Episcopal Parish Network
Where the Church Gathers

Summary and Transcript

Finishing Strong: A Framework for Year-End Generosity and Discipleship

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Summary

The Episcopal Parish Network hosted Joe Park and Weston Williams of Horizons Stewardship for a conversation on year-end giving. Park and Williams introduced the Guide to Greater Gifts, a turnkey year-end giving guide available for free through Horizons' Giving 365 library, and made the case for planning now: Americans give about two and a half times their monthly average in December, and the question for churches is whether that generosity flows through their congregation or somewhere else. The session walked through choosing a focus for a branded year-end offering, sending a pure thank you before any ask, telling one person's story rather than leading with statistics, and building momentum from Giving Tuesday through Christmas Eve. A lively Q&A closed things out, touching on year-end giving during pledge season, automatically recurring gifts, and the case for aligning a church's fiscal year with its ministry year.

Key Takeaways

1. **December giving is already happening - the question is where.** Givers typically give about two and a half times their monthly amount in December, so a church that does not offer a compelling year-end invitation simply cedes those dollars to the nonprofits competing for them.
2. **Choose a compelling focus for a branded year-end offering.** A church project, a total compassion offering that gives it all away, or a hybrid of the two can excite faithful givers, event-based givers, and first-time givers alike - while asking people to help pay the bills does not. Whatever you choose, be transparent about how the money will be used.
3. **Send a pure thank you before you ask.** In the next two weeks, thank every giver - with a story and a giving statement, but no envelope, no link, and no ask - so that when the year-end invitation comes, it lands on gratitude rather than fatigue.
4. **Lead with one person's story, not statistics.** A single family's story of feeling welcomed moves people in a way that '60 families came through here' does not, and communicating abundance rather than scarcity actually increases giving.
5. **Start now, and think beyond December.** Set a goal of at least an extra month of giving, launch on Giving Tuesday or the first Sunday of Advent, celebrate recurring givers, and consider shifting your fiscal year to match your ministry year.

Transcript

Jim Lamm: Welcome everyone. Welcome to this wonderful webinar on stewardship and giving. We have two very special guests with us who are going to share their thoughts and ideas with you: Joe Park and Weston Williams from Horizons. I'm going to turn that over to them in just a second, but I do want to remind everybody that this is being sponsored by the Episcopal Parish Network, otherwise known as EPN. I'm gonna turn it over to Joe and Weston and let them do their thing. Go ahead, Joe, you're on.

Joe Park: Thanks, Jim. I'm Joe Park, CEO of Horizons Stewardship, and Horizons has been helping churches and faith-based nonprofits create cultures of generosity now for over 32 years. We were started by a pastor who was appointed to begin this ministry as part of his work. I was his bank CEO, and I felt a calling to come and serve - and here I am, 25 years later. We've helped churches raise over $10 billion in just the capital work,

but today the majority of our work - we certainly still do capital campaigns - is around annual giving, planned giving, special giving, integrating all forms of giving in a sustainable way.

Joe Park: So we're delighted today to be talking with you about year-end giving. For us, this is a real point of passion, because it's one of the low-hanging fruits for churches where we don't see churches leaning into it as well as they could. Your givers are going to be increasing their giving by about two and a half times their monthly amount in the month of December. So it's not really a question of are they going to be giving. The question is, are they going to be giving through God's work, through your church, or in another place?

So I have with me today Weston Williams. Weston is the author of the resource that we've created to help guide you through this process. If you want to do a DIY, we have created a resource that you should be able to follow. If you are in the process and you have questions, I'd encourage you to reach out to Weston or myself. You can download this resource using the QR code there; you can also download it in the chat. And we have an online giving resource, giving365.com, that's full of resources. We've got an AI agent that can answer your questions, or you can just browse the library yourself, and all of that is free to you. So Weston, I'm gonna let you tell a little bit about yourself and walk them through the pieces of the resources that they'll find. In the webinar today, we're not gonna go through each individual piece - you can read those - and this is really set up to be easy to follow. What we're gonna talk about is the why. What are the important parts? What are the harder parts to do? And then the last part will allow at least 15 minutes for Q&A for anybody that has specific questions. Jim will be monitoring the chat and giving us questions to respond to those that are present. So Weston, introduce yourself.

Weston Williams: Sure. So my name's Weston, and I'm with Horizons Stewardship now - been with Horizons for a couple of years. And before that, I was in pastoral ministry for over 20 years. Once that time was maybe coming to an end for me, I stepped into working with a Christian nonprofit in their development side, and I was helping this organization to raise money for water projects, primarily in Africa. So I was able to have interface with churches and folks who had that missional mindset that said, we really want to be helping folks that need it. And so it was a lot of fun. And then, actually - this is a fun fact, Joe, you don't even know this - I found Horizons at an EPN conference, actually. That's where I first ran into Horizons. And I love the ethos of the organization. It reminded me of how our church had done a capital campaign several years before that. And yeah, it was a great match, a great connection. So glad to be with everybody here today as we talk about this Guide to Greater Gifts.

