



An occasional column answering common questions asked of the pastor

Q: How much should we give to the Church? What is proportionate giving? What does it have to do with Stewardship?

First of all, THANK YOU to everyone who contributes mightily with their Time, Talent, and Treasure to make St. Walter Parish the powerhouse for God's work in our midst that it is!!!

Anyone who contributes any amount to the Church is already giving in some proportion to their income. However, most Catholics tend not to consider it as proportionate giving. Many view their contribution as a donation or a gift to a worthy cause for services provided and to help the Church pay the bills. While many Catholics give a fairly consistent gift either weekly or monthly, there are some who simply give what they feel they can afford each week.

Stewardship, as a disciple's response, moves us from this "donation" view of contributing to a "participatory" sense of giving. Christ's work is done because we choose to give, and we give because we want to participate in His works. At times this giving can include a sense of sacrifice. Proportionate giving understands the principle of "Equal Sacrifice, Not Equal Gifts."

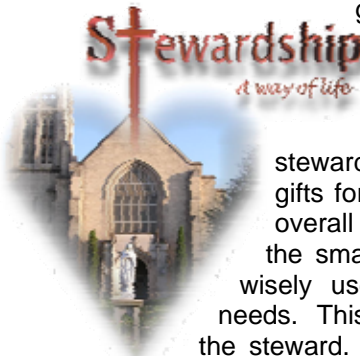
As part of Stewardship and in making a generous response for all the graces and blessings God has given, we ask all parishioners to begin seeing their gift back to God through the Church as some proportion of their income, even if it currently is ½ or 1%. You can calculate your current proportion of giving using the chart at the end of this article. Look to your annual family income on the left hand column; then follow that row across until you come to your average weekly contribution; then follow that column up to see what proportion of your income you are giving for Christ's work at St. Walter Parish. For example a family whose income is \$60,000 per year and contributes \$12 weekly is making a 1% proportionate gift; a person whose income is \$40,000 and gives \$30 is making a near 3% proportionate gift.

Our current proportionate gift is the benchmark from which to plan our future giving. The goal in Catholic stewardship is to make a minimum of a 5% return to the Lord through the parish. You may hear Evangelical and other Protestant preachers speak of the



necessary 10% Biblical tithe to their church. Their message is often one that implies that all gifts need to be given to the local church. The Catholic Church teaches that the 10% can and should be divided between the local parish (5%), the diocesan Church (1%), and other worthy religious and secular charitable organizations (4%), because God is present and works through all kinds of people and groups.

Five percent of our income should be our minimum goal. Some may ask, "What should I do, however, if I am only at 1% and feel 5% is not possible at this time?" Or, what, if looking at the chart, a person realizes that while they are now giving \$10 per week, they should be giving \$77 per week? They should first see their gift as a proportion of their income, then gradually move to the minimum in ½ or 1% increments every three or four months. They can go from the current \$10 per week now to \$20 per week, and see if life is any more difficult to live with the greater sacrifice. More likely God will bless that sacrifice with a greater sense of joy and peace in knowing they are being more faithful.



What so often happens in stewardship is that as we better plan our gifts for God's purposes, we better plan our overall financial situation. As we focus on the small portion we give to God, we more wisely use the larger portion given for our needs. This is one of the real blessings given to the steward. For example, I may first make the decision to buy the less expensive watch so that I can make my weekly gift to the Church, then I question why I thought I needed the more expensive watch in the first place. Next I realize I don't need to have dessert and cappuccino after dinner in the restaurant, and decide to have coffee instead so that I can send an extra \$5 this month to the child I sponsor in Bolivia. This leads me to think about how much I could save in buying fewer sweets for around the house. Overall, I begin to realize that all my real needs are being met, and that I have often chosen to buy well beyond what I really needed out of pride or envy or because society told me I needed it. With a new perspective about material possessions, I now realize that the older car I drive is certainly still usable and maybe doesn't need to be replaced for another year or two. While being able to give even more for God's purposes, I end up having even more to spend on things I really need or to save for needs down the road. *True stewards don't always have the best of everything, but they make the best of everything*

This example demonstrates why stewardship is often called a way of life, because it is not just about how much we give, but the choice to be a steward impacts so many of the basic decisions we make. This reinforces the notion that stewardship is a response to a call to discipleship and requires an act of faith -- sometimes a leap of faith.

Others may ask about how various situations of life might impact our giving. For example, the single parent struggling to make ends meet, the person recently laid off and looking for a new job, or the elderly couple with many medical bills living on a small fixed-income -- what response is appropriate for them? The basic principal of stewardship remains that we need to give in some proportion to what we have received, because the blessings for the steward will always be given.

