

Introduction

Understanding the 3 T's ... and More

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“All temporal and spiritual goods are created by and come from God. That is true of everything human beings have: spiritual gifts like faith, hope, and love; talents of body and brain; cherished relationships with family and friends; material goods; the achievements of human genius and skill; the world itself. One day God will require an accounting of the use each person has made of the particular portion of these goods entrusted to him or her.”

~Stewardship: A Disciple's Response, U.S. Bishops' Pastoral Letter on Stewardship



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Understanding the 3 T's Overview

Before getting started on the practical aspects of stewardship, some understanding is needed of its true and broad meaning. Time, talent, and treasure are words that are used as a sort of summary of this deep spirituality, yet much can be done to gain a fuller appreciation for the richness behind each of those words.

Preface

Stewardship is a way of life. As priests, parish staff, stewardship committees, and parishioners become more devoted to developing a stewardship spirituality, this understanding of stewardship becomes all the more real to them. In fact, one of the three convictions the United States Bishops declared in their well read pastoral letter, *Stewardship: A Disciple's Response (SDR)*, states – “Beginning in conversion, change of mind and heart, this commitment is expressed not in a single action, nor even in a number of actions over a period of time, but in an entire way of life. It means committing one's very self to the Lord” (*SDR* 5).

This way of living is a spirituality because it is an approach to molding and living a life that brings us closer to God. The aim is for each of us to become a holier person: to deepen recognition of the weaknesses of our mortal flesh yet strive, through the grace of God, to lessen the vices in our lives and strengthen the virtues that make us better disciples of Jesus Christ. As taught in *Lumen Gentium (LG)*, one of the principal documents of the Second Vatican Council, “The followers of Christ are called by God, not because of their works, but according to His own purpose and grace. They are justified in the Lord Jesus, because in the baptism of faith they truly become sons of God and sharers in the divine nature. In this way they are really made holy. Then too, by God's gift, they must hold on to and complete in their lives this holiness they have received” (*LG* 40). This life of stewardship is a way that makes it possible for us to strive “to put on ‘as God's chosen ones, holy and beloved a heart of mercy, kindness, humility, meekness, patience (Col 3:12)’, and to possess the fruit of the Spirit in holiness (cf Gal 5:22, Rom 6:22). Since truly we all offend in many things, we all need God's mercies continually and we all must daily pray: ‘Forgive us our debts’ (cf Mt 6:12) (*LG* 40).

While a stewardship spirituality applies to everything in our lives, it is common to attempt to capture its significance in our everyday living by using the terms “time, talent, and treasure.” In this reference, “time” represents hours spent devoted to prayer and reflection – time that enhances our relationship with God through our conversation, praise, and contemplation with and of the Lord. “Talent” refers to the use of our skills, abilities, and actions – whether it be at home, parish, work, or within the community. And “treasure” refers to all of our financial resources. The mention of all three is meant to capture the holistic sense of this spirituality. Again, as taught by the pastoral letter on stewardship, “Even though the self-emptying [of Jesus] is unique, it is within the power



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of disciples, and a duty, that they be generous stewards of the Church, giving freely of their time, talent, and treasure” (SDR 32).

This section of the manual provides additional insight to understanding the value of these three elements of stewardship living, and also provides practical tools to be used for personal and group reflection. A deeper awareness and appreciation for time, talent, and treasure is fundamental as we pursue the journey of this practical and loving spirituality. (See *Exercise Intr. 1, p12* for a sample list of reflection questions for the steward’s use of all three components in their lives.)



Getting Started

Time

I called to the Lord with my mouth; praise was on my tongue. But God did hear and listened to my voice in prayer. Blessed be God, who did not refuse me the kindness I sought in prayer (Psalm 66:17, 19-20).

“The Eucharist is the great sign and agent of this expansive communion of charity. Here people enjoy a unique union with Christ and, in him, with one another. Here his love—indeed, his very self—flows into his disciples and, through them and their practice of stewardship, to the entire human race” (SDR 34).

When we talk about the element of time in terms of stewardship we are referring to the time we spend in prayer—the time we spend talking with God, worshipping Him, and experiencing Him in the sacraments.

But do we really understand this concept on a deeper level, because time in the stewardship sense is recognizing that time itself is a gift *from* God and a gift *in* God.

When we spend time in prayer, or celebrating Mass, or receiving the sacraments we are experiencing time in a way that is different from the time we spend going to the grocery store, or studying at school, or working at our jobs.

The things we do every day are time moving chronologically—moving in a line from minute to minute, hour to hour, day to day. When we spend time in prayer, with our Triune God, we move into another kind of time. It is called *kairos* time and is time in eternity; it is when we forget about time, forget to look at our watches; it is God’s time. It is grace-filled time, time of timeless eternity.

This concept of time is important for us to remember because when we step into God’s presence we step into timeless eternity with Him and it is there that we can fall more deeply in relationship with Jesus, coming to know Him and hear His voice in our hearts.



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From this, we can re-enter our day to day living using the chronological time we are gifted with each day to do what God asks us to do, to be good stewards of the time we are given.

The mysterious and wonderful thing about time spent in prayer during liturgy is that it celebrates both what happened in history—that Christ came to earth, lived, died and was resurrected—and that this paschal mystery is still experienced by us now in this *kairos* time or “God time”. The liturgy allows us to experience these saving events that happened in history here and now and they point us to their fulfillment in the future. We are not simply recalling what happened, we are experiencing this saving power at *each* liturgy we pray.