I want to show this slide real quick. This is that QR code you've already seen, so we won't linger with it too much, but once you click there, that'll take you over to our Giving 365 page that Joe talked about. There you'll be able to download this entire year-end guide. It's really designed to be a turnkey checklist that you can download - it's in Word, so you can customize it. Along with that, there's actually a Canva template that has been set up for you, so all of the design work is done. This logo, this Greater Gifts, it's generic because we want it to be branded to your church, and so you'll be able to put your own logo in there. We have resources such as letterhead, graphics, all those sorts of things that will really, hopefully, lighten the burden of running a year-end giving campaign. So what we're hoping you'll take with you today are some helpful pieces for you as you plan out your year-end giving.

It might be interesting in the chat for folks to just comment on what you're doing for year-end giving, because I think churches fall into a few spaces in this. One is they do it and they do it really well. Others, they don't do it at all. Others do it haphazardly, and they'll say, well, it is year end - maybe you ought to give. And some just do a Christmas Eve offering. None of those are bad, but I'll tell you, you can really up your game with the year-end offering, and that's what we're going to talk about a little bit here today.

The genesis of this project was at a church that I was pastoring. We needed some money for a particular project. We were a little bugged and bogged down by this bus payment that we had. And I said, you know what, I bet if we got serious about this at year end, we could probably pay this thing off. And so as we were talking about it, we said, not only could we pay that off, but I actually think we could also - we were on a debt theme - pay off some of the medical debt in our state. And so we decided, what if we just had this whole theme of paying stuff off? And so we got together and we said, let's really do this big, let's really be focused

on it through the year. And that's what we did. We went through this and we said, all right, we're just gonna message this constantly. And by the end of it, we realized that what we had done is paid off the bus, paid off the medical debt, and it was a big success. We came into the new year riding high on this big wave of momentum because we had raised this money, we had accomplished this project, and it was a big deal for us.

Weston Williams: And so we decided we'd do it again next year, and we started looking for other projects. I think one year we had a children's theme - we did something for our kids' space and we did something for kids in need. This has been several years ago, and I've slept since then; I don't remember exactly what it was. But it became a branded offering. We called it Gifts for the King. That's what we called it. And our folks would start to look forward to this somewhere in August and September. They would call me up, they'd email me and they'd say, 'We're looking forward to Gifts for the King this year. What are we doing?' And it was then that I realized we had created our own branded offering that could launch on Giving Tuesday. It could go through all of Advent. And it was this incredibly great tool for us to activate givers who had already given through the year very faithfully but were looking for something else to give towards at year end. And it was also a great first step for folks that never gave - or hadn't given yet, that's probably the better way to say that - and they started to give in that moment through the Gifts for the King offering. So this is based off of that. We actually took this to the nonprofit I was working with too, and we used it there. It was a resource we provided to churches, and they helped us to raise money for water projects, and they did a church project. And so we've had a lot of success with this in various different settings. So we're hoping that it's helpful for you as we get in here.

I'm looking through some of this - I see some of you marking what you do. 'Christmas Eve's our only way,' yeah. 'Courtesy statement.' This is good. 'You're in campaigns.' Sure, yeah. A lot of churches do this. So I'm gonna say one more thing about this, just one more push - and I know we've got some questions and some dialogue we're gonna get into - but when I joined the nonprofit I worked for, I realized that year end was like an arms race for every single nonprofit. NPR, ASPCA, the Sons of Canute - all of them are trying to raise money at year end because they know people are giving. And if your church isn't giving your folks a unique reason to give, you're missing out on some of those dollars. So all right, I'll stop it there, Joe. I know we've got some questions. You've got some things we wanted to talk about. So what do you have?

Joe Park: Yeah, well, let's just talk a little bit about what the possibilities are. We know that Americans are giving about two and a half times what they give the whole rest of the year, on average. So the way to think about that in a church: what your potential is, is to look at your monthly receipts. Whatever you get - if that's $20,000 a month - in December, if you're just taking in what people are giving, not exceeding the average but just doing the average, you would expect to be seeing about two and a half times the amount in giving in December that happens throughout the course of the year.

Now at Horizons, we look at everything we do through the lens of making disciples, because we believe that discipleship is really the catalyst and that generosity is the byproduct. So we distinguish between fundraising and actually discipleship. We've written this in a way where we're inviting you - we've tagged them as advanced techniques - to set up year-round practices that will help you create a culture of generosity throughout the year. So for example, you will have first-time givers. How are you responding to first-time givers? We put a link in there to a resource about creating a first-time givers program. That's how the document works. But our motivation is not paying the bills. Our motivation is seeing people come into relationship with Christ and growing spiritually, using generosity as a catalyst.