The temptation when difficulties arise is to become self-focused and to think that we need to keep everything for ourselves. The steward recognizes that, even in lean times, fidelity to God is needed, because God remains faithful to us. Perhaps the percentage of giving may be lesser in lean times, but the fact that we still choose to be grateful and make a proportionate return to the Lord speaks volumes about the importance faith has in our lives. The person facing great financial difficulties may only be able to give 1 or 2% instead of 5%, and that is okay, especially if one understands that the 1 or 2% is a generous sacrifice and returned to God with gratitude for God's ongoing fidelity in the time of need.

Stewardship sometimes requires that leap of faith, a step into the unknown. To the world, stewardship does not make sense, because the world believes the logic that when you give more away you will have less. But through faith the steward trusts the principles of God's Kingdom that it is by giving that we receive, and by dying to self that we really live.



Our efforts at St. Walter have been planned to show that God calls all of us to Stewardship as a way of life. It begins with the sense of gratitude that all of life is a gift from God and being more attuned to those gifts. The more our eyes are fixed for blessing, the more aware we become of the gifts we have that can be shared.

We have counted our blessings and heard the stories of God's work among us, and now it is time for us to make our response. Each of us should prayerfully ask how we can generously make a response to God with our Time, Talent, and Treasure for all the good God has done for us.

It begins with Time – to realize the most important response to God should be our commitment to worship every Sunday. We respond to God's fidelity to us by our fidelity to Him. Then we offer other times for prayer and study of our faith and to make the world a better place through acts of kindness.

Second, we consider our Talents. God has given each of us a unique set of gifts and abilities – things that we do well and really enjoy. We can and should use them to help build up St. Walter Parish and our outreach in the community. There are a variety of ways to be involved in the life of the Church in sharing our Talents.

Finally, we offer our Treasure. Most of us are not wanting for the niceties of life, let alone the necessities. God has been quite generous to most all of us at St. Walter Parish. We, in turn, ought to make our offering in generous proportion to God's goodness to us.

Hopefully these thoughts on proportionate giving and the way of stewardship will help guide us all in making a response that truly shows we put our Faith first.

Thank you for the response you will make to further the mission and work of Christ through St. Walter Parish.

God is Good ... All the Time!

Proportionate Giving Chart – Weekly Contributions by Income Levels														
Annual Income	Weekly Income	Upper Range of Giving			Higher Range of Giving			Middle Range of Giving			Lower Range of Giving			
		15%	12%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.5%
\$22,000	\$423	\$63	\$51	\$42	\$38	\$34	\$30	\$25	\$21	\$17	\$13	\$8	\$4	\$2
\$25,000	\$481	\$72	\$58	\$48	\$43	\$38	\$34	\$29	\$24	\$19	\$14	\$10	\$5	\$2
\$30,000	\$577	\$87	\$69	\$58	\$52	\$46	\$40	\$35	\$29	\$23	\$17	\$12	\$6	\$3
\$40,000	\$769	\$115	\$92	\$77	\$69	\$62	\$54	\$46	\$38	\$31	\$23	\$15	\$8	\$4
\$50,000	\$962	\$144	\$115	\$96	\$87	\$77	\$67	\$58	\$48	\$38	\$29	\$19	\$10	\$5
\$60,000	\$1,154	\$173	\$138	\$115	\$104	\$92	\$81	\$69	\$58	\$46	\$35	\$23	\$12	\$6
\$70,000	\$1,346	\$202	\$162	\$135	\$121	\$108	\$94	\$81	\$67	\$54	\$40	\$27	\$13	\$7
\$80,000	\$1,538	\$231	\$185	\$154	\$138	\$123	\$108	\$92	\$77	\$62	\$46	\$31	\$15	\$8
\$90,000	\$1,731	\$260	\$208	\$173	\$156	\$138	\$121	\$104	\$87	\$69	\$52	\$35	\$17	\$9
\$100,000	\$1,923	\$288	\$231	\$192	\$173	\$154	\$135	\$115	\$96	\$77	\$58	\$38	\$19	\$10
\$110,000	\$2,115	\$317	\$254	\$212	\$190	\$169	\$148	\$127	\$106	\$85	\$63	\$42	\$21	\$11
\$120,000	\$2,308	\$346	\$277	\$231	\$208	\$185	\$162	\$138	\$115	\$92	\$69	\$46	\$23	\$12
\$140,000	\$2,692	\$404	\$323	\$269	\$242	\$215	\$188	\$162	\$135	\$108	\$81	\$54	\$27	\$13