

Moving from Fund-raising to Stewardship: An Interview with Deborah Winston Callard

Deborah Callard describes money as the accepted currency of life, yet many people are reluctant to talk about it, especially in a congregational setting. Wrestling with that reluctance is at the heart of effective stewardship ministry. Offered here is an overview of stewardship along with specific suggestions for conducting annual fund-raising, capital campaigns, and planned giving programs.

Overview

Deborah Callard's career started in 1979 as a Development Specialist at [John Hopkins Hospital](#) in Baltimore, Maryland. She served as Director of Corporate and Foundation Relations for the [Johns Hopkins Institutions](#), and then became Executive Director of the Fund for [Johns Hopkins Medicine](#). In that role, she directed a staff of 48 people and raised over \$50 million in private monies annually.

After working as an independent fundraising counsel from 1994 to 1997, she served as Director of Stewardship [Trinity Church](#) (Episcopal) in Boston, Massachusetts. Under her leadership, annual pledges more than doubled and participation in the annual pledge campaign increased 30%. She also implemented a \$53 million capital campaign.

She is the author of *Positioning the Private Research University for Foundation Grants in the Future*, a chapter in the [CASE \(Council for Advancement and Support of Education\) Handbook on Foundation Fund Raising](#), published in 1988.

Today she enjoys an active retirement speaking on stewardship with gatherings of different church leaders and serving on the boards of several local Baltimore organizations, including the [Open Society Institute-Baltimore](#), the [Institute for Christian and Jewish Studies](#), and Baltimore's public radio station [WYPR](#).

She has served as a Vestry member (congregational governance board) of her parish, [The Church of the Redeemer](#), Baltimore, MD. Deborah is a graduate of [Sarah Lawrence College](#), the proud and grateful mother of five; grandmother of eight—to date.

Interview

John Dale, on behalf of the Congregational Resource Guide, interviewed Deborah Callard in August 2006.

CRG: Would you talk a little about what stewardship means to you? What would you like people to know about your work in stewardship ministry?

Deborah: Long before I joined the staff of Trinity Church, I was a committed Episcopalian. But my years at Trinity deepened my spiritual journey and my understanding of authentic stewardship. That journey was inspired by Trinity's Rector [Senior Pastor], Sam Lloyd. ([The Rev. Dr. Samuel T. Lloyd III](#) is now Dean of the [Washington National Cathedral](#).) Sam, with the Stewardship Committee, helped define and refine the creative tension between fund-raising and stewardship.

Stewardship is a spiritual response to God's call, while fund-raising is an 'in-gathering' technique.

During my years at Trinity, I came to understand the importance of the Biblical concept of [tithing](#)—the 10% standard for giving back to God. It became important to me personally, as a practical discipline, to uphold the 10% tithe. I needed first to 'walk the stewardship walk,' before I could 'talk the stewardship talk.'

Stewardship is ultimately about relationships. Most of our work in stewardship ministry was about building the sense of community by connecting people more closely to one another within our large parish. The more people are engaged and feel that they belong, the more inspired they are to be generous. Providing opportunities to come together just to be together—not to talk about the budget or to have a meeting—is a big part of stewardship. The Rector [Senior Pastor] needs to be featured in this effort, too, drawing people together and offering inspired leadership.

CRG: Can you describe what 'Stewardship' meant to parishioners at Trinity?

Deborah: We came to realize that stewardship is a way of life; it is how we experience and respond to the gifts of God that touch us daily. A parishioner early in my tenure said, "Stewardship is very simple. I just ask myself the question, 'What of God's am I going to give back this year?'" That question really goes to the heart of the idea of stewardship: giving out of a sense of abundance. Nothing that we have really belongs to us; it is on loan. Underlying stewardship is the assumption that we have been given much that we did not earn and, in response to God's grace, we are called to lives of gratitude and generosity.

At Trinity, we realized that the parish had been entrusted to us—not to keep—but to care for, to minister from, to strengthen, and to preserve for future generations.

CRG: How did this realization play out in the annual pledge campaign?

Deborah: Hundreds of parishioners responded as stewards—giving hours of their time, volunteering for community service, organizing daily worship, tending the altar flowers, singing in the choir, and caring for the bereaved, the recovering, or the imprisoned. Our parishioner-stewards brought remarkable skills to meet the needs of a very large church. In addition, people pledged part of their annual income to finance our church programs.

CRG: ...and was that change reflected in the annual pledge campaign?