So Weston, as you approach this - there's a lot more going on than just trying to do a special offering at the end of the year. But for the purpose of a special offering, choosing what you're asking people to give to has a great impact on the engagement levels you get, who gives and how. So you describe it as having multiple options. Let's talk about that, because that's a very important starting point for churches to think about: how to make an ask, an invitation, that is compelling and will compete with those nonprofits you talked about. So go over the three options.

Weston Williams: Yeah, absolutely. So, at year end, we're thinking about different audiences within the church. We're thinking about that faithful giver that gives religiously - they give monthly; they're probably one of your top givers. We're thinking about that person that's maybe - I think of them as an event-based giver;

they give when there's a cause. And then we think about that person who's looking for maybe a reason to start giving. This special offering at year end sort of ticks the box of all those. It gives that person who's already given a unique reason to give again. It connects with the person who wants to be an event-based giver by giving them an event. And then it connects with that person who's looking for a reason to give. Now, Joe, like you said, discipleship is key, and all of these folks can be grown in their generosity, which is a year-round task. I think though, as we come into year end, we have a unique opportunity to engage these donors for a first time, or a new and meaningful time. And so that's why we seize this here.

Weston Williams: The three options that we've talked about and we've got in the resource guide - as you think about creating your own branded offering, effectively, you can look at doing something within your church, or maybe a compassion project. If your church is struggling to pay the bills - you've maybe been saying that year round - this is not the place to lead with that. You don't need to say, hey, could you give some more? We know you already give, but could you just give some more to the same thing? That doesn't excite folks. If you're looking to try to help your budget, you can look at your budget line items and say, well, what is something in here that could affect people and get them excited? Maybe you scholarship a bunch of kids to camp. And so you could say, hey, our year-end offering this year is going to go to scholarship kids at camp. What that can then do is free up maybe that money you would have had in your general budget, that you could then use for other purposes.

Another option is to do a total compassion offering. A lot of churches do this. If you are one of those blessed, financially healthy churches and you say, man, the last thing we need is more money - a few of these churches exist; there's not a lot, but a few do - why don't we just give this all away someplace? Then you can partner with another agency, local or international, and say, we're gonna give all of this away to this organization. That's a really powerful way, I think, to show the church's generosity. And then there's a hybrid: you can pick one of each. You can say, hey, we're gonna do a church project and we're gonna do a compassion project, and we're gonna raise money for both of these through this one offering. When you do that, I find that it excites pretty much everybody in your church, because you have some people in your church saying, well, I just want to give to the church. And you've got other people saying, the church doesn't need my money, but I want to give to this. And so that one offering can bring everybody together, and it's a really great way to do that.

The only thing you need to be very careful about is communicating clearly how that money is gonna be used. You have to honor your donors' intent. You want to practice integrity; you want to continue to build trust and transparency in your church. And so however you do it, any of those three ways, you need to be clear about it and let folks know: hey, if we raise this much, this is how it's going to be divided; if we meet this goal, it's all going to compassion. However you want to do it, there's not necessarily a right or wrong way. You just need to make sure that it's a clear way that everybody in your church understands.

Joe Park: So that idea of asking people to pay the bills - that's not a good strategy at any point in the year. It works if you're talking to the builder generation; they're institutionally minded. But as the generations move forward, we would encourage you to make compelling asks, to focus on life change, to focus on what's in it for the giver. And I'm not talking about prosperity gospel. I'm talking about: what are the benefits of joining in what God is doing through your local church? So we've got churches here that are thinking about doing year-end giving, maybe already planning one. When do you recommend they start that planning process, and what's the ideal launch for that?

Weston Williams: Sure. I think right now is the right time to do that - to sit down with your leadership and say, what are the things we would like to maybe raise money for? You talked a little bit about how we might set a goal. I would say plan on raising at least twice what you're gonna raise in a normal month - maybe, essentially, an extra month of giving is a good place to start for your first offering. If you're thinking, is this...? - that's probably a good place to set a goal, and then to pick where that money goes. I saw one question came in here about what's a compassion offering. That's an offering that's going to go outside. And so you might decide you're going to divide that up, partner with another agency, or you've got a special project within your church that you're going to do. But getting clear about that right now is great.

