

CHAPTER 1

What Kind of People Do We Want to Become?

Do you remember those old-fashioned Popsicles, the ones with two wooden sticks? They were made so that kids could break a Popsicle in two and give half to a friend. Eating a whole one by yourself was never as much fun. As children, we were encouraged by our parents and other adults to share. We may not have wanted to; at times we may have been forced to. But in my childhood, being called “stingy” was a terrible insult. As adults, few of us would wish to be known as miserly, the grown-up equivalent of being a stingy child.

Throughout this book we’ll discuss what makes some people generous and others less so, or not at all. I believe that being a generous person is one of life’s great privileges. This is true whether we give money to churches and synagogues, or to colleges, museums, symphony orchestras, or other nonprofit organizations that enrich our lives.

The definition of generosity might also include sharing our time and talent with religious and secular organizations that help the less fortunate and strive to make the world a better place to live. Although such practices will not be addressed in this book, generosity could also encompass such issues as being hospitable, giving people the benefit of the doubt, practicing forgiveness, and manifesting other personal traits that characterize religious values and teachings.

Despite all the talk about and the actual practice of raising money in churches and synagogues, members of mainline traditions are rarely challenged to increased generosity. Many congregations, in fact, shy away from this approach. Church leaders often believe that asking people to increase their giving would offend them. Thus, many congregations accept small gifts from parishioners, usually in the form of weekly envelopes or through the annual pledge drive. Over time, congregations inadvertently reinforce

the belief that giving little is acceptable. It is not uncommon for church leaders to believe that parishioners, despite outward signs of wealth, have little to give; or that parishioners are giving as much as they can, even if giving levels are low and no one knows what anyone else is contributing.

A commonly held belief among Christians is that the more one gives, the more one grows in faith. Unfortunately, the small-gift mentality that exists in many congregations diminishes people's capacity to grow spiritually in personal faith and to grow in character as human beings.

Such attitudes toward charitable giving create congregations that struggle each year to raise sufficient operating income. Low salaries for clergy, music directors, religious educators, and other church staff become the norm. A "We don't have the money" mentality all too easily takes up residence, crowding out a congregation's hopes and dreams. Church consultant Lyle Schaller writes that low-level giving creates a culture of scarcity that has even farther-reaching effects, "creating leaders who do not view their role as expanding ministry, but minimizing expenses."¹

An important question about stewardship is, Should generosity be one of the core values of religious people? Phrased less delicately, is it possible to lead miserly lives (or conversely, lives of great indulgence) while giving little to the church or to any other charitable organization—yet attending worship services and considering oneself to be a person of faith?

What kinds of people do our churches and synagogues challenge us to become? Let's consider two views.

Varieties of Giving

In the Christian tradition, stewardship literature is often based on Scripture. In literature from the United Church of Christ, for example, parishioners are encouraged to "grow in Christ," or to become "spiritually mature" in their faith. Another recommendation is that people "examine their relationship to the Lord" to determine an appropriate gift.²

Charitable giving in the Jewish tradition is expressed differently through the concept of *tzedakah*, handed down from generation to generation. Translated from the Hebrew, *tzedakah* means "righteous giving," in which sharing is not a matter of individual preference, prayer, or reflection but rather a duty and an expectation, a matter of honor and justice. Many Jews believe that not giving would be like failing to provide for their children—an unthinkable dereliction.

One tradition describes giving as a matter of spiritual growth; the other as a matter of duty and righteousness. Though different, both are religious motivations based on one's relationship to the divine, made manifest in community. Both address the question, What kind of people are we, and what kind of people do we wish to become over the course of our lives?

Chapter 4, "What Can Churches Ask Parishioners to Give?" provides examples of how various denominations approach stewardship. Sometimes the motivation to give is based on Scripture, thankfulness, and reciprocity. At other times it grows from a sense of duty or a desire to make the world a better place for oneself and others. Denominations such as the Church of Jesus Christ of Latter-day Saints (Mormons) and the Assemblies of God are "high-expectation" or "high-demand" churches that expect members to tithe (give 10 percent of their incomes), usually as a *minimum*.

At the other end of the spectrum are congregations with few if any expectations about giving. These, including liberal denominations like the Unitarian Universalists, encourage parishioners to give but leave it to members themselves to determine the amount. Charitable giving is viewed as a matter of individual choice.

In mainline traditions, giving tends to be a matter of choice rather than of duty. Denominations and congregations approach the subject of charitable giving from different points of view, and people give or don't give for complex reasons. I believe congregations struggle to raise money because clergy and lay leaders do not sufficiently understand parishioners' attitudes toward the use of money in their lives, nor their giving intentions. Congregations ask for money, sometimes frequently, sometimes infrequently. Dollar goals may or may not be reached. But I believe that most religious communities don't understand fully how parishioners react to various appeals and why certain people respond generously and others not at all.

This book is written primarily for mainline Protestant congregations whose members are middle and upper-middle class. To be sure, some families and individuals in mainline churches experience financial hardship. But they do not ordinarily face poverty. They have adequate incomes to live relatively comfortable lives and have the means to make charitable gifts.

I believe congregations should recognize three issues that reflect the lives of contemporary churchgoers and their attitudes toward charitable giving.