Deborah: It was. People thought more seriously about their giving, and that was reflected in the annual campaign. In five years, annual pledging (which supports the church program and building budgets) more than doubled from \$1.2 million to \$2.9 million. The number of people pledging rose 34%, from 900 to 1300. Congregational leaders, especially the Vestry [governing board] and Stewardship Committee, recognized that stewardship is about more than money. They made a serious commitment to give a percentage of their gross income, and talked about it with others, which had a ripple effect through the congregation.

The annual stewardship campaign then became an organized, annual reminder to ourselves that we are called to give generously to make possible God's ministries.

We are not called to give casually. We are not called to give what might be left over at the end of the year. We are asked to consider our pledge in the context of God's presence in our lives and in proportion to our annual income. We'd ask and encourage others to ask, "What of God's are we going to give back this year?"

Trinity is a one of Boston's public worship spaces, with hundreds of thousands of visitors each year. Not everyone who attended Trinity increased their giving or made a pledge. The percentage of pledging households was relatively low, about 25%, but that small circle of supporters grew.

CRG: How do you "do" stewardship in a church? Do you have a process—some 'nuts and bolts'—for starting and running a stewardship campaign?

Deborah: When I arrived at Trinity Church, my first objective was to get to know people. I set up visits with about 100 people—some of them were leaders, others were less involved. As the new Director of Stewardship, the assumption was that I would talk to people about giving their money. Instead, I wanted to know how each of them thought about stewardship and what it meant to them personally. I sought to understand who they were, to identify their concerns, and to learn what they thought about our church.

I made those 100 visits and asked each person four basic questions:

- How long have you attended Trinity Church?
- What first drew you to Trinity?
- What keeps you at Trinity?
- What role did you take in "Trinity 2000"? (A year-long strategic planning effort that engaged people from throughout the entire church community.) Are you still involved in that process?

Through these conversations, I gained personal credibility with people in my new church. I also built my own rolodex of "talented" members of the congregation—discovering skills, interests, and passions for future reference.

I encountered some resistance. There are always people with "issues" and complaints about the church. Listening to complaints, valid and invalid, is just as important as getting positive feedback. My parishioner visits broadened our Vestry's [governing board's] view of how the congregation should move forward.

CRG: You mentioned the importance of the Rector's [Senior Pastor's] role in Stewardship. Can you talk more about that?

Deborah: The message from the pulpit often contained an invitation to think about our lives in the context of how much we have been given and how to respond by living increasingly out of gratitude and generosity. A church that is serious about the ministry of stewardship must hear that message from the top and recognize that it is, in fact, the heart of Christ's ministry and teaching.

Sam articulated the meaning of stewardship in the context of Scripture—especially the Gospels. Jesus talks about money more than any other single topic. Money is, after all, the accepted currency of our daily lives; yet talking about it is so often a large obstacle to living into true stewardship. The message was a consistent

invitation to go somewhere where the congregation hadn't been before. People were given the option of going or not going, but the invitation was, "let's go together."

The Rector also plays a large role in nurturing connections between people and fostering Christian community. I once knew a preacher who could give a great sermon, but couldn't remember my name. It would be hard to make stewardship ministry work in that church. Stewardship is a ministry based on compassion and caring. In large churches, this facilitation role can be shared among church leaders, but it's important to remember that the lead pastor always holds a unique role.

CRG: How did the Stewardship process work at Trinity?

Deborah: Our process went something like this:

I. Develop and articulate principles of Stewardship:

- Trinity views stewardship as a way of life.
- Stewardship flows from our relationship with God.
- The practice of stewardship helps us live from a feeling of abundance rather than scarcity.
- Stewardship includes the annual campaign, planned gifts, and capital gifts.
- Stewardship is a parish ministry.

II. Strategy for Stewardship:

Goals:

We set financial goals, set goals for the number of participants, added stewardship education to newcomer education, and developed programs that made stewardship a year-round ministry.

Tasks: There were standard tasks for implementing our stewardship plan.

- Select new committee chair(s) and form a working Stewardship Committee that serves on a rotating term basis.
- Develop the plan for each annual pledge campaign.
- Create a stewardship theme for the year.
- Recruit volunteers to help with stewardship campaign.
- Plan and develop training for stewardship volunteers.
- Develop an evaluation and feedback component.

Parish Engagement: Because Trinity's congregation was large, we developed a variety of opportunities to bring people together and engage them each year. Every congregation has to develop its own methods based on its size and make-up, but the key should be getting people to participate. Bringing members together creates enthusiasm and shares information.