Weston Williams: And then the next step is - I see somebody says that they send out a courtesy statement to their givers. Love that - it's to send out a thank you. Send one out in the next two weeks if you can, to all of your donors, everybody that's given. Put a giving statement at the end and say, hey, next month is Thanksgiving, but we are thankful for you year-round, and we just wanted you to know how much we appreciate you. Your giving makes this work possible. You are a true champion of this work. Thanks for that. If you can put a story in there, that makes it even better. You just want folks to hear that you appreciate them. Do not include a giving envelope; do not include a link to receive something back. Just a pure thank you is all you want this to be. You're gonna ask them for a lot of money if you go through year-end giving later. So let's just have a good, pure thank you and start with that.

Then, once you've done that, you can start planning out your launch. A great launch can happen at Advent - the Sunday after Thanksgiving this year. It can happen on Giving Tuesday. A lot of folks are looking for opportunities to give; as a culture, we've sort of been conditioned that Giving Tuesday is something we all ought to do. So your church should have some sort of presence at that point in time, and that can be your big kickoff right there. Advent, Giving Tuesday - those two usually coincide pretty close. And then, if you follow our guide, you have a systematic way of explaining what your projects are and asking for folks to partner with you in that, through Christmas Eve and even into year end, as you start thinking about people going, man, I need to make another donation for tax purposes. Let them think about your church in that opportunity as well.

Joe Park: So as you walk through that - we've talked about many of the best practices of year-round generosity, using a giver-centric message: not asking based on what the church needs, but making the case why the giver would want to participate. The idea of a year-round giving strategy, the foundational practices - everything that we've done is based on our having worked with thousands of churches and building cultures of year-round generosity. We've tagged in there - you'll see hyperlinks that will take you to some of these supporting pieces - that can help explain why using giver language matters.

You may find, for instance, if you do a fall giving campaign, that you've really cluttered your calendar up. You're trying to make a giving ask; you're still trying to collect estimates-of-giving cards for the year; you're still trying to put together a budget and project. And most thriving churches are moving away from that concept. In the Episcopal Church, you may have to ask your bishop for permission to make some changes, like your fiscal year, but we have not seen anyone decline that. There's all kinds in there; there's more than just this offering in this document. And we encourage you to continue the conversation internally, and if we can be helpful, we would love to do that. We don't put you on a meter and charge for these kinds of questions. So Weston, as you have helped churches over time, what are some of the things that you have seen that have helped churches be successful? And what are some of those things that you want to caution churches not to do? Everything that's laid out there doesn't have the same value. If you're picking and choosing, you may be picking the stuff that doesn't have value and skipping the things that are essential. Why don't you go into that?

Weston Williams: Yeah, so we had a great offering - it was a multi-site church, they had three locations - and they ran this offering, and they did okay. And we had a debriefing afterwards, and I said, well, tell me about that, because I kinda thought maybe you guys were gonna do a little bit better. And the pastor, he said to me, he said, well, we've already decided we're gonna do this again, but this time we're actually gonna follow all of the recommendations that were in the guide. He said, because we didn't do about half of these things. The power of the guide is the recurring message. It's creating a brochure, even, to help the church see the value of this. It's talking about it from the pulpit, from different people, highlighting the need. It's talking about the life change that takes place as a result of whatever the offering's gonna be. It's mailing. I know that churches have gotten away from mailings, but I will tell you, nonprofits are seeing that mail is still one of the best ways - if not the best way, other than a one-on-one relationship - to engage a mid-level to major-level donor. The return on a mailing is incredible.

And as we think about changes to giving patterns, or perhaps you've got folks that travel over the holidays and they're gone, a mail piece is one of those things that might get through to them and not get cluttered in the inbox. I actually just saw a recent study: our latest generation who is stepping in to be donors - not our millennials; I get my generations off - they actually are resonating more with mail. They love getting mail in their letterbox. So I would encourage churches to really explore all those.

Joe Park: Millennials don't actually mind being asked. And for those of you that are millennials out there, that generation is actually out-giving Generation X. So don't give up on them, because that trend of every generation giving less - that has changed with the millennial generation.

So I imagine a lot of folks are thinking, okay, you're gonna be pounding us with ask, ask, ask, ask. But it isn't really like that. You're telling a story of impact with a simple invitation: if you want to be a part of this, connect. A misnomer is - for instance, one of the things we recommend the last week of the year is that you send out daily stories of impact that your church has made. This is really driving giving back toward the annual ministry budget. But people don't get tired of hearing the great things that are occurring in their church. The ask is subtle; the story is the main line. Weston, the tendency in churches is to lead with a lot of information and facts and figures, and they're imagining that's a story. Describe for us what an effective impact story is. How many people are you talking about? How are you doing it? Share what that looks like.

Weston Williams: Yeah. So I'll give a tangible example here, from when we were using this to replace some of our - we had rotten flooring in our children's area. It was - if it was a person, it was old enough to move out of the house, and it needed to. So we were saying, man, we've got to take care of our kids. And so we would find some families in our church that connected with us through kids ministry and would say, hey, tell us about this. They'd say, we came, we never felt so welcomed. You loved our children well. They had so much fun; they wanted to come back. And then, at the end of that, we'd say, hey, this is what our Greater Gifts offering is for. And if you want to be a part of helping welcome families like the Smith family, please consider this as you think about your year-end giving. That was the ask. It was not high pressure; it was a story.

