

THE STEWARDSHIP OF FINANCE

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THE STEWARDSHIP OF FINANCE

General Comments and Suggestions

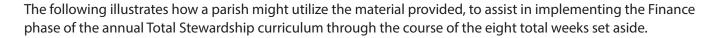
To realize we are blessed is also to recognize there are many opportunities to serve those in need by being generous. As indicated in the Synod's Preparatory Document, many are far from fortunate, and our gifts support them in their need. "In many parts of the world, young people are experiencing particular hardships which pose difficulties for them in making real choices in life because they have not even the minimal possibility to exercise freedom. This situation includes young people experiencing poverty and exclusion; those who grow up without parents or family, or are unable to go to school; children and young boys and girls who live on the street; the young who are unemployed, displaced persons, migrants, and more" (Preparatory Document, pp.10-11).

We develop intentional giving practices based on the Father's incomparable gift of his Son. We give generously and sacrificially—the focus we consider in this phase of our Total Stewardship effort, as we build A Future Full of Hope together. Everything we are, everything we have, and everything we hope to be—all these things are possible because God is generous. To build healthy stewardship practices, it is essential that we teach those truths. In this Stewardship of Finance, you and your Committee will have the opportunity to share key information regarding financial stewardship we call the Five Giving Principles: Giving is planned. Giving is proportionate. Giving is sacrificial. Giving is a free expression, and giving is an act of prayer.

Please invite fellow parishioners to fashion a meaningful and grateful response to God's blessing. He is generous in all things, most certainly the gift of life in his Son, Jesus Christ. Through him, the Lord blesses us with everything we enjoy in life. A generous response on our part is a measure of our spiritual obedience.

May God bless your efforts in this season of stewardship, and may you, your parish staff, and your parishioners experience the very best offered to us by our loving and merciful Heavenly Father. The Lord has called us to sacrifice and to share. Thankful for the Lord's mercy, we share God's grace and his blessing.

Recommended Timeline and Finance Phase Item List A Program Phase, Beginning to End



Week One (Promotion and Prep)

- Bulletin Article 1
- · Pulpit Announcement 1
- Use the Toolbox to aid in planning for weeks 3 through 6

Week Two (Promotion and Prep)

- Bulletin Article 2
- · Pulpit Announcement 2
- Use the Toolbox to aid in planning for weeks 3 through 6

Week Three (Program Week 1)

- Bulletin Article 3
- Pulpit Announcement 3
- · Distribute Informational "Why" Brochure

Week Four (Program Week 2)

- · Bulletin Article 4
- · Pulpit Announcement 4

Week Five (Program Week 3)

- · Bulletin Article 5
- · Pulpit Announcement 5
- · Deliver Ministry Homily
- · Send Direct Mail Letter
- Distribute Tri-Fold Brochure (w/cards, as appropriate)

Week Six (Program Week 4)

- · Bulletin Article 6
- · Pulpit Announcement 6
- · Deliver Ministry Homily
- · Distribute additional Brochures and Cards, as needed
- · Collect Commitment Cards, in services, as appropriate

Week Seven (Follow Through)

- · Continue collecting Commitment Cards, as needed
- · Send Follow-Up and Thank You Letters, as appropriate

Week Eight (Follow Through and Close)

- · Continue collecting Commitment Cards, as needed
- · Send additional Follow-Up and Thank You Letters, as appropriate
- · Schedule and hold a Debriefing Meeting for program leaders and staff

Stewardship of FINANCE

Program Phase Item Checklist

- Bulletin Articles
- Pulpit Announcements
- Hymn Suggestions
- · Teaching Quotes
- Homily Suggestions
- "Why" Brochures
- Tri-Fold Brochures
- Commitment Cards
- Parishioner Letters

Bulletin Article 1 WEEK Pulpit Announcement 1 Use the Toolbox to aid in planning for weeks 3 through 6 Bulletin Article 2 8 EEK Pulpit Announcement 2 Use the Toolbox to aid in planning for weeks 3 through 6 Bulletin Article 3 ന WEEK Pulpit Announcement 3 Distribute Informational "Why" Brochure Bulletin Article 4 WEEK Pulpit Announcement 4 Bulletin Article 5 Pulpit Announcement 5 EEK **Deliver Finance Homily** Send Direct Mail Letter Distribute Tri-Fold Brochure (w/cards, as appropriate) Bulletin Article 6 9 Pulpit Announcement 6 WEEK **Deliver Ministry Homily** Distribute additional Brochures and Cards, as needed Collect Commitment Cards, in service or otherwise, as appropriate Continue collecting Commitment Cards, as needed Send Follow-Up and Thank You Letters, as appropriate Continue collecting Commitment Cards, as needed ∞ WEEK Send additional Follow-Up and Thank You Letters, as appropriate Schedule and hold a Debriefing Meeting for program leaders and staff

Stewardship of Finance Pulpit Announcements

Week One.