Opportunities for conversion as a steward of time

The following are samples of resources to be used by/with parishioners to help them in their discernment of stewardship of time:

- Attend Mass, even daily; Enter into liturgical prayer as a willing and fully participating member.
- Receive the Sacraments regularly, especially Eucharist and Reconciliation (see *Example Intr.2, p13* for examination of conscience: The Examen of St. Ignatius)
- Eucharistic Adoration: Establish this at the parish and then become an adorer (go to: www.therealpresence.org).
- Attend the Triduum—Holy Thursday Mass of the Lord’s Supper, Good Friday Service, Easter Vigil (go to: www.LTP.org or www.creativecommunications.com for resources).
- Pay attention to the liturgical seasons of the Church (go to: www.LTP.org).
- Renew a devotion to the Blessed Mother, who leads us always to Jesus; Pray the Rosary as shown in *Example Intr.3, p14*).
- Catholic Devotions: there are many popular devotional practices, all of which share the goal of strengthening piety on the part of the faithful and assisting them in their search for a deeper spiritual life and expression. Ask your pastor for specific ideas and suggestions.
- Help in some way to encourage liturgy being done well at your parish. Contact Office for Worship, Diocese of Cleveland, 216-696-6525 x4120
- Read scripture daily; one resource includes the USCCB website <http://www.usccb.org/nab/index.shtml> for Readings and Psalms for the month.
- Read, view, listen to inspirational books, DVDs and CDs as shown under Additional Resources and Web Sites on Stewardship, p25).
- Visit daily a personal prayer site on the internet (resources listed on p25-26).



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Tools for Stewardship of Time

Listed below are specific tools that parish leaders may use to help parishioners gain further insight as to how they may become even better stewards of their time:

- The Examen of St. Ignatius, Example Intr.2., p13.
 - How to Pray the Rosary, Example Intr.3, p14.
 - Stewardship of Time, CD by the Rev. Edward T. Estok, may be borrowed from the Stewardship Office, 216-696-6525, X2120 or X5090.
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Talent

*Moreover, it is required in stewards,
that a person be found faithful to his gifts (1 Corinthians 4:12).*

“If stewardship means taking care of, and sharing, all of God’s gifts, then stewardship of the gift of talent means nurturing, developing, and using the God-given abilities and characteristics that help to define ‘who we are’ as individual human beings...We give them something of ourselves, an intimate sharing of ‘who we are’ for the good of others”(SDR 66).

We are gifted individually in a way that serves to building up the Body of Christ. No one is forgotten in God’s generosity but all are provided for in a way that each person and each gift uniquely plays a part in God’s Kingdom here and now. As each one has received a special gift, employ it in serving one another, as good stewards of the manifold grace of God (1 Peter 4:10).

We are called to recognize and help cultivate these gifts and talents in ourselves, in each other, and in the community as a whole, but always in regard to where the Spirit is leading and in relationship with Jesus. Our unique talents are given then to participate in the divine plan.

Everyone has been gifted with talents. For many persons, recognizing individual talents comes effortlessly and they quickly use their gifts to benefit themselves and others. Oftentimes, however, persons may not recognize their own talents, as the talent comes so easily for them that they minimize the value of their unique gift. For example, we all know of a parishioner who effortlessly welcome others and make others feel comfortable in their presence. This gift comes so naturally to this individual that they in fact fail to recognize it as a gift at all.

Though talents have been given, they can also be hidden. In the parable of the talents (Matt. 25:14-30), the amounts differed, but each slave was entrusted with something. The rewards were not based on how much they were given, but on what they did with what they were given. Significantly, the first two slaves were equally praised, though the first was given five talents and the second was given two. We must resist the temptation to compare ourselves with others, because comparison is the basis of all dissatisfaction. All of us have been given something, and only one thing is important to God--faithfulness to what God has given us and called us to do.

We all have different schedules, different interests and abilities, but we all share a common baptismal obligation to be active members of the Body of Christ. Good



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stewards are those who take this obligation seriously and find ways to put their talent to work.

Opportunities for conversion as a steward of talent

The following are samples of resources and activities to be used by/with parishioners to help them in their discernment of stewardship of talent:

- **Assist each parishioner in discovering the ministry where their individual gifts are most suited.** Allowing parishioners to serve in the wrong ministry is worse than if they hadn't served at all. Suggested methods for gift discovery include:
 - **Personal Reflection:** prayerful and personal reflection is the first step. This is accomplished through deepening one's relationship with Jesus. A sample Reflection to facilitate this is included in this Manual, reference Section 7.1, page 11. Other ways for advancing personal reflection can be found in this Section of the manual under "Stewardship of Time", page 3.
 - **External Confirmation:** When one hears from others that they have felt lifted or inspired by their words or actions, it provides affirmation of his/her gift(s). Encourage existing parishioners engaged in parish life to personally recognize the gifts of those around them and invite others to volunteer their gifts. Research shows that 71% of all volunteers (aka ministers) had been "asked to do so." (*Source: Best Practices in Parish Stewardship, Charles E. Zech*).
 - **Offer a Gifts Assessment Program.** All gifts that parishioners possess are considered necessary, yet parishioners may need a discernment process to help identify their particular gifts and in what ministries their gifts can make the greatest contribution. In addition to the Discernment of Gifts Self-Assessment Inventory tool located in Section 7 of the Stewardship Manual, the Stewardship Office offers facilitation of two other assessment tools for parish consideration: 1) *Living Your Strengths* Catholic Edition; and 2) *Uniquely His*. We encourage you to contact the Stewardship Office at 216-696-6525 x2120 or x5090 to further discuss which tool best meets your parish community needs.
- **Develop a program that is supportive of the contributions of parishioners' talent(s):**
 - Annually celebrate with a special ministry commissioning ceremony. Often held as part of the Sunday liturgy, a ministry commissioning ceremony provides public witness to the importance of this stewardship of time and talent in the parish. This not only serves to recognize and encourage those engaged in ministry, but it also provides an opportunity for other parishioners to reflect on their own contributions of time and talent.