Our methods included organizing:

- *Trinity in Your Neighborhood* and *Trinity on the Move* meetings at individual member homes that included facilitated conversation about the church, its programs, and giving
- Annual parish dinners with a featured speaker;

- *Trinity Together* receptions with the Rector and church leaders;
- *Trinity Person-to-Person* meetings between stewardship volunteers and congregants. Each participant shares what the church means to them and why they give.

Each stewardship season began with a conversation about annual giving within the governing body of the church. The leaders of the church board (the Wardens) talked with each member of the governing board (the Vestry) about their annual stewardship pledge. They, in turn, talked with the members of the Stewardship Committee who then talked with the cadre of stewardship volunteers. In the end, all the church leaders experienced both sides of the annual stewardship pledge conversation.

The Stewardship Committee met weekly throughout the year, led by the committee chairs and the Rector, not simply to plan the annual stewardship campaign, but to continually reflect and deepen our understanding about stewardship. Each meeting began with a spiritual reflection. We often chose the [African Bible Study](#) method as it encourages both individual and group reflection. It also provides a "low-threshold" way for each participant to connect the passage to their own lives. We built a spiritual community by sharing those insights with one another.

Other things included in "Engagement":

- Develop an introduction to stewardship for all newcomers.
- Develop ways to integrate the annual stewardship campaign with the other parish ministry areas. (Where are there natural overlaps? Are there ways to reinforce stewardship that makes the conversation about more than money; where money is the means rather than the purpose?)
- Bring in well-known speakers/teachers for seminars and forums that focus on how we think about money and possessions. (Trinity hosted events with [Bishop William Burrill](#) and [the Reverend George Regas](#), for example.)

Communications

- Develop a year-round stewardship education program
- Develop training materials for the parishioner volunteers involved in the annual campaign
- Develop parish-wide communications for the annual campaign using all the vehicles available (including sermons, newsletters, web-sites, other publications)
- Feature stewardship testimonials by parishioners at worship, other church gatherings, and in church publications.

CRG: Would you describe some of the main differences between capital campaigns, planned giving, and an annual stewardship campaign?

Deborah: An **annual stewardship campaign** is about soliciting financial commitments to support the church's annual operating budget.

A **capital campaign** is an episodic event that happens periodically in the church's life. As the name implies, the capital campaign is about funding capital projects such

as a new building, building renovations and additions, or strengthening a church's endowment. These are in addition to annual campaigns.

Planned giving is a third way that people can support their church. Through planned giving—the setting up of an annuity or bequest, for instance—allows someone to continue supporting their congregation after they have died. Planned giving programs are an opportunity to provide helpful information and options around "end of life issues."

CRG: What elements should one consider when approaching a capital campaign and/or a planned giving program?

Deborah: Some basic things to include when planning a capital campaign are:

- Establish the goal—specify the amount to be raised. (Trinity set a campaign goal of \$53 million—\$40 million for a building renovation, and \$13 million for endowment, outreach, and related expenses. In addition, the campaign secured \$18 million in documented bequests.)
- Develop a compelling campaign case (new building, a restoration, etc.)
- Infuse the campaign with the Holy Spirit—activities and messaging should emphasize the spiritual journey the campaign represents. A well-articulated and inspired vision is essential.
- Develop a campaign plan and timetable that is in sync with the construction plans.
- If your church is approaching a benchmark such as an important anniversary, for example, the capital campaign can complement the event. (At Trinity, the campaign launched during a year-long commemoration of the 125th anniversary of the building. A first-ever gala celebration brought together 1100 church members.)

Other important aspects of a successful capital campaign:

- Identify individuals who have the financial capacity to make lead gifts. Securing major lead gifts will encourage further participation.
- If your church is renovating an existing building or building a new structure—conduct tours, provide informative forums, and distribute publications to educate donors and get them on board. Include the history of the church and building, noting significant points of interest to the art and/or historic preservation communities.
- A large capital campaign should consider submitting grant applications to area foundations, family foundations, or private funding organizations.
- Form a prayer group that meets regularly to support the campaign.

Planned giving involves programs that support a church's endowment. Basic elements to include:

- Create an environment in your congregation where "[end-of-life](#)" issues can be talked about in an informative and pastoral way. End-of-life issues include such topics as will writing, family trusts, finances, planning a funeral, terminal illness, living wills, and aging parents.