And then sometimes we would tell a story within the story - tell a story about folks raising kids. Some people would say, well, it doesn't look all that bad down there. I say, I've got three kids, right? My first child - if the pacifier fell out of her mouth, we had pacifier wipes, and we would actually sanitize it, air dry it, and then put it back in her mouth. Our second child, I felt like I should at least spit on it, wipe it off on my shirt, and then give it back to him. Our third child, I realized that if I put it in my mouth, I was gonna get sick, and he was gonna get sick - there was no sense in both of us getting sick - so I would just pick it up, dust it off, and put it back in his mouth. I said, each of those, we have a different standard. But we know that families come back to church after they have their first kid frequently. So our downstairs kids' place needs to not be ready for your third kid; it needs to be ready for your first kid. And as soon as I said that, you could just see parents' and grandparents' eyes got big, and they were like, you're right - this is not ready for anybody's first kid. And it helped people connect.

But that's the power of a story. We just know from research that statistics are not as compelling as telling one person's story. 'We had 60 families come through here' - yeah, that's great, 60 families. But hey, let me tell you the story about one. Now all of a sudden we're leaning in; we want to hear what happened, and we want to know that we're a part of that. And so that's the power of the story as you think about your offering appeals. And I would say: less appeals, and more of an invitation. We're inviting people to be a part of what God is doing in the local church through the ministries that you support. So don't be ashamed to tell those stories. People don't get tired of them. They love them.

Joe Park: It does take time to connect to those stories. But what you're looking for is a story that has a face - something that is emotional. A child falls down the well; we've got the story; the news is all about the story of one child. But if we talk about the number of children that are dying in an area, or malnutrition, people kind of tune out. But they can relate to that one. It gets to their heart. So put a face on it wherever you can, and then use your facts and figures to back those up.

As you think about communicating progress, there is an idea that needs to be challenged, and that is that if people think things are going well, they won't give. If they think you have too much money and you're not investing it, that's different from, hey, we're growing, people are giving, lives are being changed. Scarcity - we don't have enough money - is a killer. It draws people down. When we let that scarcity message get into our communication pieces, then we're actually doing damage, as opposed to when we say we are experiencing abundance - and look at what we're doing with that - that actually increases giving. So that's one assumption,

one common thought in churches, that comes up. Weston, what are some of the other challenges around year-end giving - or beliefs, urban legends about year-end giving - that you like to see challenged?

Weston Williams: I love the one that you've just listed, because I think a lot of folks say, if I stand up and say the building's on fire long enough, people will give more money. But if we put ourselves in the other person's shoes - you get a letter from a nonprofit that said, hey, we're probably gonna have to close our doors in a year if you don't start giving some money; you're probably not compelled to write a check. Whereas if you've got a nonprofit that says, hey, we have helped one hundred thousand kids this year - let me tell you the story of one. And with your help, we can help 101,000 next year. Which one are you more likely to give to? It's that second one, because the momentum builds up. And I think that's key.

I think one of the other ones I would like to see challenged is how we thank our donors. Within the church, there's still a strong mindset that says, well, we'll thank them once, and then that's all that they need - we want this to be anonymous. And there are values there that I respect and appreciate and think need to be honored. But thanking a donor is the best way to encourage that donor to give again. It's absolutely the best way. I think about it in terms of volunteers: most churches have some sort of volunteer appreciation banquet where they get all the volunteers that served - handed out a bulletin, poured coffee - and they'll bring them in and do a breakfast for them, because we love them. But then you say, hey, maybe we could have a breakfast for our givers, the people that really show up financially. People say, we can't do that - that's favoritism. Well, we did it for the volunteers. Why aren't we doing it for the folks that are gifted financially, that are practicing generosity in a way that honors God? So I would like to see that challenged. Not that that's always the way that it'll be done, but I think as a church, we need to do a better job of thanking our donors and celebrating the work that they do through the church.