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- Annually host a general thank you function, such as an appreciation dinner, to recognize all those parishioners who have served in ministry in any capacity. This also serves as an action of affirmation, i.e., what you do is very important to the life of the parish.
- **Communicate to the entire parish about individual examples of parishioner contributions of talent** to inspire fellow parishioners that sharing their talents can also make a difference. Publicly acknowledging the successes of individual parishioners or parish groups recognizes their contributions and can motivate them to continue in their ministry. This can easily be accomplished through parish newsletters, bulletins, parish web site, annual report, or special mailings.
- **Minimize the use of the word “Volunteers” and maximize use of the word “Ministers.”** According to Charles E. Zech, author of *Why Catholics Don't Give ... and What Can be Done About It*, parishes should impress upon parishioners that the time and talent they contribute should be viewed as a “ministry,” not merely a “volunteer” activity. The critical difference: when parishioners believe they are engaged in a parish ministry, they know that their activity is vital to the success of the parish, and therefore take their ministry activity more seriously, as opposed to the “I’m just a volunteer” mentality. According to Zech, evidence shows that when parishioners view their activities as ministries, they will be more dedicated to them, spend more time on them, and contribute more to support their parish financially.
- **Conduct a Ministry Fair!** More information detailed under Tools for Talents below.

Tools for Talents

Listed below are specific tools that parish leaders may use to help parishioners gain further insight as to how they may become even better stewards of their talents:

- **Section 4 of the Stewardship Manual: Ministry Fair.** Hosting a Ministry Fair enables parishioners to learn more about parish ministries that may be a best fit for the Talents they wish to return in gratitude to the Lord. This tool provides everything from Ministry Fair Overview, to Getting Started, along with Lessons Learned, templates and additional resources and websites on the topic.
- **Section 7 of the Stewardship Manual: Discernment of Gifts.** This resource offers over 20 pages of practical tools, biblical references to spiritual growth, and web sites for further exploration on this subject.
- **Handle with Care - A Stewardship Guide to Help Reshape Parish Life.** Revisit themes of Community, Giftedness, and Participation. Call the Stewardship Office at 216-696-6525 x5090 or x2120 to purchase a Handle with Care manual and discuss the possibility of training a facilitator in your parish.
- **Scripture** repeatedly reflects upon this topic. Visit <http://www.catholic.org/bible/>, click on the link for bible and type the word Talent in the search box to locate specific bible passages on the topic of Talent.



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- **Familiarize yourself with the book:** Winseman, Albert L. et al, *Living Your Strengths Catholic Edition*, Gallup Press, 2008. Please contact the Stewardship Office at 216-696-6525 x5090 or x2120 to learn how we can partner for small group facilitation.
 - **Provide opportunities for parishioners to take the self assessment tool,** *Uniquely His* by Sheila A. Mellick. This tool provides an introduction to Catholic Church teachings on personal vocation and charisms, and includes a 100 question spiritual gifts inventory for Catholics. Please contact the Stewardship Office at 216-696-6525 x2120 or x5090 to learn more.
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Treasure

For where your treasure is, there also will your heart be (Mt 6:21).

“While many Catholics are generous in giving of themselves and their resources to the Church, others do not respond to the needs in proportion to what they possess. The result now is a lack of resources which seriously hampers the Church’s ability to carry out its mission and obstructs people’s growth as disciples” (*SDR 6*).

Perhaps the gift in our lives that raises the most controversy, and the most discomfort in the discussion of it, is our treasure – our financial resources. Many believe that is why Jesus spent so much time talking about it. The estimate is that Jesus talked about money six times as much as he talked about prayer! Obviously this is not because Jesus didn’t place importance on prayer. He made it clear by His actions and His teaching that prayer to our heavenly Father is to be a natural and inherent part of our daily living. But because money is the medium used to accomplish so many transactions in our day to day living, it serves as a sign, an indicator, of our priorities and values.

Consider just these few ways money “says something” about who we are and what we hold as important in our lives:

- Money represents our work, what many refer to as our “livelihood.” What a powerful term that is! It suggests that we obtain life and energy from that to which we devote so many hours of our day. Frequently, the work we choose to do, this activity that occupies so many hours of our lives, is tied to our very identity. It is connected with our skills, values, and natural abilities, all given by God, and now hopefully being used in a way that collaborates with God’s plan. So, the income that results from our work represents a segment of the role we play in God’s saving activity.
- Not only does the money we earn indicate something about our values and our productive participation in God’s creation, but so too the way we choose to spend money is indicative of what is going on in our hearts. For the great majority of people there is a limited amount of financial resources. Each time we swipe the



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credit card, we make a choice as to how these limited resources will be used. Jesus teaches us that we alone are responsible and accountable for these choices: “For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, in prison and you visited me. (...) Whatever you did for one of these least brothers of mine, you did for me” (Mt 25:35-36;40b).

- In truth, everything we do and every choice we make as to how to use our money, as well as all the gifts of our lives, is important and indicative of the role we are willing to play in building God’s Kingdom. But a particular area of our spending that provides a looking glass for some of what we value in life is the charities and special causes to which we contribute. There is a vast array of needs and worthy institutions that are met and supported by the generosity of those who care about their mission. Through the use of our gifts we have an opportunity to restore the world, to repair the inequities which conflict with God’s plan of justice and peace. Rather than giving to institutions, however, people know that they are actually giving to people. People naturally want to make a difference in other people’s lives. Made in God’s image, we have a need to love, to be self-giving, to empty ourselves out for the fulfillment of others. But this secular world in which we live is constantly challenging us and tempting us to be self-centered; to focus on the pleasures of the earthly world rather than the salvation for humanity. Through the Church, a gift from Jesus, we have the opportunity to form one another, calling one another back to the reminder of this life of holiness for which we are created. And through the Church we are also given an effective means of using our financial resources in acts of charity and evangelization.

