The Good Shepherd Society

for planned giving at St. Luke's

It is important that "all persons make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable purposes."

The Book of Common Prayer p.445

If you have ever been to a service at St. Luke's, walked onto our beautiful campus, or just parked in one of our parking lots, you have enjoyed the gifts given by countless people and multiple generations. Some are given by people you may have known, others were given by people who lived long ago. One need only sit in our sanctuary for a moment or two and reflect on the generosity surrounding us and the gifts given to us by past generations for us to realize that we are surrounded by a cloud of witnesses that not only spans generations but their witness and generosity continues to be formative in our lives today.

What is often missed, when we speak of past generations, however, is that we are the foundational generation for future parishioners. Those parishioners, those who are currently too young to speak and those who will not be born for years to come, will be looking for us to provide a foundation upon which their



<https://www.stlukesatlanta.org/good-shepherd-society.html>

## The Cathedral of St. Philip

THE CATHEDRAL of ST. PHILIP

About

### Planned Giving

Dear Friends,

Thank you for considering a planned gift to the Cathedral of St. Philip! This page is dedicated to all the valuable members of the Arbor Society, which is the collection of members and friends who have made an estate commitment to the Cathedral.

The Arbor Society is named after the old saying "Blessed are those who plant trees under which other people will sit." People who give to the endowment of the Cathedral of St. Philip are planting trees for other people to sit under. They are developing a rich and beautiful tree of life at the Cathedral. They are members of our Arbor Society, and I encourage you to join them.

Sincerely,

The Very Reverend Samuel G. Casella  
Dean of the Cathedral of St. Philip

### Cathedral Arbor Society and Gift Planning

Established in 1992, the Cathedral Arbor Society honors those who have remembered the Cathedral through provisions in their estate. Planned gifts of any amount qualify. All it takes to become a member of the Cathedral Arbor Society is to inform the Stewardship Office that you have made provision for the Cathedral of St. Philip in your will or estate planning.

Estate gifts are held in trust by the Endowment Fund. Established by the Chapter in 1971, the Fund enables the Cathedral to develop and enhance ministries and properties beyond what is possible through annual operating funds. The Fund provides assurance that the life and ministry of the Cathedral will continue in perpetuity. The Fund is managed by a Board of Trustees consisting of five Cathedral members plus the Wardens of the Chapter and the Dean. If you have questions about the Endowment Fund, contact David Bocchio at 404.265.3222.

Gifts can be made in life, by bequest, or on a deferred basis. Many of these gift opportunities offer significant financial benefits to the donor.



<https://www.cathedralatl.org/community/giving/planned-giving/>





# Planned Giving



For more information and materials:  
<https://www.goarch.org/-/planned-giving>

## Join the Eternal Light Society

“...but lay up for yourselves treasures in heaven...”



REMEMBER YOUR CHURCH THROUGH  
**PLANNED GIVING**

# Planned Giving Annunciation Cathedral Outside Trifold

## Everlasting Giving Ministry

The Annunciation Everlasting Giving Ministry was established in 2013 as a ministry of the church to assist parishioners in establishing a long-lasting gift as a testament to their love for God's church.

The Ministry provides "no obligation" legal, financial and end of life planning resources to our parish family for establishing estate plans, Orthodox living wills and other planning directives.

The Ministry also provides resources for tax-advantaged financial planning and charitable giving opportunities.

## Come and See

Giving to the Church is an opportunity to examine our priorities and values. It is an opportunity to express our thankfulness, to give of ourselves and to grow in grace. Giving is not a substitute for our commitment – it is an expression of our commitment. **Come And See** what we can do together with your support.

**"Come and See  
the works of God,  
Who is awesome"**

Psalm 66:5

## Help is Available

The Annunciation Everlasting Giving Ministry, in cooperation with the Cathedral clergy and the National Stewardship Ministries of the Greek Orthodox Archdiocese of America, has developed resources to guide the faithful in planning their estates according to their Orthodox Christian Faith and values.

**Contact** the ministry team to receive more detailed information and resources.



### Annunciation Cathedral

555 North High Street

Columbus, OH 43215

Phone: (614) 224-9020

[everlastinggiving@greekcathedral.com](mailto:everlastinggiving@greekcathedral.com)



GREEK ORTHODOX ARCHDIOCESE OF AMERICA

## ANNUNCIATION EVERLASTING GIVING MINISTRY

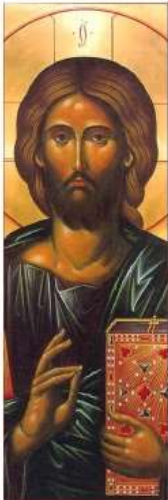
"...but lay up for yourselves  
treasures in heaven..."