Joe Park: You know, one of the things that I'd like to challenge is: saying 'thank you for your gift' is a good thank-you letter. But people can make their gift anywhere. They want to be thanked for the impact they're making, for the difference that they're making. And so one of the things that you might look at, while you're thinking about systems, is what happens when people give. Are you thanking them for the difference they're making and creating a picture of what that looks like in their minds? I've got a church I work with where one of the people who works in the area of giving will go around and take pictures and send those pictures as a thank you. It's worth a thousand words - thank you for the difference you're making; here's a picture - and she explains what it is. She sees those all over; she goes into people's houses and they're on their refrigerators. So we need to be clear about that. Look at your online giving: are people getting a receipt for the gift? Are they getting a thank-you letter? You can typically program what comes out on those receipts or those confirmation emails. If you don't tell your online giver that you want it to be an impact story - thanking people for something specific - then they'll just set it up to be a transactional receipt. That's not moving people. And when somebody gives to us, the way that we respond back says a great deal to them about how much we value them. So how we say thank you matters. Weston, we've got about 20 minutes left; I'd like to move into questions. But before I do, I want to see if there's any point that you want to make before we move into the Q&A.

Weston Williams: I think I would just want to say to any of our churches online here that have been maybe a little on the haphazard side of year-end giving: give it a try. Get into it, look at the guide, and maybe really give it an honest shot this year and see what happens. Just 'cause you do it one year doesn't mean you have to do it two. But think of all that your church could do if you had your own uniquely branded offering. Giving Tuesday is something somebody made up, and people give to it because they thought this was a good idea. You start your own Greater Gifts offering and you show the life change that happens as a result of it - people will be looking forward to giving to your church at year end every year. Imagine what that could do for you, your congregation. So I would just say, if your parish is thinking about it, give it a shot, try it out, and just see what happens.

Joe Park: All right. Well, Jim, while you spin up and begin to ask questions, I'm gonna make an appeal to seriously consider launching with Giving Tuesday. You can start your messaging earlier, but your givers in your church - a significant number are going to be giving that day, and they're usually not giving to the church because we haven't put ourselves out there. But when we start preparing people to think about us on Giving

Tuesday and celebrating their generosity that day, it will make a difference. I recommend it in every church; it makes a huge difference. And you pick up so many first-time givers. It is a great opportunity to collect first-time givers. So don't miss that. Jim.

Jim Lamm: Well, Joe and Weston, thank you so much - that was great. We just have a few questions. And just a reminder: if you have a question, please post it in the chat or the Q&A, and I'm sure Joe and Weston will get to it and answer it, and we'll move on from there. So, a couple of things. One is: do midterm elections change that amount? I think they're talking about one of the first things you said, Weston. If that changes based on what happens in the midterms, I guess, is what they're asking.

Weston Williams: I mean, we've seen a lot of research that shows people continue to give at a pretty steady level throughout political and economic fluctuations. I've yet to go to a church that's about to start a capital campaign and have everybody say, this is the best time in the world that we could start a capital campaign. Said nobody ever - nobody ever said that. And so there's always a reason not to do this, but people will be giving; they'll be looking for a reason to give. Some of them may be sadder than others depending on how the midterm election comes out, but they're still gonna want to give. So I don't think it should discourage anybody from giving it a try.

Joe Park: And just reinforcing that: if you look at giving across time, the percent of disposable income that Americans give, and the percent of our GDP, is essentially flat. People give 98 percent or more of the amount they gave the year before, in any year. The lowest we've seen is 1.8 percent; we've seen it go to 2.3 percent, but it is so consistent. So if you're trying to market-time giving, now is typically always the best time, because if they don't give it to you, they're gonna give it somewhere else. So that's another one of those urban legends that you can put to bed. One of the downloads has the research on that, so you're welcome to follow that. We cited Giving USA's annual report on giving.

Jim Lamm: Yeah, I was gonna say something similar, Joe. In my experience, and what I've been reading now through the last year, when the economy has kind of taken a dive and prices are up - and the grocery stores, we all know, and gas is up, as we all know - however, spending has not decreased. So people are still spending, and as you said, they may not be spending at your church, so to speak, donating, because one, you're not asking. And two, they're not hearing you over the noise of everything else that they're hearing about - more money, more money, more money, as far as gas and whatever. And everyone's like, the world's coming to an end, kind of thing, in an extreme. But again, you need to get your voice out there and say, we need to trust in God, we need to put God first, and you do that by giving out of your core, not what's left over - which is what most people do. They give to the church what's left over. It's not part of their budgeting, for the most part, to budget a hundred dollars a week or a hundred dollars a month to the church like they do for groceries or gas or mortgage. So that's a mindset that I think helps in these times. And I know from my experience here at St. David's, giving fluctuates, but it's not always because of the economy; it's about other things. It could be a variety of things. But I don't think that the economy or the political landscape is necessarily the main driver. It could drive certain other people to do other things. But like Weston said, there's no perfect time, and there's no better time than right now. So that was my two cents worth.

Another question. Again, Weston, this is to you. 'Can you please repeat the two ways of approaching giving? One was growing in generosity, and they can't remember the other one.'