The opportunity to make your financial stewardship intentions known will again be the focus of our annual Stewardship of Finance, coming very soon. We celebrate A Future Full of Hope, and—through your generosity—share as God extends blessing to your friends, your neighbors and those in need throughout our parish community. Please begin to pray about your part in that great story of faithful giving.

Week Two.

In the days ahead, we invite you to look for information arriving in the mail concerning our upcoming Stewardship of Finance effort. Please plan to participate and to give generously. Through your generosity, we'll become better equipped to build A Future Full of Hope. Those gifts are, of course, between you and God, so we encourage you to pray about your personal involvement.

Week Three.

This week, along with every member of this Catholic parish, you will receive information of great importance to your church and those we serve. In this phase of our Total Stewardship program, we will focus on giving, our vital financial stewardship. Please read through and carefully consider the information you receive. As an extension of God's grace, please prepare to give generously.

Week Four.

Thank you for considering the Stewardship of Finance information you've been sent. Next week, you'll receive materials that invite your personal commitment. Informed by our theme—A Future Full of Hope—you'll find the engaging instructional brochure and commitment card of great help as you plan your prayerful involvement. Your generosity honors Christ and benefits many.

Week Five.

We celebrate our Stewardship of Finance effort and invite you to look for your commitment packet arriving this week. You'll find an instructional brochure and a commitment card with which you can record your participation in the budget and ministry needs of our parish. As generous Catholic parishioners, we build A Future Full of Hope, a celebratory theme we will commemorate on Stewardship Sunday. Please plan to take part.

Week Six.

Welcome to our Stewardship of Finance Sunday service. You are part of a wonderful legacy of faith. Together, we are blessed to build A Future Full of Hope. Thank you for prayerfully completing your commitment card and for placing it in today's offertory collection. Your participation honors God's invitation to minister through your gifts, ensuring works of mercy and service are effective, and extending the love of Christ throughout our parish community.

Support Materials for the Six Bulletin Articles A Future Full of Hope

Supportive Scripture Passages

- 1 Giving is planned.
 - "Which of you wishing to construct a tower does not first sit down and calculate the cost to see if there is enough for its completion?" (Luke 14:28)
- 2 Giving is proportionate.
 - "Each with his own gift, in proportion to the blessing which the Lord, your God, has given to you." (Deuteronomy 16:17)
- 3 Giving is sacrificial.
 - "Others have made offerings from their surplus wealth, but she, from her poverty, has offered her whole livelihood." (Luke 21:4)
- 4 Giving is a free expression.
 - "Each must do as already determined, without sadness or compulsion, for God loves a cheerful giver." (2 Corinthians 9:7)
- 5 Giving is an act of prayer.
 - "Whatever you do, in word or in deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him." (Colossians 3:17)

Stewardship of Finance Bulletin Article #1 A Future Full of Hope

Abridged Version: The Five Giving Principles

As part of our parish's Total Stewardship program, we renew our emphasis in the vital Stewardship of Finance effort. Five established elements of spiritual giving—Five Giving Principles—guide our study, and will help us express our generosity and our prayerful participation in the work of ministry and service. Those principles include the following: Giving is planned. Giving is proportionate. Giving is sacrificial. Giving is a free expression of our faith, and giving is an act of prayer. Generous parishioners help to build the Church and ensure A Future Full of Hope.

Expanded Version: The Five Giving Principles

As part of our parish's Total Stewardship program, we renew our emphasis in the vital Stewardship of Finance effort. Five established elements of spiritual giving—Five Giving Principles—guide our study, and will help us express our generosity and our prayerful participation in the work of ministry and service. Those principles include the following:

- 1 Giving is planned. It is intentional and involves decisions made thoughtfully, and well in advance.
- 2 Giving is proportionate, a percentage of an individual's or a family's income, no matter how substantial, no matter how modest.
- 3 Giving is sacrificial. Modeled on the Lord's own example, charity summons our best—not after expenses, savings or investments—but first.
- 4 Giving is a free expression of a cheerful heart; it is neither coerced by anyone else, nor is it conditional on anything else.
- 5 Giving is an act of prayer, offered in thanksgiving to a gracious God who has—in Christ—freely given us all things.

Beginning next week, we will focus on each of these principles in turn and consider our financial commitments to the influential, life-changing work God provides through parish ministries. As part of a giving parish, you help build A Future Full of Hope.

Stewardship of Finance Bulletin Article #2 A Future Full of Hope

Abridged Version: Planned Generosity Points to a Future Full of Hope

Next week, you will receive initial information regarding the Stewardship of Finance phase of our Total Stewardship program. Planning is an important part of almost everything we do, and that's certainly true of our financial decisions and plans. Before we invest our funds, we consider the options open to us. We spend only what we must. We share with others, and we save. In short, we plan. In the same way, please think prayerfully about your participation in this essential part of parish life. Please plan to give, and be generous, that we might help build A Future Full of Hope.