Opportunities for conversion as a steward of treasure

The following are samples of resources and activities to be used by/with parishioners to help them in their discernment of stewardship of treasure:

- Read:
 - Christopher, J. Clif. *Not Your Parents Offering Plate*. Abingdon Press, 2008.
 - Conway, Daniel. *What Do I Own and What Owns Me?* Twenty-Third Publications, 2005.
 - Lane, Charles R., *Ask, Thank, Tell*. Augsburg Fortress, 2006
 - Smith, Christian and Emerson, Michael O. *Passing the Plate: Why American Christians Don’t Give*. University Press, 2008.
 - Zech, Charles E. *Why Catholics Don’t Give and What Can Be Done About It*. Our Sunday Visitor, 2006.
- View:
 - *Rich* (Nooma DVD 013) – may be borrowed from the Diocese of Cleveland Stewardship Office (216-696-6525 X2120), or purchased from most Christian bookstores, or purchased on line at www.flannel.org.



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- *Corner* (Nooma DVD 023) – may be borrowed from the Diocese of Cleveland Stewardship Office (216-696-6525 X2120), or purchased from most Christian bookstores, or purchased on line at www.flannel.org.
- *Reflections on the Pastoral Letter, Archbishop Thomas J. Murphy Stewardship Teaching* – may be borrowed from the Diocese of Cleveland Stewardship Office.
- Participate:
 - Conduct *Seven Steps to Becoming Financially Free* – This program offers a combination of faith formation and sound financial teaching, all designed to help the faithful become more effective stewards of the gifts the Lord has entrusted to them. Contact the Stewardship Office (216-696-6525 x5090 or x2120) for information about a small group leader training session and visit <http://7steps.osv.com> for materials and further program information.
 - Lead a parish study group, using one of the resources listed above under “Read” or “View.”
 - Sponsor a Will and Estate Planning Seminar, aimed to educate parishioners on the value of proper estate planning--often referred to as one’s final act of stewardship. Parishes host the event and the Stewardship Office coordinates the attorney presenter and handouts. Contact the Stewardship Office (216-696-6525 x5090 or x2120) for further details.
 - Offer electronic giving as a way to encourage giving of first fruits for financial offering. See *Example Intr. 7* for a greater understanding of the benefit of providing EFT.

Tools for Stewardship of Treasure

Listed below are specific tools that parish leaders may use to help parishioners gain further insight as to how they may become even better stewards of their treasure:

- Pulpit script for *Take-A-Step* catechesis and *Take-A-Step In Giving* chart; see example in *Examples and Templates of Section 5* of this manual.
- Pulpit script for completion of a Stewardship Commitment Card; see example in *Examples and Templates of Section 5* of this manual.
- A budget exercise that helps to you to analyze expenditures of disposable income, *Example Intr.5*.
- Sample Bulletin Treasure Reports, *Example Intr.6*.
- A description of the benefits of offering electronic giving to parishioners for their weekly financial offering, *Example Intr.7*.
- Frequently asked questions (FAQ) regarding stewardship of treasure, *Example Intr.8*.





Lessons Learned (Tips and Tricks)

Lessons learned as fuller understanding is gained of the 3 T's:

- **Make time for Time!** – Stewardship is first and foremost a spirituality. Always evaluate your activities and be sure that you are emphasizing a deepening relationship with God through prayer and contemplation.
- **Provide opportunities for Talent Discovery, Engagement, Appreciation** – There are three ways to encourage parish engagement: 1) Provide opportunities for parishioners to discover their gifts through gift assessment activities; 2) Never underestimate the power of a personal invitation from one parishioner to another to become engaged in ministry--people naturally respond more favorably; and 3) Show grateful appreciation for the good works of parish members.
- **Add ease to financial offering** – Implementing electronic giving as an option for parishioners' weekly offering provides convenience and an easy way to offer financial first fruits, see *Example Intr.7*.
- **“Live the Vision” rather than “Pay the Bills” annual reporting** – Parishioners are more inspired to contribute financially when they see the difference their contributions make toward helping others and changing lives for the better, rather than simply paying the bills to support an old church building! Many parishes are changing their detailed annual financial reports to include pictures of people active in living out the mission of the parish, and to relate dollars spent to the ministry activity of the parish. While this type of reporting can be created within a parish office, samples of such reporting can be viewed on the Resources Tab of the Stewardship Office website (<http://www.dioceseofcleveland.org/stewardship>) and at www.osvoffertory.com.





Examples and Templates

Included in this section are sample materials for your reference, adaptation, and use to deepen the understanding of the 3 T's. Included here are:

- Intr.1 A sample list of reflection questions for the steward's use of all three components in their lives
 - Intr.2 The Examen of St. Ignatius
 - Intr.3 How to Pray the Rosary
 - Intr.4 Handle with Care Manual Introduction
 - Intr.5 A budget exercise that helps analyze expenditures of disposable income
 - Intr.6 Sample Bulletin Treasure Reports
 - Intr.7 Description of the benefits of electronic giving
 - Intr.8 Frequently asked questions (FAQ) regarding stewardship of treasure
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Example Intr. 1.