1. Even if we have the money, we may wish to spend it on ourselves rather than give it away. In her well-researched book *The Overspent American*, Juliet Schor, an associate professor at the Harvard Business School,

reveals that the list of consumer items Americans believe they need grows ever longer and ever more expensive. Americans see or hear an estimated 38,000 advertisements for consumer products each year and are encouraged to buy what they want *now* or go into debt for it. Millions of families receive preapproved credit-card applications, many with special offers of free merchandise for those who open an account. This is heady competition for the traditional once-a-year stewardship sermon. The sad irony, according to Schor, is that Americans have more possessions than ever, yet feel poorer than ever. She writes: “By the mid-90s, countless Americans found themselves pessimistic, anxious, deprived or stuck, and spiritually bereft.”³

Eileen Daspin, a writer for the *Wall Street Journal*, echoed this sentiment in an article titled “How to Give More.” She writes:

There is not a direct relationship between wealth and charity. During the stock market boom of the 1990s, proportionately fewer households gave to charity. The number of households making charitable gifts dropped from 71% to 68%. Those who still give are giving proportionately less, from 2.1% of personal income in 1967 compared to 1.6% in 1997. This is a 25% decrease, a significant percentage.⁴

Although income rose in the 1990s, charitable giving did not. This finding suggests that people were spending more on themselves. A meaningful theology of giving must acknowledge this reality.

The spending habits of churchgoing households are significant factors in their capacity and inclination to support the church financially. A growing number of congregations now offer financial-planning courses based on biblical principles to help members gain control over their personal finances, set spending priorities, and use charitable giving as a means of strengthening their religious faith. Scott Cormode, a professor at the Claremont School of Theology in California, says, “Until we can talk about things like how to pay the mortgage and how people can send their kids to a good school or have enough to help their parents get into a nursing home, we are not prepared to talk about giving.”⁵

2. People sometimes become disillusioned with their churches or synagogues and believe them unworthy of support. For example, a minister or rabbi may leave or be asked to leave, with the incident undermining trust in religious leaders. Controversial issues such as gay and lesbian clergy, abortion, and biblical interpretation may alienate other members. Sometimes

parishioners get furious over the color of carpet selected for the sanctuary! Some problems begin with parishioners who bring unrealistic expectations. As with any close relationship, if parishioners believe the church or synagogue has failed them in some fundamental way, the hurt can be deep and long-lasting. People might leave their religious homes for short periods or for many years, not to return until the hurt has subsided, if ever. Others may turn their volunteer time and financial support to secular organizations, seeking meaning and involvement in their lives outside organized religion.

Parishioners' attitudes toward their congregations or denominations are subject to wide fluctuations. Parishioners may go through periods of confusion and despair about what they believe God's work to be and how the human institution of the church carries out that work—or fails to do so. As a result, their charitable giving may be affected significantly. A theology of giving cannot assume that parishioners feel loyal to the church and its mission or even connected to a particular congregation or denomination.

3. The third issue about money and giving is the religious belief that everything we have comes from God. Younger people today, many of whom were raised in unchurched households, do not believe in God's benevolence to us. Older generations, those who place greater value in the institutional church, may feel a duty to return some of God's many blessings. But their grandchildren may not feel that way at all. Tom Beaudoin, a 29-year-old divinity-school graduate, writes in his book *Virtual Faith: The Irreverent Spiritual Quest of Generation X*: "Many of us are at arm's length from religious institutions, even those of us who attend services regularly. We think that many of life's most religious experiences happen outside religious institutions and official worship services."⁶

Older generations may respond to traditional, biblically based appeals for charitable support. But younger generations, according to researchers Dean Hoge, Patrick McNamara, and Charles Zech,

cannot be expected to respond to appeals for giving based on strong faith, or in the teachings of the Old and New Testaments. They are little different from secular people in how they think about monetary gifts. They are not motivated by promises of reciprocity with God.⁷

Thus, the traditional theme of the year and the one-size-fits-all pledge drive fail to encompass wide-ranging beliefs across the generations about

how we grow in faith and character, our role in accomplishing the church's mission, and the reasons we give. As Beaudoin explains, "The old way in which religious institutions related to people of faith with a paternalistic, condescending set of assumptions should no longer exist."⁸ I believe that charitable giving in mainline faiths has decreased for the past 30 years because congregations and denominations have failed to recognize the increasing complexity of modern life and to develop a theology of giving that fits these realities.

Congregants hold a wondrous array of theological beliefs. If their attitudes toward the use of money in their lives can be determined, it should be possible to reshape stewardship programs into more thoughtful, intelligent, engaging, theological, and practical enterprises. Such programs will have a greater chance of long-term success and, most important, strengthen people of all ages in their religious faith.

Anthony Pappas, author of numerous books about life in small churches, challenges his readers to consider, "Who should we become in order to fulfill God's destiny for us in this place and time?"⁹ Rephrasing this question in a charitable context, we might ask, "How should we use all the resources at our command, both in our individual lives and in congregations, to become more generous people and thus fulfill God's destiny and accomplish God's design for this world?"

Helping people lead more generous lives is one of the themes we will explore in this book. Like much work of faith, changing people's minds about becoming more generous will not be easy. Congregations have created some obstacles for themselves around which we can maneuver. Other obstacles affect almost all mainline congregations nationwide and may be difficult if not impossible to overcome.

The jury is still out on whether congregations can reverse the trend of low-level and same-level giving, and on the extent to which congregations can challenge members to seek alternatives to the prevailing consumer culture. There is much work to be done. In the premier issue of *Stewardship Matters* magazine, Tom McCabe (editor of *Inside Outreach: A Guide to Financing Christian Outreach Ministries*) suggests that "people who help raise money for their churches may be God's messengers to His people regarding His will for them in giving."¹⁰

When I took on a stewardship role in my own congregation, I didn't view myself as God's messenger. I thought my job was to raise money for the church; i.e., fund-raising. Once involved, however, I was surprised at

how engrossed I became in the stewardship process, and the powerful sense of ownership that ensued. I felt my congregation wasn't engaged sufficiently in the stewardship conversation—there was so much to discuss and to learn. It has been a wonderful experience for me, and I hope it will be for you, too.