Weston Williams: I think that was Joe - I think we were talking about how we approach generosity throughout the year, not just year end. We want to talk about growing in generosity and discipling generous believers; that's really at our core. We believe that is a spiritual issue before it's a financial issue, and that to be growing in our faith is to be growing in our giving. So I think that's what we were talking about there - that more holistic approach. The second one is to think about it in terms of fundraising. This year-end offering sort of straddles that a little bit but tries to leverage the moment to be an on-ramp for discipleship making. I hope that's what that person was asking about.

Joe Park: It just laid out there. We know that giving to the local church - even though giving's flat - we know the percent of giving that's coming to the local church has been in a free fall, especially for the last 10 or 12 years. And it far outpaces church attendance and everything else. It's just our best givers are choosing - are

looking at the church as just one of the places for them to be faithful. So today we have to answer two basic questions: why be generous? And why be generous through your church? So you must make a case as to why you are a good steward of those resources. And everything we're doing here is trying to demonstrate that you are a good steward of those resources. Because if we're not addressing that - if those two questions aren't coloring every time you speak about generosity and its impacts - then you're off base. Really, if we can answer those two questions, you'll have great success.

Jim Lamm: Right. And Weston, you might want to throw up the first screen. This person's asking, 'Love to see the booklet you're referencing. Can you share the link again?' So can you throw that up, with the QR code? I know it is also in the chat, so if you go back onto the chat and scroll through, you should see it up near the bottom. But the QR code is right there on the screen for you currently.

Weston Williams: Yep, there it is.

Joe Park: If you go to giving365.com, that's our free resource library. There is the year-end giving kit, and in there you'll find the blog that explains the pieces. You'll find the calendar - it's in Word, so it already has dates and activities; you can change those, you can put who the assigned person is, the completion date. You'll find those Canva resources in there as well. And inside the blog are those other links to how to expand the offering into really a culture of generosity, which is something that takes repetitive practice. But there's the cover to it, and Weston actually put that together for us.

Jim Lamm: Great. Thank you so much. Another person asks: we are currently in the middle of pledging for 2027. How do we keep a year-end giving drive from taking away from pledge amounts?

Joe Park: There are two different things. One: when you ask for this gift, it is a designated gift for a specific purpose that will occur in 2026. So what you're asking people to be making - and I would move away from 'pledge' and go to 'estimated giving' - but you're asking them to share with you what their giving will be in 2027. So they shouldn't conflict. The harder question is, how do we continue to invite people to give to your ministry funding budget in 2026 while you are doing a year-end giving campaign? And one of the things we talk about in the brochure is communicating with your ministry and financial leaders. I don't know if everybody here has access to the giving records in the church, but I look at many churches' giving each week, and we define financial leaders as those households who give you about two-thirds of your total giving. And that tends to be about seven to fifteen percent of giving households. So in an Episcopal church, about half your households don't give anything - so you're talking a very small number of people. Communicating with them year-round about the need for the ministry budget support and the impact it's making, engaging with them, giving them opportunities to build a relationship with pastors and other key staff - that's really important.

And you can say to them, in one of your - ideally monthly - communications to this group, that you are going to be asking for an offering. It's going to be externally focused, and if they would like to give to it, you support that. You also have a ministry budget need that you hope they will be generous to and with. When you're talking about the value of this special offering - bringing in new givers, elevating givers, giving you something to celebrate and thank, increasing your impact outside the church - they can distinguish the difference, and they have a choice. These folks are committed to you, and letting them know where you are, communicating with them year-round - I like to call it a kitchen table letter: the kind of conversation you would have with somebody who sits at your kitchen table. They will understand, and they won't shift.

The harder difficulty with collecting cards in 2026 for 2027 is you're still trying to get those cards in while you're messaging something else, which is a reason most of the churches I work with have switched to doing their giving appeals in January and February. There's a whole host of reasons, in addition to it'll help you raise more money. Our blog next week addresses exactly that; there's a link to a previous blog that's in there that explains why you may want to do that next year, but that's where you are this year. So it's a little bit of a challenge. And what I would encourage you to do is, to those people you have not heard from, send emails to them. Don't send blanket messages out to the entire church. If you just focus on the ones you haven't heard from, you can say, hey, we'd love to get your estimate of giving for next year. You can also talk about year-end giving to the ministry budget; you can talk about the special offering in there. But only they are gonna see that

particular message, and it keeps you from having this negative scarcity - we're chasing, people aren't complying - messaging going out church wide, when you're really talking about a small number of people.

Jim Lamm: I'm gonna jump over one comment, 'cause this is about what you just talked about. 'Your comment that stewardship pledge is different from reporting or estimating what one plans to give for the year - aren't they the same thing?'