REMEMBER YOUR CHURCH THROUGH  
**PLANNED GIVING**



# Planned Giving Annunciation Cathedral Inside Trifold

## The Body of Christ



The Church is the Body of Christ on earth and carries on His ministry in the world today. Giving to the Church is an opportunity to examine our priorities and values, to express our thankfulness, to give of ourselves and to grow in grace.

Through a charitable gift, you can have a significant positive effect on the ministries of the Church and those people whose lives are changed because of them. A charitable gift may also give you substantial current tax benefits as well as estate tax benefits.

For most people, the greatest financial gift we are able to give is what we leave behind when we fall asleep in the Lord. The impact of your gift provides the opportunity to leave a family legacy that will be felt for years and generations to come.

As you explore the ways that you can support the ministries of the Church, please know that the Annunciation Cathedral's Everlasting Giving Ministry is available to assist you in any way possible.

## Ways to Give

Consider making a gift in one of the following ways:

- Bequest
- Matching Gift
- Gift of Cash
- Gift of Securities
- Gift of Life Insurance
- Gift of Real Estate
- Qualified Retirement Plans
- Charitable Gift Annuity
- Deferred Gift Annuity
- Charitable Lead Trust
- Charitable Remainder Trust

Americans give generously to charitable organizations in this manner. In 2009, more than \$250 billion was given by individuals through their estates.

Recipients:

- Religious Organizations: \$90 billion
- Education: \$41.6 billion

(Source: American Association of Fundraising Counsel 2009)

Planned giving can be very rewarding, allowing you to see your gift at work while receiving tax benefits now.

The material provided here is designed to furnish our Orthodox Christian faithful with general information. It is not intended as legal or financial advice. When considering a charitable gift, be sure to consult your attorney, professional adviser or accountant to ensure that it meets your individual circumstances.

## Do You Have a Will?

Though you may not want to consider preparing a will, it will save your heirs significant time and money.

With a will, you also ensure that your family, charitable, and financial wishes are carried out.

Most people who prepare a will also have planning directives. These documents, known as powers of attorney, letters of instruction, and living wills provide guidance about one's wishes for:

- Medical Care consistent with your beliefs
- Tax-Advantaged & Charitable Financial Planning
- Distribution of personal property

**Live with peace of mind knowing that your wishes will be followed...**

~ Prepare a will ~

### A NOTE ON LIVING WILLS

When doing your estate planning it is common to also include a Living Will dealing with how medical care will be provided if you are unable to give the instructions yourself. The Archdiocese has arranged for an Orthodox Living Will that can be completed by you and reviewed with your family, doctor and legal advisor. For Orthodox faithful, it is important that the Living Will reflect your Orthodox Christian beliefs. There are many prayers and observances that can give great comfort to you and your family. If you have your attorney prepare your living will, we urge you to include language that reflects your Orthodox Christian beliefs.





# # 13 of 15 Culture of True Stewardship Practices



## **13. Transparency and accountability**

**Complete transparency and  
accountability is essential  
to having a successful  
Stewardship program**



ANCIENT FAITH RADIO

*Bringing the Ancient Christian Faith to the Modern World*

Ancient Faith Ministries

BILL MARIANES

REVITALIZE STEWARDSHIP IN  
YOUR PARISH AND PERSONAL LIFE

# A STEWARDSHIP CALLING



Ancient Faith  
PODCASTS

**“The New Old  
Imperative for  
Churches and People:  
Trust, Integrity,  
Transparency and  
Accountability”**

**July 29, 2018**

**With CPA Chris Mandaleris  
and Attorney Steve  
Laduzinsky, including special  
materials on Good Financial  
Practices**

**<https://www.ancientfaith.com/podcasts/stewardshipcalling/integrity>**



# Transparency & Accountability



## 1. Transparency & Accountability increases generosity:

“[A] significant increase in the public transparency, accountability, and institutionalized credibility of the many religious and charitable causes and organizations to which American Christians might consider giving money would have the real effect over time of considerably increasing the amount of money they give.”