Expanded Version: Planned Generosity Points to a Future Full of Hope

Next week, you will receive initial information regarding the Stewardship of Finance phase of our Total Stewardship program. Planning is an important part of almost everything we do, and that's certainly true of our financial decisions and plans. Before we invest our funds, we consider the options open to us. We spend only what we must. We share with others, and we save. In short, we plan. In the same way, please think prayerfully about your participation in this essential part of parish life. Please plan to give, and be generous, that we might help build A Future Full of Hope.

"For surely, I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope," God communicated to his people through the Old Testament prophet Jeremiah. "Then when you call upon me and come and pray to me, I will hear you. When you search for me, you will find me; if you seek me with all your heart" (Jeremiah 29:11-13). In stories from the ancients and saints of the Church, and in the history of our own parish, we are reminded that God is intentional in his plans. We determine to model his picture of intent. When we think of giving, then, we are purposeful. To better ensure A Future Full of Hope, we plan.

Stewardship of Finance Bulletin Article #3 A Future Full of Hope

Abridged Version: Proportionate Giving Helps Build for the Future

Next week, we will begin the Stewardship of Finance phase of our Total Stewardship program, building A Future Full of Hope. Please look for an introductory brochure with useful information regarding this important aspect of spiritual stewardship. As we set aside valuable time for this discussion, we encourage each parishioner—and every parish family—to reserve a portion of God's financial blessing for the ministries of our parish. No matter how great, no matter how modest, purposeful giving involves a measured portion of a person's regular income. Proportional giving is wise.

Expanded Version: Proportionate Giving Helps Build for the Future

Next week, we will begin the Stewardship of Finance phase of our Total Stewardship program, building A Future Full of Hope. Please look for an introductory brochure with useful information regarding this important aspect of spiritual stewardship. As we set aside valuable time for this discussion, we encourage each parishioner—and every parish family—to reserve a portion of God's financial blessing for the ministries of our parish. No matter how great, no matter how modest, purposeful giving involves a measured portion of a person's regular income. Proportional giving is wise.

Because compassionate parishioners want to make wise financial decisions, they often ask, "How can I know that the amount of my financial gifts really aligns with my ability to give?" Well, if you've never given a proportionate amount, you could always begin with an amount that everyone finds workable: 1%-2% of regular income given to the Church. Others choose to contribute 5%. An established, biblical view encourages a regular tithe of 10%, the original meaning of the word. "Bring the whole tithe into the storehouse" (Malachi 3:10a). One thing is certain: Your commitment to make regular, proportionate gifts provides your parish with a valuable planning tool benefitting everyone and ensuring our planned ministries receive the budget allocations they deserve. Please plan to contribute a regular, proportionate share.

Stewardship of Finance Bulletin Article #4 A Future Full of Hope

Abridged Version: We Give Sacrificially, for Today and for the Future

We enter the Stewardship of Finance phase of our Total Stewardship program and invite you to give prayerful attention to the material you will receive regarding this important aspect of spiritual stewardship. The Scriptures connect the concepts of generosity and sacrifice, encouraging us to think of the example of Jesus Christ, and the great gift of God's Son. God addressed our need for forgiveness and salvation by giving his very best, an act of extravagant love and mercy. Jesus gave his all. In Christ, we are inspired to give sacrificially too, as we build A Future Full of Hope.

Expanded Version: We Give Sacrificially, for Today and for the Future

We enter the Stewardship of Finance phase of our Total Stewardship program and invite you to give prayerful attention to the material you will receive regarding this important aspect of spiritual stewardship. The Scriptures connect the concepts of generosity and sacrifice, encouraging us to think of the example of Jesus Christ, and the great gift of God's Son. God addressed our need for forgiveness and salvation by giving his very best, an act of extravagant love and mercy. Jesus gave his all. In Christ, we are inspired to give sacrificially too, as we build A Future Full of Hope.

In granting us life through his Son, the Father established the standard for sacrificial generosity. "He who did not spare his own Son but handed him over for us all, how will he not also give us everything else along with him?" (Romans 8:32) There is no greater love than that. There is no greater gift. When we think of what we can offer, or how much to give, or even how often to give, God's example will overshadow any tendency to question the benefits of sacrificial generosity. "This is love: not that we have loved God, but that he loved us and sent his Son as amends for our sins. Beloved, if God so loved us, we must also love one another" (1 John 4:10-11).

Stewardship of Finance Bulletin Article #5 A Future Full of Hope

Abridged Version: Generous Giving Honors God, Building a Bright Future

This week, we will mail you material inviting your participation in the Stewardship of Finance phase of this year's Total Stewardship program, A Future Full of Hope. In particular, please note the enclosed commitment card. Please consider generous support of this parish and our ministry programming, aware that your involvement is between you and God. It is a free exercise of your will, not based on any response or reward, nor coerced by the influence of anyone else. Prayerfully and willingly, simply ask what decision the Lord might have you make. And, after you've made your planned commitment, please bring your card with you to Mass next week and celebrate God's mercy and goodness in our special Stewardship of Finance service.