Joe Park: They can be. I like 'estimate of giving.' Part of our strategy around annual giving is inviting people. Instead of using vague references to giving, you describe a percent of giving - what percent of your income will you be giving? Now you're gonna ask them to put a number down. It helps if you have a theology of generosity and a giving pathway to go with that. I'm working right now with Church of the Transfiguration, an Episcopal church in the Dallas area, that's making that shift. When you say 'estimate of giving,' it gives you that invitation in October to invite people to evaluate God's goodness in their lives, and to respond based on the percentage of income - not the flat amount that they gave you 15 months earlier, or 12 months earlier. That's kind of a safe number. You're now letting them know that they're going to need to adjust their actual giving to the church based on God's goodness in their life.

And again, there's a reference in there - 'Scrap Your Old Boring Capital Campaign' - that deals with some of that. And if you tune in next week to Church of the Transfiguration in Dallas, go to their website; you can look at their theology of generosity and watch the pastor describe the transformation in the way they're approaching generosity - from the church's need to give, to the givers' need to be a part of what God is doing.

Jim Lamm: Great. Thank you. Two final questions left. We're planning a shift to sustaining membership, like NPR, instead of stewardship this year. Is there any other language about sustained giving that you have seen success with?

I think they're talking about - NPR has the whole sustaining member, where you give a certain amount per month on your credit card. And I think what the person's asking is - and Rowan, if I'm not asking it correctly, just put it in the chat that I'm not - but I think they mean, in other words, please set up an automatic gift on your credit card for twenty dollars a month or whatever, as opposed to stewardship.

Joe Park: Recurring giving - yes. If you're talking about automatically recurring giving, we are huge fans of that. Your estimate-of-giving card, or your pledge card if you're using that language, should point people to automatically recurring giving. Your landing pages should point people to automatically recurring giving. It should be a part of your presentation about offering. So we're huge, huge fans, and people who give on an automatically recurring basis give substantially more than those who don't. So I strongly encourage that - if that's what you mean by that form of giving, we definitely agree. We have churches that get ninety percent of their gifts in electronically; it's not that hard to do.

Jim Lamm: Right. And I can tell you, at St. David's this year we did a matching gift campaign because we were having a shortfall in giving, and that was highly successful. Again, like NPR does - the giving angels or whatever - so that's also something to look at. Also, we had a capital campaign that ended in 2025. We get about twenty-five thousand a month from people that haven't turned off their automatic giving. And it's just - it's out of their minds, and they still give. And that's the beauty of it, for both sides of the equation. The last question is: do churches who move their estimated giving drive to January still work on a January 1 to December 31 fiscal year?

Joe Park: I'd recommend you go ahead and switch your fiscal year to have it match your ministry year. Most churches start their ministry year in August. And practically speaking, what happens is, if I'm the student director, I start out with only a few months of budget. But because year end is in December, and we don't know if we're gonna get that big bump of giving in December that we thought about, we cut off spending in November. So I don't really have a budget to work with. It gets approved in January or February. Those are just self-inflicted wounds that are carryovers from an old day.

You do want to ask people to give on a calendar basis, because you're gonna need to send them a statement. But I would flip your fiscal year. I believe in the Episcopal Church it says you will use a fiscal year that's a calendar year unless your bishop approves. I've never seen a bishop say no to that. They may still ask you to

turn in reports on the calendar year, which you can do easily, because now you just set the dates and times on your computers. But think about all that you're trying to do in December, when we really need to be sharing the love of Christ and hospitality - and all that anxiousness; it's self-inflicted. Our blog next week talks about that, and you can give that to your finance team and to your vestry to consider: maybe there's a better way for us.

Jim Lamm: And just, on the question about the NPR question - he responded back in the chat. It says, 'Not just automatically recurring, but also trying to drive home that church is a potluck and not a buffet, and every member giving matters, and our bar for membership is very low. If you've shown up, you're in.'

Joe Park: I'd encourage you to look at the theology of generosity that Church of the Transfiguration will be putting up next week. There are many churches we've worked with - that just happens to be one that I'm familiar with - and they explain their perspective on giving. And that messaging - it's hard for me to imagine that being effective and not making it fundraising. And our work is to create disciples of Jesus who are transforming the world. So I struggle with that. I'll give it some thought, and I'm happy to have a conversation with you to think it through. But you may just start and look at the way they've laid it out, and consider if that might also be an effective way.

Jim Lamm: Great. We're out of time - it's two minutes after the hour, and I think we were planning, scheduling, to go for an hour. So I again want to thank Joe and Weston for imparting great knowledge and ideas to us. Thank you all very much for participating. And as Joe said, he has a couple of podcasts coming up. Please look for your email from EPN. We have a lot of webinars coming up on these types of topics and others. So be sure to log on, and hope you enjoy the rest of your day and the rest of your week. And Joe and Weston, again, thank you so much for taking time out of your busy days to be with us.

Joe Park: Thank you.

Weston Williams: Thanks for having us.