# Transparency & Accountability



## **2. Parishioners want more Transparency & Accountability:**

**“Parishioners want more say in how their parishes are run... In parish financial matters they expect accountability and transparency.”**

---

*Why Catholics Don't Give ... And What Can Be Done About It* (Huntington, IN: Our Sunday Visitor Publishing, 2006) (pps 128-129)



# Transparency & Accountability



## 3. Transparency & Accountability is Biblical:

**“In everything set them an example by doing what is good. In your teaching show integrity, seriousness and soundness of speech that cannot be condemned, so that those who oppose you may be ashamed because they have nothing bad to say about us.”**

**Titus 2:7–8**

---

(To honor Holy Scripture and avoid temptation, Reverend Billy Graham strove to be transparent in everything – going so far as to purchase advertising space in local newspapers to publish financial audits of his evangelistic tours)



# Transparency & Accountability



## 4. **Transparency & Accountability reduces opportunities for financial irregularities and:**

**“Sunlight is said to be the best of disinfectants; electric light the most efficient policeman.”**

---

**Supreme Court Justice Louis Brandeis**





# Transparency & Accountability



## **5. In today's America**

- ~ Transparency & Accountability have become absolute expectations**
- ~ The absence of Transparency & Accountability raises presumptions of improprieties**



# Transparency & Accountability



**6. Conversations in churches about Transparency & Accountability allow you to productively discuss money in a way that sets the stage for a financial stewardship conversation**



# Transparency & Accountability



- ~ A Parish must regularly and repeatedly provide its financial and stewardship information to all of its stewards
- ~ The results of the annual audits of your Parish financial records should also be shared
- ~ Consider the transparency of placing your financial and stewardship statements on your website





# Transparency & Accountability



- ~ All Parish Council members (and others involved in stewardship and financial matters should annually go through “financial best practices” training
- ~ For example, the Metropolis of Atlanta “*Good Financial Practices*” presentation available here:  
<https://atlmetroplis.org/2017-presidents-meeting>



# # 15 of 15 Culture of True Stewardship Practices



## **15. It takes a TEAM**

**A Stewardship ministry  
requires a separate and  
dedicated ministry team**



# The Power of the Church Team (ἐκκλησία)



**“Two are better than one,  
because they have a good  
return for their labor:**

**If either of them falls down,  
one can help the other up.**

**But pity anyone who falls  
and has no one to help them  
up.”**

**Ecclesiastes 4:9-10**





# It Takes a Team



**If you do not have a committed, trained, enthusiastic and disciplined Stewardship TEAM, your stewardship ministry (and results) will not be successful or sustainable and will likely fail!**





# **Proposed Stewardship Team Tasks**



- 1. Team Leader**
- 2. Stewardship Communications**
- 3. Welcoming Ministry Leader**
- 4. Thanking Ministry Leader**
- 5. Small Groups Ministry Leader**
- 6. Stewardship Campaign Leader**
- 7. Planned Giving Leader**
- 8. Youth Stewardship Leader**
- 9. Ambassador Training Leader**
- 10. Stewardship Data Analysis**