Expanded Version: Generous Giving Honors God, Building a Bright Future

This week, we will mail you material inviting your participation in the Stewardship of Finance phase of this year's Total Stewardship program, A Future Full of Hope. In particular, please note the enclosed commitment card. Please consider generous support of this parish and our ministry programming, aware that your involvement is between you and God. It is a free exercise of your will, not based on any response or reward, nor coerced by the influence of anyone else. Prayerfully and willingly, simply ask what decision the Lord might have you make. And, after you've made your planned commitment, please bring your card with you to Mass next week and celebrate God's mercy and goodness in our special Stewardship of Finance service.

"Consider this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each must do as already determined, without sadness or compulsion, for God loves a cheerful giver. Moreover, God is able to make every grace abundant for you, so that in all things, always having all you need, you may have an abundance for every good work" (2 Corinthians 9:6-8). Our determination to embrace that possibility enables us "to leave things even better than we found them." Please join with others in our parish and ensure we build A Future Full of Hope.

Stewardship of Finance Bulletin Article #6 A Future Full of Hope

Abridged Version: As We Make Decisions about Giving, We Pray in Hope

Thank you for your vital share in the life of this parish, and thank you for your participation in the Stewardship of Finance phase of our Total Stewardship program. Having prayed about your important financial participation in the ministries of our parish, we invite you to return a completed commitment card, acknowledging this opportunity to express your gratitude for God's goodness and mercy. Giving is a response to prayer, offered in thanksgiving, and is the product of a grateful heart. Thank you for choosing to be involved in such a meaningful way in this celebratory Mass. Please join with your fellow parishioners, as we build A Future Full of Hope.

Expanded Version: As We Make Decisions about Giving, We Pray in Hope

Thank you for your vital share in the life of this parish, and thank you for your participation in the Stewardship of Finance phase of our Total Stewardship program. Having prayed about your important financial participation in the ministries of our parish, we invite you to return a completed commitment card, acknowledging this opportunity to express your gratitude for God's goodness and mercy. Giving is a response to prayer, offered in thanksgiving, and is the product of a grateful heart. Thank you for choosing to be involved in such a meaningful way in this celebratory Mass. Please join with your fellow parishioners, as we build A Future Full of Hope.

The apostles asked Jesus to teach them how to pray, and—in the familiar words of the Our Father— Christ encouraged them to ask God to meet their needs. "Give us today our daily bread." Inherent in that statement is our understanding that the storehouse belongs to the Father, and he not only has the power but the will to bless us. We express our thanks, proceeding in ways that demonstrate our gratitude. We plan our proportionate and sacrificial giving—a picture of Christ's love, and commitments we make freely and prayerfully. To honor God, we are building A Future Full of Hope.

Instructional Discussion Handouts for Youth: In the Stewardship of Ministry

Our young people are always learning. Teachers, catechists, youthworkers, spiritual directors, mentors, parents and grandparents, family friends and guardians are among the many God calls to provide guidance, instruction and leadership to our youth through the power of the Spirit. They also learn from each other.

To promote learning in the things of God, and to encourage teens to develop spiritual maturity and accountability together, this edition of the Total Stewardship Curriculum includes a series of handouts. Teachers can use them as classroom lessons, small groups might find them helpful as discussion guides, or spiritual mentors might simply distribute them to young people and invite them to read and study the material in times of private reflection. We pray you find them of use in a variety of instructional contexts.

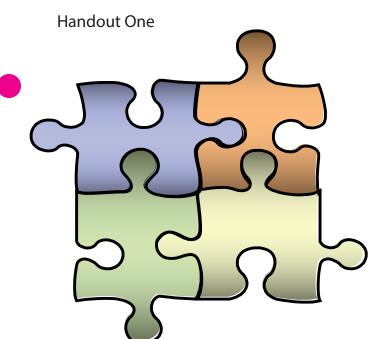
You'll find four youth handouts in each section of the curriculum. We include a fifth activity idea below:

Make a Meme

Anyone engaged in digital culture is familiar with the term "meme." Formerly thought of as a cultural element one group passes along or communicates to another, a meme is much more commonly identified today as the combination of an image and saying that express a key idea, most often cryptic, witty or out-and-out funny.

- 1 Invite your young people to use their tablets or smartphones to create a meme illustrating a key theme related to the Stewardship of Finance.
- 2 Call up a particular image, then ask your youth to add an applicable saying.
- Offer a phrase that points to key elements of giving and generosity, then ask teens to choose an appropriate image that illustrates the point.
- 4 Provide a verse or passage from the Scriptures, and ask students to illustrate the theme with their choice of image and key phrase.

As Pope Francis writes in his introductory letter to participants in the Synod celebrating "Young People, the Faith, and Vocational Discernment," we seek to shape "a future that will surely lead to fulfillment." To that end we invite God's blessing in your ministries.



What's more important,

The Parts, or The Whole?