Stewardship Reflection Questions

A steward is a servant entrusted for a time with the goods of the Master. The steward uses but does not own these goods, and must eventually give an account to the Master for the way in which they have been cared for and made fruitful. (Luke 12:41-48)

- What gifts has God entrusted to me?
- How have I cared for these gifts and made them more fruitful?
- What does "all is gift" mean? How does it compare with self-sufficiency?

Stewards have a spirit of gratitude for all they have received from God, and are resolved to act as responsible trustees of Gods gifts. (Luke 19:11-27 Matthew 25: 14-30)

- What do I do to thank God for the gifts I have received and how do I share them generously with others?
- How have I been a faithful steward of my talent?
- How have I been a good steward of my time? What do I spend my time on? What do I really consider to be important?
- Have I been generous or selfish with the use of my time?

Deep stewardship is a profound inner conversion in which we become committed to living generously in every way, as the Gospel calls us to do. (Luke 12:34 Matthew 6:24)

- Who is my Master? If I consider the abundant gifts that I have been given, how have I used them for the service of others or how have I clung to them for myself only?
- How have I been a good steward of my material possessions? What do I spend my money on?
- How have I been actively involved in the life of the Church? How have I been just a passive observer?

Stewardship calls for nothing less than both individual and communal conversion, rooted in faith and fruitful in action. (Dogmatic Constitution on the Church, Vatican II)

- How do I share in the responsibilities of parish membership?
- How have I shared in the financial responsibilities of my Church community?
- How have I been personally involved in the liturgical worship of the Church?
- What have I done with the great gifts of the Word and the Eucharist?" How have I made my devotion to God a priority?

Thanks to the Catholic Archdiocese of Edmonton for these Reflection Questions - <http://www.caedm.ca/archbishops-office/pastoral-letters/stewardship>



Example Intr. 2.

The Examen of St. Ignatius

Transition: I become aware of the love with which God looks upon me as I begin this examen.

Step One: Gratitude

I note the gifts that God's love has given me this day, and I give thanks to God for them.

Step Two: Petition

I ask God for an insight and a strength that will make this examen a work of grace, fruitful beyond my human capacity alone.

Step Three: Review

With my God, I review the day. I look for the stirrings in my heart and the thoughts that God has given me this day. I look also for those that have not been of God. I review my choices in response to both, and throughout the day in general.

Step Four: Forgiveness

I ask for the healing touch of the forgiving God who, with love and respect for me, removes my heart's burdens.

Step Five: Renewal

I look to the following day and, with God, plan concretely how to live it in accord with God's loving desire for my life.

Transition: Aware of God's presence with me, I prayerfully conclude the examen. The prayer can be completed in about fifteen minutes. The fruit of its regular practice was described by a religious sister. "The examen is like a mini-retreat. It helps me to remember what is important. It helps me to get my priorities realigned. Through the examen, I remember the important things: that I'm lovable, that God loves me, that God loved me into creation. I remember the whole point of why I'm here—for God's, my own, and others' happiness. Then I can act out of this awareness during the day."

~Fr. Timothy Gallagher



Example Intr. 3.

How to Pray the Rosary

1. Starting at the Crucifix of the Rosary, make the Sign of the Cross and pray the Apostles Creed.

Apostles Creed

I believe in God, the Father almighty, creator of heaven and earth. I believe in Jesus Christ, His only Son, our Lord. He was conceived by the power of the Holy Spirit, and born of the Virgin Mary. He suffered under Pontius Pilate, was crucified, died, and was buried. He descended to the dead. On the third day He rose again. He ascended into heaven, and is seated at the right hand of the Father. He will come again to judge the living and the dead. I believe in the Holy Spirit, the holy Catholic Church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen.

2. Pray the Our Father; three Hail Marys; and one Glory Be
3. Announce the First Mystery, then pray an Our Father

Joyful Mysteries
(Prayed on Mondays and Saturdays
Sundays)

The Annunciation
The Visitation
The Birth of Jesus
The Presentation
Finding the Child Jesus in the Temple

The Glorious Mysteries
(Prayed on Wednesdays and

The Resurrection
The Ascension
Descent of the Holy Spirit
The Assumption
The Coronation

Sorrowful Mysteries
(Prayed on Tuesdays and Fridays)

The Agony in the Garden
The Scourging at the Pillar
Crowning with Thorns
Carrying of the Cross
The Crucifixion

The Luminous Mysteries
(Prayed on Thursdays)
Baptism of Jesus
Wedding at Cana
Proclaiming the Kingdom
Transfiguration
Institution of the Eucharist

4. Pray ten Hail Marys while meditating on the Mystery
5. Pray the Glory Be
6. Announce the Second Mystery, then pray an Our Father. Repeat 4 and 5 and continue with the Third, Fourth and Fifth Mysteries in the same manner.
7. Pray the Hail, Holy Queen after the five decades are completed.

Hail Holy Queen

Hail, Holy Queen, Mother of Mercy, our life, our sweetness and our hope, to thee do we cry, poor banished children of Eve; to thee do we send up our sighs, mourning and weeping in this vale of tears; turn, then, most gracious Advocate, thine eyes of mercy towards us, and after this, our exile, show unto us the blessed fruit of thy womb, Jesus. O clement, O loving, O sweet Virgin Mary! Pray for us, O holy Mother of God, that we may be made worthy of the promises of Christ.



Example Intr. 4.

Handle with Care Manual Introduction



Parish life is a manifestation of Church life in a particular portion of the Diocese under the leadership of a pastor appointed by the bishop, and together with the People of God in that place. The mission of the parish is the mission of the Church which is the teaching, sanctifying, and shepherding work of Jesus Christ. As disciples of Jesus we are called and invited to pattern our lives and our parish life after the model of Jesus Christ, our Master and Savior.