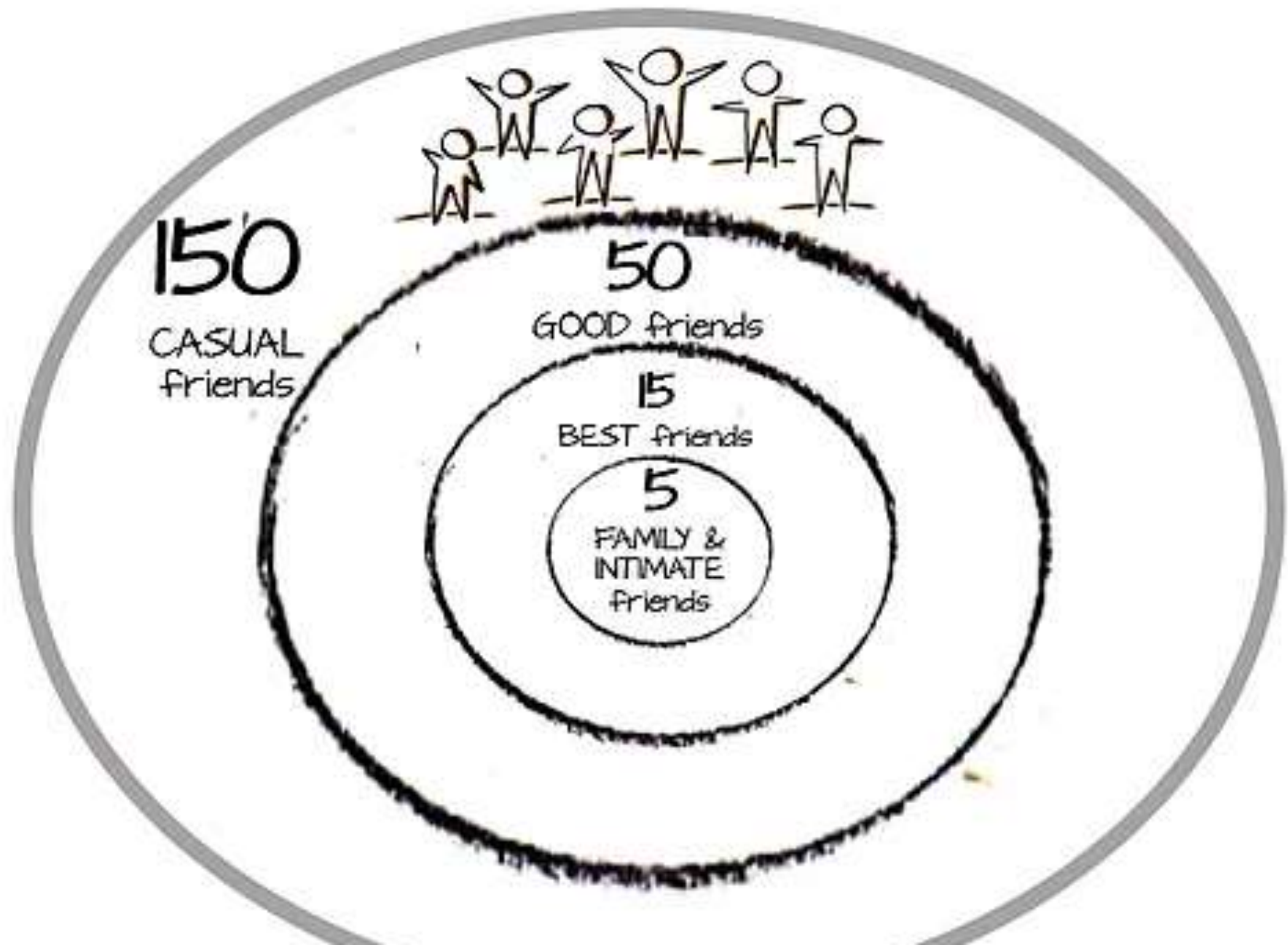
# Dunbar's Number



- ~ **The number proposed by Dr. Robin Dunbar who found a correlation between brain size and average social group size**
- ~ **Due to average brain size, humans can realistically maintain 150 relationships "the number of people you would comfortably join uninvited for a drink if you bumped into them."**



# DUNBAR'S NUMBER



# The Importance of Great Stewardship Ministry Leadership



- ~ Good To Great and Good To Great And the Social Sectors focused on the critical importance of Level 5 Leadership
- ~ *“True leadership only exists if people follow when they have the freedom not to.”*
- ~ Clarity of expectations around a consensus vision is a key



# Stewardship Team



- ~ Team members must be in charge of written communications (e.g., regular stewardship messages, thank you letters, welcome packages, etc.)
- ~ Team members should give regular stewardship updates to the Parish
- ~ The Stewardship committee should regularly brief the Parish Council
- ~ One trusted team member (and the priest) should be the only ones who sees the actual pledges





# Stewardship Team



- ~ **Recruit the number of Ambassadors that is about 10% of your number of steward “units”**
- ~ **Each Ambassador takes care of themselves and 9 other steward units (= 100% of parish)**
- ~ **All parish board/council members, ministry leaders and Clergy are Ambassadors**
- ~ **Train all Ambassadors on how and what to solicit (emphasize time, talents and engagement)**



## ***Romans 12:5***

***“So we, being many,  
are one body in Christ,  
and every one members  
one of another.”***

**One One  
Team Dream**

You can download this presentation at:  
[www.stewardshipcalling.com](http://www.stewardshipcalling.com)

Stewardship Calling  
What are you doing with all of the gifts God has given you?