- Educate people on the role of an endowment in providing financial stability for a congregation. Consider offering programs to educate people on giving and bequests and the kinds of financial instruments (like annuities) that allow for a "planned gift," such as will preparation or financial planning workshops. (Some denominations—the [Episcopal](#) and [Presbyterian](#) churches, for example, have funds managed to provide individual annuities).
- Market the financial instruments like annuities or bequest language used by your planned giving program (along with strong advice that participants consult their own financial advisors.)
- Establish a communications calendar that includes updating and informing church members. Explain the benefits of participating in planned giving. (For example, a retired person can establish an annuity that will continue to provide him/her with regular income while the principle is given to the church's endowment upon that person's death). Occasional testimonials by church members are wonderful ways to hear a story about a person's spiritual journey and their tangible response through giving back.

CRG: As you look back on your experience, what are the 2 or 3 most important aspects of a stewardship ministry?

Deborah: An inspiring Rector or Senior Pastor, commitment to a shared vision by lay leaders (Vestry [governing board], and stewardship committee), and an increasing buy-in to the concept of the tithe (giving a precise percentage of gross annual income.)

Additional resources Deborah Callard recommends to congregational leaders:

[Consortium of Endowed Episcopal Parishes](#)

2122 Sheridan Road, Evanston, IL 60201, Telephone 847-864-5863, Fax 847-864-5946, office@endowedparishes.org, <http://www.endowedparishes.org/index2.cfm>

This network of more than 100 congregations brings lay and ordained leaders from endowed Episcopal congregations together to "foster the development and use of endowments for mission and ministry in our communities and in the world." The consortium works to "create a community where creative gratitude and imagination flourish." Most of the resources provided by the consortium are available only to members, but the organization's publications and links are available. While geared to the Episcopal Church, other denominations will find much of the information applicable to their churches as well. The consortium also offers trial memberships for congregations.

[The Ministry of Money](#)

Ministry of Money Main Office: 11315 Neelsville Church Rd., Germantown, MD 20876-4147, Phone: 301-428-9560, email/general information: office@ministryofmoney.org, <http://www.ministryofmoney.org/index.htm>

The Ministry of Money encourages people to think about money from a faith perspective. The ministry provides seminars, weekend retreats, workshops and pilgrimages to help people understand and negotiate their relationship to God and money. The organization asserts that "money is a paradox in our culture —it

enslaves, yet it also frees; it is intensely private, but it is also very public; it measures worth, yet it is no measure of real worth; it destroys yet also creates." A print newsletter, electronic magazine, links to organizations that address issues of money (both personal and systemic), and other resources are available.

[Money and the Meaning of Life](#)

Jacob Needleman, Author. New York, NY: Currency (a division of Doubleday), 1994.

Most often discussion about money revolves around making it and/or managing it. But little press is given to the role money holds in how one views oneself and one's world. Money, Needleman asserts, can influence and "imprison" people and communities, stifling emotional and spiritual identity. Wrestling with the meaning of money and the meaning of life can lead to a "breaking out" and renewed appreciation of life as a gift. And, in response to that appreciation, can be shared to give life and communities real meaning. Drawing on religious themes from a variety of sources, this book includes an analysis of roots of modern capitalism. Also included is an introduction and discussion guide.

[Stepping Stones of the Steward: A Faith Journey through Jesus's Parables](#)

Ronald A. Vallet, Author. Grand Rapids, MI: Wm. B. Eerdmans Publishing Company; 2nd edition, second edition 1994.

Several dimensions of stewardship are explored in this series of reflections drawing on the Parables. Included are chapters on faith and money, environmental issues, proper care and use of resources, talents and money, and how best to meet the needs of others. This book attends to the essential meaning of stewardship rather than specific details of raising money.

Also, available as a companion book:

[The Steward Living in Covenant: A New Perspective on Old Testament Stories](#)

Ronald A. Vallet, Author. Grand Rapids, MI: Wm. B. Eerdmans Publishing Company; 2001

This book is a complement to the classic *Stepping Stones of the Steward*. It considers stewardship in context of the Old Testament theme of establishing and living in a covenant relationship with God. Included are worship and education resources designed by Wanda Vassallo specifically to accompany this text.

This interview is part of the [Congregational Resource Guide Wise Voices](#) effort, which gathers thoughts and essays from people who know congregations. These are leaders with know-how—through first-hand knowledge, academic study, or practical experience. If you are or know of a Wise Voice we should include, please contact us at info@crg.org.

The [Congregational Resource Guide](#), <http://www.congregationalresources.org>, is a free, non-commercial guide to resources for congregations. Provided as a gift to

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