- 1 If the lawnmower won't cut grass when the sparkplug is bad, what's more important, the parts or the whole?
- If a person can live without a gall bladder, but not a heart, what's more important, the parts or the whole?
- If an undefeated team can't win the big game without their star, what's more important, the parts or the whole?
- 4 If a two-ton air conditioner can't cool when the fuse is blown, what's more important, the parts or the whole?
- 5 If legislators can't vote unless a certain number are present, what's more important, the parts or the whole?
- 6 If a team has to forfeit when enough players fail to show, what's more important, the parts or the whole?
- 7 If a single new gear allows the Grandfather clock to keep time, what's more important, the parts or the whole?
- 8 If one bad apple can spoil the whole bunch, bushel or bag, what's more important, the parts or the whole?
- 9 If a single step puts a distance runner over the finish line first, what's more important, the parts or the whole?

Read 1 Corinthians 12:12-27. What's more important, the *parts* or the *whole*?



A Personal Inventory

Or, what am I really worth right now?

Take an informal inventory of net worth based on the personal items you are wearing or have with you right now. Use the space below to total up. Compare your "worth" and the annual income known by so many people around the world: *Many make less than \$1,000 a year, and most make less than \$500.*

Upper Body Clothing (shirt, jacket, sweater)		
Lower Body Clothing (pants, belts, skirt)		
Shoes and socks		
Jewelry (bracelets, watches, rings)		
Hats, purses, and wallets		
Other (cash, cell phone, braces, glasses, cost of hair care, etc.)		

MANAGING YOUR TIME

The Survey

- 1. List everything that you have to do in an average week.
- 2. List everything that you would like to do in an average week.
- 3. List all that you would like to be personally.
- 4. List all you could do each week to help develop the above.
- 5. Having thought through the above carefully, now review all your lists and assign each a priority; for example, number the most important No. 1 and so on.
- 6. Again, return to your lists and decide how much time would be necessary each week (more or less) to accomplish each item listed.
- 7. On a separate sheet, make a time chart (Note to leader: you can print these up ahead of time and provide them) which shows each day and the hours available in each. Beginning with your top priorities, pencil in the time you would like to give each area of importance. As you begin to eliminate the less important, you will find it necessary to make changes. For example, you may have to cut back time allotted to a "top priority" so that you can squeeze in something important enough not to be entirely left out of your schedule.







Read this passage from Mark and discuss the questions that follow.

Mark 12:13-17 (NABRE)

13 They sent some Pharisees and Herodians to Jesus to ensnare him in his speech.

14 They came to said to him, "Teacher, we know that you are a truthful man and that you are not concerned with anyone's opinion. You do not regard a person's status but teach the way of God in accordance with the truth. Is it lawful to pay the census tax to Caesar or not? Should we pay or should we not pay?"

15 Knowing their hypocrisy he said to them. "Why are you testing me?" Bring me a denarius to look at."

16 They brought one to him and he said to them, "Whose image and inscription is this?" They replied to him, "Caesar's."

17 So Jesus said to them, "Repay to Caesar what belongs to Caesar and to God what belongs to God." They were utterly amazed at him.

- 1 As always, Jesus knew the true hearts of his accusers. In fact, why were they trying to trap him?
- 2 Very often, our words disguise our true feelings. What does this situation reveal to us about the true desires of the Pharisees who approached Jesus?
- 3 Share a personal story when you felt that someone was trying to "catch you" or "trap you." What may have been the person's motives for doing that to you?
- 4 Some would say that the Pharisees were being manipulative. The word literally means to "use deceit for personal advantage." Why would someone use manipulation for personal advantage? Is there any time when you'd do that?
- 5 Almost lost in the story is the issue of allegiance to the government of Rome as opposed to the Jew's allegiance to God. America is said to offer us great religious freedom. If that's the case, in what areas of our lives is it at issue?
- 6 In what areas of our culture are the expectations of government and of God in agreement? In what areas are they inconsistent or in conflict? How should we handle the differences? How can we know?

Homily Lesson for Presentation or Study, Number One The Stewardship of Finance "Divine Healing and Miraculous Provision"

A Simple Outline

Scriptural Text: Matthew 14:13-21 (NABRE)

Key Idea: Jesus is caretaker of a divine supply—all we need.

Key Verse: "Give them some food yourselves."

A Suggested Homily or Study Lesson

Hearing Jesus was in their area, "crowds followed him on foot from their towns. When he disembarked and saw the vast crowd"—in his grief at the death of John the Baptist—"his heart was moved with pity and he cured their sick." In Matthew, chapter 4, we read, "They brought to him all who were sick with various diseases and racked with pain, those who were possessed, lunatics, and paralytics, and he cured them." And, in Matthew, chapter 15, we see the following: "Great crowds came to him, having with them the lame, the blind, the deformed, the mute, and many others. They placed them at his feet, and he cured them." A significant and constant part of his earthly ministry, we're not surprised to find another story begin in a similar way. It is a primary reason for a gathering of thousands that Jesus fed with "five loaves and two fish."

Last Thanksgiving, a young college senior brought home a young man she introduced to her parents as her fiancé. After a fairly tense dinner, her mother told the young woman's father that it might be an appropriate time to find out more about the young man who would be their son-in-law. Agreeing with her, Dad invited her daughter's fiancé into his home office.