WHY ARE YOU HERE? EFFECTIVE CHURCH MODEL **STEWARDSHIP** STRATEGIC PLANNING INTERNET RADIO / PODCASTS

KEYNOTES & LEADERSHIP BLOG RESOURCES STEWARDSHIP TRAINING VIDEOS PERSONAL HAGIA SOPHIA

METROPOLIS OF SAN FRANCISCO - IGNITING THE FLAME OF TRUE CHRISTIAN STEWARDSHIP PROGRAM

Stewardship Calling Culture of True Stewardship Best Practices

**Session 1 - September 1, 2020**

1. Facts & Figures
2. Science of Generosity Studies
3. Understanding True Stewardship

**Session 2 - September 15, 2020**

1. Leadership Alignment
2. Tithing and Percentage Giving
3. Increasing Engagement

**Session 3 - September 29, 2020**

1. Welcoming
2. Thanking
3. Youth Stewardship
4. Small Groups

**Session 4 - October 13, 2020**

1. Effective Messaging
2. Campaigns (Stewardship, Capital & Planned Giving)
3. Transparency & Accountability
4. Stewardship Team

**Session 5 - October 27, 2020**  
Questions & Answers

Under the Stewardship Tab go to the Metropolis of San Francisco – Igniting the Flame of True Christian Stewardship page <https://stewardshipcalling.com/san-francisco-metropolis-stewardship-program/>

Send questions to: [Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com)





# Stewardship Calling Culture of True Stewardship Best Practices



## Session 1 - September 1, 2020

1. Facts & Figures
2. Covid/Crisis Strategies
3. Science of Generosity Studies
4. A Culture of True Orthodox Stewardship

## Session 2 - September 15, 2020

1. Leadership Alignment
2. Tithing and Percentage Giving
3. Increasing Engagement
4. The Personal Touch

## Session 3 - September 29, 2020

1. Welcoming
2. Thanking
3. Youth Stewardship
4. Small Groups

## Session 4 - October 13, 2020

1. Effective Messaging
2. Campaigns (Stewardship, Capital & Planned Giving)
3. Transparency & Accountability
4. Stewardship Team

Session 5 - October 27, 2020  
Questions & Answers



# Stewardship Calling Culture of True Stewardship Best Practices



- 1. Ask your most important and critical questions**
- 2. If you want, you can email them to me in advance at:  
[Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com)**

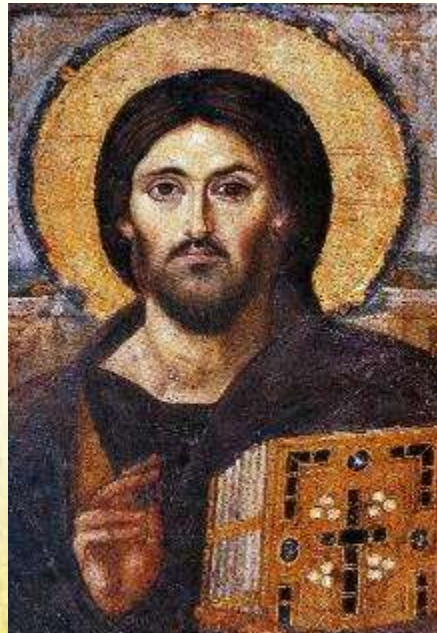
Session 5 - October 27, 2020  
Questions & Answers



# Christ's Possible Question To You



*“What did You do with MY Church under Your watch given all of the gifts I gave You?”*







GREEK ORTHODOX ARCHDIOCESE OF AMERICA  
METROPOLIS OF SAN FRANCISCO



## *Igniting the Flame*

# *A Culture of True Christian Stewardship and Generosity*

“For everyone to whom much is given, from him much will be required.”

Luke 12:48

**Bill Marianes**

**[www.stewardshipcalling.com](http://www.stewardshipcalling.com)**

**[Bill@stewardshipcalling.com](mailto:Bill@stewardshipcalling.com)**

Copyright © 2020



*Helping people and parishes discover and live their stewardship callings so that they may have a good account before the awesome judgment seat of Christ*

[www.stewardshipcalling.com](http://www.stewardshipcalling.com)



**ORTHODOX  
MINISTRY  
SERVICES**

*Helping transform and improve Orthodox Church parishes, organizations, and ministries in order to strengthen the Body of Christ.*

[www.orthodoxministry.org/](http://www.orthodoxministry.org/)