In this process entitled “Handle With Care,” you are being invited as parish leaders to consider this call to parish life through the lens of stewardship. You are familiar with the notion and spirituality we call stewardship already. You know and believe that all of life and faith are gifts from God, gifts entrusted to God’s people to be used for the sake of the Kingdom. You have likely been at work developing this spirituality in your parish through specific features or tasks of stewardship such as ministry catalogues and fairs, newsletters and publicity, offertory and ministry commitments, and other stewardship tasks.

This process you are now undertaking is one of discernment – a prayerful guided reflection upon your life as a parish. The goal of this process is, through the lens of stewardship, for you to see your parish life as it is now and to gain insight into what God has in mind for your future as Stewards of the Mysteries of God. Under the influence of the Holy Spirit and with the help of Church teaching, the Scriptures, and the stewardship perspective, you are invited to examine your parish life. It is not just the tasks of stewardship that are important here; it is every aspect of your parish ministry. After participating in the six themes of this process you will have identified new goals, new strategies, and new vision for the future of your parish.

Each of the subsequent sections of this process will present you with the teaching of the Church through the *Catechism of the Catholic Church*, documents of the Second Vatican Council, the Sacred Scriptures, the *Canon Law of the Church*, and the United States Conference of Catholic Bishops’ document, *Stewardship: A Disciples Response*. Through study, prayer, and discussion the “lens” of stewardship will be clarified and you will cast your view upon all the aspects of your parish community and ministry. You will have the opportunity to affirm the places and ministries that are reflective of a stewardship perspective and to strengthen them.

Likewise, it will become obvious where the qualities of good stewardship could enhance and complement your parish life in abundant ways. After you have had the opportunity to discern the strategies for each theme, in a subsequent process the fruits of your labor should then be documented, communicated, and implemented by parish staff and parish leaders.

The six sections in this process are reflective of the six themes of stewardship, identified as Community, Gifted, Gratitude, Justice, Participation, and Conversion. Join together with your companions in parish leadership and clarify what each of these features of stewardship is calling your parish to be and do. Then, with courage and faith, make concrete plans to grow these features into each and every aspect of parish life. You love the Church and your parish ministry and your commitment to leadership is the sign of that love. This discernment is an act of love and an act of good stewardship. In gratitude for the great gift of faith you have received, use the gifts of faith and discipleship to multiply God’s goodness through this process. As a good steward, use this process in order to accept God’s Gifts and with all that is precious “Handle With Care”.



Introduction

Example Intr. 5.

Budget Exercise that Helps Analyze Expenditures of Disposable Income

Sample Reflection Sheet on Personal Expenditures

Here is a way to reflect on your use of disposable income and your financial stewardship

One: Compare what you spend on various consumer items with your monthly contribution to the parish.

	Household Expenditures
Entertainment	\$ _____
Tobacco/Alcohol	\$ _____
Food Away from Home	\$ _____
Personal Care Products	\$ _____
Pets, Toys	\$ _____
Television	\$ _____
Computer	\$ _____
Mobile Phone	\$ _____
Other Recreational Technology	\$ _____
Total	\$ _____
Amount contributed to Parish Monthly	\$ _____

Two: Name six things you probably spent the most money on this past year:

Three: Mark an X on the line below that you think represents how high a priority God has been in your life this past year (using actual evidence from your checkbook and your calendar book):

Low Priority

Medium

High Priority 

Four: Resolve how you can move the arrow closer to the High Priority. What specific steps can you take to do that?



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Example Intr. 6.

Sample Bulletin Treasure Reports

Bulletin Treasure Reports are designed to give a small snapshot of how offertory dollars are being spent to provide for the active mission of the parish. These can be inserted weekly or monthly, depending on the information a parish is able to assemble for the reporting. Each of the samples below can be modified to accommodate activity in a particular parish.

Bulletin Treasure Report (*highlighting Religious Education*)

Last week's collection was \$ _____.

Did you know?

Providing religious education is a key component of the church's responsibility in making known the word of God. Through hearing the Word, people gain a deeper realization of the presence of God in their lives, thereby experiencing a greater awareness of God's love for them while deepening their own love for the Lord. As stated in the *Catechism*: "The whole concern of doctrine and its teaching must be directed to the love that never ends" (CCC 25). At _____ Parish, we offer religious education in a variety of ways from which many people benefit. Take a look at the number of people who are affected by the education provided as a result of the dollars you contribute each week:

- # Students attending our parish day school
- # Students attending our Parish School of Religion (PSR)
- # People attending our faith formation activities (give examples)

Thank you for your financial offering that helps change lives!

Bulletin Treasure Report (*highlighting Sacramental Life*)

Last week's collection was \$ _____.

Did you know?

Sacramental life is fundamental to a Catholic parish. Through the sacraments, our faith is nourished, strengthened, and expressed. The grace we receive from each of the sacraments helps us on our journey toward holiness and as a result assists the Church in her charity and witness to the world.

Because of your contributions, we were able to celebrate in a meaningful way the following at _____ Parish:

- | | | | |
|---|-----------------------------------------------|---|-----------------------|
| # | Sunday Eucharistic Liturgies | # | Confirmations |
| # | Weekday Eucharistic Liturgies | # | Marriages |
| # | Reconciliation (<i>avg. times per week</i>) | # | Anointing of the Sick |
| # | Baptisms | # | Funerals |

Thank you for your financial offering that helps change lives!



Introduction

Example Intr. 6. (cont'd)

Bulletin Treasure Report (highlighting R.C.I.A.)

Last week's collection was \$_____.

Did you know?