"So, you graduate next spring. What are your plans?" the father asked the young man. "I am a Bible scholar," he replied. "A Bible scholar. Hmmm," the father said. "That's very admirable, so what do you see yourself doing to help provide for the two of you—a nice house for you to live in, for example— something like our daughter's accustomed to, let's say."

"I will study," the young man replied, "and God will provide for us." "And, uh, will you buy her a nice engagement ring, one like she's always wanted, and one like I think she deserves?" "I will concentrate on my studies," the young man replied again, "and God will provide for us."

"And children?" asked the father. "How do you plan to support children?" "Don't worry, sir. God will provide," replied the fiancé.

Well, the conversation went on like that for another half hour. Each time the father offered a question, the young man insisted God would provide for all their needs. Much later, after the young couple had gone out to meet her friends for late coffee, Mom asked her husband, "Well, honey, how did it go?"

"He seems like a nice young man, but he has no job, and he has no plans." "There is good news." "And, what's

that?" she asked. "He thinks I'm God."

In today's scriptural story—a miracle we often call, "the feeding of the five thousand"—the disciples discovered afresh that Jesus really is God. It is one of very few stories that appears in all four Gospels. Matthew's account is very straightforward. The other writers offer additional details. Mark tells us that enough food to feed the crowd "would take eight months of a man's wages," and that the crowd was organized into "groups of hundreds and fifties." Like Mark, Luke tells us that the disciples arrived, having been involved in ministry themselves. And, John tells us that it was Philip who suggested, "Eight months wages would not buy enough bread for each one to have a bite!" And then, in one of the most often quoted aspects of the story—one Matthew happened not to mention—"Andrew, Simon Peter's brother, spoke up and said, 'Here is a boy with five small barley loaves and two small fish, but how far will they go among so many?'" John indicates people ate "as much as they wanted," and proclaimed Jesus, "the Prophet who is to come into the world," having taught them as they sat.

Everything we are, and everything we have is a gift from God's hands. When the children of Israel entered Canaan, God granted them cities they hadn't built and fields ripe for harvest that they hadn't planted—a land flowing with milk and honey. They had absolutely nothing to do with creating it. So, we rightly call the blessing of a young boy's fish and bread into food enough for thousands and thousands of people a miracle. It was a miracle. Let's not forget that God also blessed the Galilee with fish and sufficient grain for the bread. He also directed a young boy to the disciples. One young boy among as many as fifteen thousand people? Who but God could have brought one young boy to their attention?

We close with a question: Like this young lad, are you willing to see your "five loaves and two fish" used to feed thousands? That is simply what Jesus does. He intercedes, he teaches, he heals, and he blesses.

Homily Lesson for Presentation or Study, Number Two The Stewardship of Finance "To Lighten Your Load"

A Simple Outline

Scriptural Text: Matthew 11:28-30 (NABRE)

Key Idea: Yoked with Jesus, we experience rest and fulfillment.

Key Verse: "Come to me . . . and I will give you rest."

A Suggested Homily or Study Lesson

Christian physician and author Richard Swenson has, in his writings, made a wonderful contribution to our collective health. In the many years he's practiced medicine, he has become increasingly more aware that many of our ailments are the products of stress and anxiety, and he has suggested a solution, a cure to what he calls "Overload Syndrome." It's fairly simple really. He says we have too little margin. For too many of us, every hour of every day is filled with something—often several somethings.

In his book, Margin: Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives, he offers the following insight. "A life with adequate margin is like having breath left over at the top of the staircase, money left at the end of the month, and sanity left at the end of your child or grandchild's adolescence." That is insightful, isn't it.

A culture defined by busyness devours margin. In Western culture, if you're homeless, we offer you shelter. If you're penniless, we offer you support and a variety of service programs. If you're breathless, we connect you to oxygen. But, if you're marginless, we give you yet one more thing to do.

So, what does it mean to be marginless? Marginless is being thirty minutes late to the doctor's office because you were twenty minutes late getting out of the bank because you were ten minutes late dropping the kids off at school because the car ran out of gas two blocks from the gas station—and you forgot your wallet.

Marginless—begin overloaded, being burdened—is buying a book on the subject of stress and not having the time to finish it. Margin, on the other hand, is having enough time to read it twice and highlight key passages. Marginless is marked by hurry, and margin by calm. Marginless is anxiety, and margin is a sense of security; marginless is a disease of this new millennium, and margin is at least one helpful cure. It's the difference in being asked to carry a load that is twenty pounds heavier than you can lift, and having a friend to help you shoulder it.

Unlike our ancestors, we may have cell phones, cable TV, washing machines, clothes dryers, dishwashers, air conditioning and vacuum cleaners, but with ten times the material abundance, we are not ten times more content, and we are not ten times more fulfilled. Why is that?

We are overloaded, overworked, overextended, overwhelmed and overburdened. Medical professionals, those who spot the symptoms, are not exempt; but neither are our pastors and other spiritual leaders.

