

Stewardship, Tithing, Giving, Annual Pledge: Defined

By Lisa Fischbeck

Some Helpful Definitions and Challenging Questions

In the autumn of each year the attentions of vestries and clergy across the church turns to thoughts of “the every member canvass”, “stewardship” and “tithing” (words that, for the most part, are not part of the average 21st century American’s lexicon). It is hard to ignore that the bottom line is, of course, the bottom line. We hope to glean pledges toward the operating budget for the coming year so we can know whether or not we can commit to salaries, buildings and programs. Above that, we hope to encourage one another to remember the abundance with which we have been blessed by God, and to give freely from that abundance. We say we “give back” to God what God has given to us.

This last bit is hard for many to understand. Because from the time we get our first job, we have a clear sense of earning and working hard for what we get. What we have and acquire sure feels like the fruit of our labor. So it is hard for us to wrap our minds around the concept of it coming from God.

And frankly, it is sometimes hard to see how giving to the church’s operating budget is giving to God. Too often, it seems more like giving to the staff salary and to building maintenance.

Add to all this the fact that people are decreasingly inclined to pledge, simply because the future seems uncertain. Or because pledging usurps the spontaneity of giving that many, particularly many under forty years old, cherish.

At the risk of tipping over the kettle of church annual fund raising, I want to offer some definitions that can help us sort out the connections and disconnects between money and faith. If we can become more consistent and clear in the words we use, more straight-forward and honest about what we believe, what we want, and what we need, the church might then be more effective in showing God’s people a way to faithful and abundant giving.

Stewardship

Until the late twentieth century, through all that mid-20th century church boom-time, “stewardship” was equated with something called The Every Member Canvass [sic]. The Every Member Canvass was often also called “the Stewardship Campaign”. Stewardship meant giving to the church, giving money. And tithe was the word used to describe what someone gave to the church, whatever the amount. Stewardship, tithe, every member canvass, all pointed to the same thing: money to the local church.

But sometime in the 1980s, a corrective movement hit the wider church, helping us to see that “stewardship” was about a whole lot more than money. Simply put, Stewardship came to be understood as “all that we have, and all we do, all the time.” It is rooted in the belief that who we are and what we have and the life we live, and the world in which we live is all a gift from

God, or even that it all belongs to God: “The earth is the Lord’s and all that is in it,” says the Psalmist. And we are stewards of it.

A steward is a manager, a person who has charge of the household or possessions of another. In our case, we are the stewards of God’s household, God’s possessions, whether nature, children, buildings, time, talent, or money. If we realize that all the stuff of our world belongs to God, and we see ourselves as stewards of it, then we hear a call to mindfully use it as God would have us use it. All of it. This makes a lot more consistent theological sense to than “giving 10% back to God.”

Tithing

Nonetheless, the ten percent thing is a good guideline, a good first goal, especially when it comes to giving away our money. And it is biblical. It comes from the spirit of Jacob’s promise in Genesis 28:20-22: *‘If God will be with me, and will keep me in this way that I go, and will give me bread to eat and clothing to wear, so that I come again to my father’s house in peace, then the LORD shall be my God, and this stone, which I have set up for a pillar, shall be God’s house; and of all that you give me I will surely give one-tenth to you.’*

It is quite clever actually, because giving away 10% of our income each week or each year it is just enough to be really challenging, even painful. Tithing is a discipline. It is also an extraordinary faith statement, a way of reminding ourselves that God is God, that we are God’s people, and that God provides for us, even when the household budget is tight.

But the tithe is limiting. Limiting in its focus – money – and limiting in its amount – 10%. The ultimate goal is not 10%, but rather that we have a spirit of abundant generosity with all that we have, with all that we do, all the time.

The phrase, the concept, of “giving back to God” can also be limiting. And confusing. If someone gives me a gift of a box of chocolates, I don’t feel obliged to give them back one-tenth of a box, but I might feel moved to share it with others, because it was so freely given to me. Or when my grandmother sent me a check for \$10 every birthday and Christmas, I never was told that I should give \$1 back to her. Rather, I was told that it might be thoughtful for me to use that \$10 for something she would approve of.

Ideally, we give ourselves to God, 100%. And we also give generously from the resources we have been given. We are God’s stewards, the means, the conduits, if you will, for God’s stuff to be used for God’s purpose.

Tithing is giving away 10% of our income, either to individuals in need or to organizations that make known God’s compassion, justice and transformative power. For several years now, the Episcopal Church has declared the tithe to be “the minimum standard of giving.” Realizing that many Episcopalians are far from giving away 10%, the Church encourages people to “strive to tithe”, or to work toward ten percent by giving a percentage rather than a set dollar amount, even if it’s just two percent to start with, and working to increase that percentage year by year.

And while the Church has not said so explicitly, there is often an understanding that the tithe we are striving for, or the percentage we give, is to be given to the local church.

Giving to the Local Church

But stewardship and tithing are by no means limited to the local church. In truth, the church is in real competition with other good and faithful organizations for financial support.

Clergy and staff are dependent on the financial support of people in the congregation in order to earn their living. People can therefore confuse giving to the Church or giving to God with giving to the priest or the beloved organist. At the same time, clergy and staff can consciously or unconsciously encourage ten percent giving to the church simply because they want to keep their jobs. The challenge for the church and for those who are employed by it is to keep the terms clear and also the goal: the faithful stewardship of the individuals households of the congregation and the faithful stewardship of the congregation as a whole.

Faithful stewardship includes generous and abundant giving to those people and institutions that give witness to God's compassion, God's justice and God's transformative power. If the faithful ministry of the local church is not evident, then rhetoric of tithe and stewardship may work for a while, but ultimately rings hollow.

Making a pledge

Pledging has little to do with stewardship. Rather, it has to do with commitment and with budget planning. To pledge to a particular organization is to make a commitment to support that organization. When people are able to estimate their giving ahead of time and pledge a particular amount, then leadership of the church is able to determine a budget for the year and establish certain commitments and expectations. Even people who are averse to pledging can be convinced of its merits when it comes to making commitments to staff and program. The church needs to be transparent and clear about its needs.

It gets complicated, too, when we realize that more and more people are living in times of fiscal uncertainty. And they are living with large debts. I wonder if it is faithful to encourage people to make pledges to the church under these circumstances. I wonder if it is good stewardship for church ask people to defer paying off their loans and therefore pay more interest in order to give to the church. I wonder if it is faithful to encourage people to tithe borrowed money. I wonder if it is wise for churches to tempt people to take on more credit card debt by giving them the option of paying a pledge online by credit card.

The local church compromises itself when it teaches or asks its people to give ten percent to the local church, and calls it stewardship. The local church does not model faithful stewardship when it asks its people to give and trust that God will provide, while clergy receiving those gifts are living with the promise of health insurance and remarkable pensions. As much as the local church needs pledges and funds, the goal is not to meet the budget, but rather the transformation of souls into the Way of Jesus. Clear and open teaching about stewardship and

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the tithe, about giving and pledging, helps to get us there.

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