The Rite of Christian Initiation of Adults (RCIA), the process that initiates new members into the Catholic Church, brings more and more seekers into our parish each year. This proves to be a beautiful experience for its participants where, in the words of the *Catholic Catechism for Adults*, "The Church is leading them to knowledge of the truths of faith, to the celebration of the Seven Sacraments, to commitment to the moral life, and to the practice of prayer, and at the same time, the Church responds to their desire for community" (CCA page 6). The numbers below reflect the RCIA activity in our parish over the past year, made possible by your offertory contributions.

R.C.I.A. First Communions
R.C.I.A. Baptisms
Adults in R.C.I.A.

Thank you for your financial offering that helps change lives!

Bulletin Treasure Report (highlighting Facilities and Finances)

Last week's collection was \$_____.

Did you know?

Parish facilities and personnel are needed so that the vision and mission of the Church can be fulfilled. As described in *Canonical Standards for Parishes*: "Administrative matters may seem mundane. Yet the proper maintenance of sacramental and financial records and the proper collection and utilization of the Christian faithful's offerings are a matter of justice. In addition, temporal goods, both finances and facilities, are essential to support the spiritual mission of the Church" (CSP 4). Below are dollars spent at our parish, provided by your offertory contributions over the past year, to meet the necessary and valuable costs of our personnel and facilities.

\$ Salaries and benefits	\$ Diocesan assessment
\$ Utilities and property insurance	\$ Capital repairs
\$ Regular maintenance	\$ Office expenses

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Introduction

Example Intr. 6. (cont'd)

Bulletin Treasure Report (highlighting Day School)

Last week's collection was \$_____.

Did you know?

Our Catholic school is an invaluable instrument in proclaiming the good news to our young people. As stated in the US Bishops *Statement of Commitment to Catholic Schools* (2005): "These Catholic schools afford the fullest and best opportunity to realize the fourfold purpose of Christian education, namely to provide an atmosphere in which the Gospel message is proclaimed, community in Christ is experienced, service to our sisters and brothers is the norm, and thanksgiving and worship of our God is cultivated." Due to your offertory contributions that contribute significantly to educating the students of our day school, the following statistics are made possible at _____ School.

#	Students	#	Service hours benefiting the community
#	Teachers	#	Student scholarships
#	Administrative personnel	#	Weekday Masses attended
#	All school retreat days	#	Parent and family programs

Thank you for your financial offering that helps change lives!

Bulletin Treasure Report (highlighting Parish Outreach)

Last week's collection was \$_____.

Did you know?

Following the teaching of Jesus and his preferential love for the poor, the Church's advocacy for the poor, elderly, children, as well as the unborn, imprisoned, and immigrants are examples of her commitment to advance social justice in America (*Catechism for Adults* 43). Here, at _____ Parish, we take an active role in this mission of the Catholic Church. Listed below are statistics from our various outreach ministries which are supported by your weekly offertory contributions.

#	People fed by our soup kitchen	#	Homebound receiving Communion
#	Visited through jail ministry	#	Clothed by our St. Vincent de Paul ministry

Thank you for your financial offering that helps change lives!



Introduction

Example Intr. 7.

Advantages of Electronic Giving for Offertory Contributions

This document is intended to provide a brief overview of information regarding electronic giving to facilitate internal discussion among parish staff

What is electronic giving?

- Donations received from parishioners' bank accounts through automated or electronic transactions. Credit card accounts may also be included as an option for parishioners.

What are the benefits of electronic giving to parishioners?

- It facilitates their choice to give of their "first fruits." Rather than giving from what is "left over" in their wallets or checkbooks, their parish offertory contributions are among the first deductions from their financial resources.
- It is convenient and eliminates check writing. More and more people are using electronic options for payments of all types because of the ease and reducing the expense of checks.
- Their financial account information is less exposed. By using electronic giving, parishioners' funds and account information are transmitted electronically and never reside in the parish office.
- More options are available to them to use as a source of their giving – checking account debit, access to multiple bank accounts, credit card transactions (if the parish chooses to offer credit card use as an option).

What are the benefits of electronic giving to the parish?

- Consistency in giving creates an increase in offertory contributions. Rather than missing contributions from those who are away on vacation or not able to attend regularly, contributions from those absent will continue to be received.
- Higher contributions are given by some parishioners. Because people must thoughtfully plan the dollar amount they will donate electronically, some discern a higher contribution than what they had previously given.

*National research has shown that the average weekly electronic gift is 36% higher than the traditional offertory gift.

- Administrative tasks and processes are reduced as more and more parishioners choose electronic giving.
- Eliminates liability of storing parishioner financial information in the parish office.

How does electronic giving affect the ritual on the part of worshippers at the time of Preparation of the Gifts at the Eucharistic Liturgy?

- Parishioners should still be encouraged to place a card or an envelope provided by the electronic giving vendor that has a check box for "giving electronically" so that they are able to continue to participate in the ritual act at the time of Preparation.

How can the parish office get more information regarding electronic giving?

- You can start by calling the diocesan Stewardship Office (216-696-6525 X2120 or X5090) who will try to answer any additional questions you have and offer to put you in contact with the diocesan preferred vendors.



Example Intr. 8.

Frequently Asked Questions (FAQ) regarding Stewardship of Treasure

Q. In the area of stewardship of treasure, don't Catholics already give more than other religious groups in this Country?

A. In fact they don't. Catholic giving lags behind other religious groups. According to a Gallup Poll conducted for a study by Independent Sector, Catholic households contributed on average less money to the Church and charities than members of all other religious groups in the United States.