We really do believe we can carry a load greater than our ability to lift it. As a result, we are burdened, and we are weary. Our Savior spoke to those needs—as clearly to us as to his first century followers: "'Come to me, all you who labor and are burdened, and I will give you rest. Take my yoke upon you and learn from me. I am meek and humble of heart; and you will find rest for yourselves. For my yoke is easy, and my burden light." The Catholic life is not so much a search for treasure, as it is a journey—alongside the One who leads with love, extending grace and mercy, hope and joy.

When we read this passage, some ask, "So, what's the advantage of taking on Christ's yoke? Sounds like I'm just trading one burden for another. I get the part about feeling weary and burdened, and I'm looking to feel more rested. Why would I want to 'take his yoke,' if I really just want to let mine go?" That perspective is common. Unfortunately, it involves a simple misreading of the terms Jesus used to address their concerns. The Pharisees burdened the people with the weight of the Law, constantly reminding them they were sinners, less than, needy, burdened by their iniquities.

Jesus invited them to forsake that burdensome thinking. He didn't invite them—nor us—to trade one load for another. That notion reflects a questionable understanding of what a yoke really is. Some picture a collar, like a horse collar or a set of bindings that tie us to a load, much like a collar helps connect a horse's harness to a plow, a wagon or a buggy. But, that's not what a yoke is at all. A yoke connects laterally, bridging two animals, enabling them to share a load, to pull a burden together. We think of yokes of oxen or mules—pairs connected so that they might share a burden.

For too many of us, the weight of sin (and the burden of the Law) places the load squarely on your shoulders, and you're asked to bear it alone. Jesus invites you to do something altogether different. "Take my yoke upon you and learn from me. I am meek and humble of heart; and you will find rest for yourselves." Come to Jesus. Connect with Jesus. He will share your burden and walk with you. He will carry your load. If need be, Jesus will carry you.

A Word about Stewardship Letters

Regular communication with parishioners is critically important at all times but certainly during a stewardship campaign. The simple letter templates that follow address various needs that typically arise. First of all, you'll find an initial request for involvement—a commitment in the areas of prayer and devotion, ministry and service, or generosity in giving. Since parishioners may overlook or misplace an initial packet of material, you'll find a follow-up letter too. And then, because gratitude and appreciation is so fundamental to sound stewardship practice, a thank you letter is provided, as well.

The sample letters offer simple phrases designed to help you frame personal letters suitable for use in your parish. Most stewardship coordinators consider them a helpful outline and ask what might be added. The following bullet points may help.

- · Connect your commitment request to particular programs and specific needs within your parish
- · Whenever appropriate, tell stories that illustrate your requests
- Be personal; use personal pronouns such as "I," "we," and "you"
- Note past involvement, and list particular ministry commitments or past financial gifts, when appropriate
- When writing to committed individuals, don't hesitate to ask for greater involvement—an additional percentage, or an additional amount
- · Invite respected parishioners to add a request for 'partnership' in service
- · Remind parishioners of the benefits of involvement and commitment
- · Acknowledge those who have never fully participated and welcome them

Those who write commitment letters for a living suggest they are the most important element in any stewardship packet. If true, then every minute you invest in crafting a forthright, personal and engaging invitation will yield valuable fruit for years to come.

Sample Direct Mail Letter, Stewardship of Finance

Like the facets of a valuable gemstone, the aspects of financial spiritual stewardship are connected and reflect related characteristics. We encourage parishioners to consider five of those traits of financial stewardship, those we call the five giving principles. Giving is planned. Giving is proportionate. Giving is sacrificial. Giving is a free expression, and giving is an act of prayer. As you think of those instructive truths, please pray about your financial commitment to the ministries of this parish this year.

Our legacy includes the lives of the many people your gifts will touch: the students whose confirmation classes you'll be paying for, the neighbors who'll find a Catholic home in your parish because you've helped provide facilities that reach every member in their family, or the elderly parishioners who we'll visit with food, a kind word and a warm embrace. Our ministry programs are made possible because of commitments like your generous gifts totaling \$______ last year. Never forget. You provide much more than religious instruction, facilities for worship and fellowship, and the value of a hot meal. Your sacrificial generosity blesses people with the love of Christ, enriching their lives. When you give, you bless people and also deposit treasures in heaven.

This year's annual Stewardship of Finance stresses God's plans for his people through the ages. "I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope" (Jeremiah 29:11). In our diocese, we recognize needs everywhere—down the block, across the city, in each neighborhood. Thankfully, because of your gracious gifts, our faithful Catholic response continues, and we invite your part in that blessing. You make a difference, and your financial commitment—no matter how measurable, no matter how modest—yields tangible treasure right here.

As you prayerfully complete your commitment card, please keep others in mind. God knows each one, our parish ministries serve them well, and your generosity helps make it all possible. Please help us ensure A Future Full of Hope.

Sincerely, in the love of Christ,

A Note to the Youth and Children of the Parish: In the Stewardship of Finance

Among our young people are some of the most talented, selfless, able, and available servants in each Catholic parish. Whether sent as a letter, a set of email messages, texts or tweets, the following invitation is designed to serve as a message to youth and children during each phase of your annual Total Stewardship program, tweaked a bit for each of your three efforts.

"You need to wait." You've heard that message your entire life, haven't you? "You're not old enough. You have no experience. You're too small. You are just too young."

Thank the Lord, that isn't the message we read in the Scriptures. What was true for St. Paul's young spiritual son St. Timothy is true for you. Timothy's peers included many church leaders who were much older. That's always been the case. That didn't mean God left Timothy out. Quite the opposite. Consider this:

"Let no one have contempt for your youth, but set an example for those who believe, in speech, conduct, love, faith, and purity" (1 Timothy 4:12).

In our parish-wide Stewardship of Finance, please remember that your talents and gifts, just like every aspect of your young devotional life, are ways God can use you to bless others. You may believe you have little to offer. Jesus taught that your attitude in giving is a great deal more important than the amount of any gift:

"Jesus sat down opposite the treasury and observed how the crowd put money into the treasury. Many rich people put in large sums. A poor widow also came and put in two small coins worth a few cents. Calling his disciples to himself, he said to them, 'Amen, I say to you, this poor widow put in more than all the other contributors to the treasury. For they have all contributed from their surplus wealth, but she, from her property, has contributed all she had, her whole livelihood'" (Mark 12:41-44).

You feel like you're old enough to contribute, to make a difference in the life of this Catholic parish, and you are. So, please don't think your gifts—whether you think that means your funds or your interests and abilities—don't matter. They do. Always. If two coins—given sacrificially—can make a difference, any offering you make is significant. God will surely bless our whole community through Catholics just like you.

Sample Follow Up Letter, Stewardship of Finance

In this thirtieth year of Total Stewardship commitment, we celebrate the timeless nature of God's commitment to his people. As the Lord promised his faithfulness to the Old Testament nation, we cherish a message that rings true in our day, ensuring blessing for generations to come, A Future Full of Hope. Through your support, as part of this faithful Catholic community, you ensure we can honor Jesus Christ, develop engaging programming, and maintain the facilities in which so many ministries take place. As we plan, we seek God's direction and follow his model. "I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope" (Jeremiah 29:11).

We need your involvement and believe your commitment will also be a blessing to you. St. Paul put it this way: "Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each must do as already determined, without sadness or compulsion, for God loves a cheerful giver. Moreover, God is able to make every grace abundant for you, so that in all things, always having all you need, you may have an abundance for every good work" (2 Corinthians 9:6-8).

Though we've yet to receive your completed commitment card, you may have "already determined" what you'll graciously give and when. Thank you. But then, you may have inadvertently overlooked the opportunity. Everyone unintentionally overlooks important dates and goals on occasion. Please, remember your generosity blesses the lives of all those your gifts will touch, people blessed by "every good work" in which you invest, as you did most recently with your gift of \$_______. "Having all you need," you make sure we can ably address the needs of others.

In our diocese, we see needs everywhere—down the block, across the city, in your neighborhood. Thankfully, because of your gracious gifts, our faithful Catholic response continues. You make a difference, and your financial commitment—no matter how measurable, no matter how modest—produces "good work" right here.

When you complete your commitment card, please keep others and the ministries that serve them in mind. And as you plan to give, be joyful. Celebrate the mercy you extend, and remember that "God loves a cheerful giver."

Sincerely, in the love of Christ,

Sample Thank You Letter, Stewardship of Finance

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Dear_	 	/

Thank you for your generosity. Responsive to address the financial needs of your parish, you have prayerfully committed to give, honoring Christ and your regard for the ministries of your parish and the many people they bless. Like the author of St. Peter's second epistle, we join you in a commitment to "make every effort to supplement your faith with virtue, virtue with knowledge, knowledge with self-control, self-control with endurance, endurance with devotion, devotion with mutual affection, mutual affection with love" (2 Peter 1:5-8). Your charitable kindness is a picture of devotion and love.

In every era, the potential Christian influence of effective programs and welcoming facilities is possible because the faithful give. It was true in the first century, and it is true in our parish and throughout our diocese today. Every time you walk through the doors of our sanctuary, fellowship hall, educational buildings and rectory, please remember your generosity and share in our gratitude for all God has done through you and your fellow parishioners. Look at the faces of those you serve through your gifts. We are very grateful for you and your generosity. Thank you so much.

We have shaped this year's annual Stewardship of Finance, affirming God's promise to the Old Testament prophet Jeremiah, A Future Full of Hope. God had plans for his people then and purposeful intentions for the Church today. "I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope" (Jeremiah 29:11). You responded to that call, and your gifts will make a real difference in the lives of many people, some you may never meet. You do make a difference, and your financial commitment—just like the commitments made by first century converts—is a testimony of God's love and his ministry to others through you.

On behalf of those whose lives you have enriched so significantly, thank you for your faithful generosity. In our parish, we are honored to serve Christ as we do. Jesus loves others through caring and compassionate people like you. Thank you.

Sincerely, in the love of Christ,