Catholics = \$515=1.3% of annual income

Protestants - \$842= 2.4% of annual income

Jewish \$1,854= 3.8% of annual income

All other religions - \$ 1,075= 2.7% of annual income

Q. I already support government programs through my taxes. Doesn't that count as part of my financial stewardship?

A. Paying taxes is a duty and obligation of citizenship. Stewardship of time, talent and treasure is our responsibility as Christians. The Bible clearly treats giving to the government as very different from giving to God through the Church and other charities.

Q. How much should I give?

A. The benchmark for giving sacrificially is the biblical tithe – sharing ten percent of time, talent, and treasure. The practice of tithing is mentioned 39 times in the Old Testament and 11 times in the New Testament. The financial tithe is usually divided in this way: five percent of gross income placed in the parish Sunday collection, one percent for a Diocesan collection—such as Catholic Charities, and four percent for your other charitable concerns.

Q. When is okay not to give to the Church?

A. It would not be good stewardship or responsible to give to the Church if you and/or your family would then not have the necessities of life. The difficulty for most of us is in deciding which things that we desire are wants and which are needs.

Q. I'm on a fixed income and cannot afford to give.

A. For some people a planned gift or a gift left in a will may be a more appropriate way to give financially to your parish. Ask your parish or call the Catholic Community Foundation (216-696-6525 x1042) for more information on charitable giving.

Q. I do give, but I can't give very much. Is that okay?

A. The actual dollar amount of your gift is not important. What is important is that your contribution is planned and proportionate to your income. Jesus told us that the contribution by the poor widow was greater than anything he had seen that day, because it was given with generosity and love.

Q. How should I fulfill my financial obligation?

A. You may choose the manner which suits you best. You may give weekly, monthly or annually. It is easier for the parish if you use your envelopes. If you feel awkward not depositing anything in the basket because you give a contribution monthly, then put an envelope in the collection with the notation, "My contributions are made monthly."

Q. Doesn't the Church talk about money too much?

A. Sometimes it seems as if there are a lot of homilies about money. In fact, it is often difficult for priests to discuss this subject, but they do so because it is part of our Catholic faith. Even Jesus' apostles had a treasurer who kept track of expenses, and we read in the Bible of certain wealthy women who followed Jesus and His disciples, helping to support them out of their own funds. The Apostle Paul on a number of occasions urged churches to give money to help those in need. In the preaching by our Lord that is recorded, there are 31 instances where Jesus talks about how we use our money and possessions.



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ADDITIONAL RESOURCES AND WEB SITES ON STEWARDSHIP

<http://www.dioceseofcleveland.org/stewardship/>

Link to the Catholic Diocese of Cleveland Stewardship Office. OR go to <http://www.dioceseofcleveland.org/> and click on the Stewardship Office link.

<http://www.catholicStewardship.org/en/index.html>

Link to the International Catholic Stewardship Council.

<http://www.osv.com/>

Link to Our Sunday Visitor, seller of many stewardship resources.

<http://www.thecatholicsteward.com/>

Link to The Catholic Steward, a blog sponsored by Catholic Stewardship Consultants, providing church stewardship education designed for pastors and lay leaders.

<http://www.cruzblanca.org/hermanoleon/>

Link to a Catholic free clip art web site.

www.diometuchen.org/Stewardshipoffice/prayer_treasures.htm

Link to Diocese of Metuchen --resources for weekly scripture selections based on Stewardship themes.

<http://www.stewardshipli.org/>

Link to Diocese of Rockville Stewardship page, with many free downloadable resources.

<http://www.usccb.org/>

Link for a variety of resources on Stewardship and other topics from the US Bishops Conference.

<http://www.archstl.org/Stewardship/whatis/inserts.html>

Link to the Archdiocese of St. Louis, and in particular, their bulletin inserts regarding weekly Stewardship themes.

http://www.cdowk.org/Stewardship_development/about_Stewardship.shtml

Link to the Diocese of Wichita Stewardship page with free downloadable resources.

<http://kingdomassignment.com/welcome/#>

Link to learning more about this incredible journey of parishioners sharing gifts. St. Barnabas Parish in Northfield has had a remarkable experience with this approach.

<http://livingfaithatwork.org>

Link to a Catholic perspective and suggestions for fostering faith at work.



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Useful Web sites for personal prayer/study:

www.activeparishioner.com/

www.centeringspace.org/

www.creativecommunications.com

This link leads to publications for use in parishes, particularly products to enhance the liturgical worship and personal devotional life for Catholic parishes. Their catalogs include hundreds of Christian print and electronic media products.

www.creighton.edu/CollaborativeMinistry/online.htm

dioceseofcleveland.org/index.php?option=com_content&task=blogcategory&id=25&Itemid=107
www.henrinouwen.org/home/free_eletters/

<http://www.usccb.org/>

www.jesuit.ie/prayer/index.htm

www.praythenews.com

www.sacredspace.ie/

www.universalis.com

www.vatican.va

Related DVDs available to borrow from the Catholic Diocese of Cleveland Stewardship Office (call 216-696-6525 and ask for the Stewardship Office)

NOOMA, “*Rich*”, an engaging 10 minute DVD about the need to share our gifts with the larger world.

NOOMA, “*Corner*”, Why is it that we get what we want and still feel empty? Another engaging DVD to encourage thought-provoking faith sharing on the topic of sharing and justice.

RSI Catholic Services Group, “*Reflections on the Pastoral Letter*”, an enlightening DVD featuring the late Archbishop Thomas J. Murphy who shares his experiences of chairing the Bishops’ committee that wrote the USCCB Pastoral Letter – Stewardship – A Disciple’s Response.

Books, articles and other links related to Stewardship

Binz, Stephen J. Stewardship of the Earth, New Haven, CT: Twenty-Third Publications, 2007.

Buckingham, Marcus and Donald O. Clifton, Now, Discover Your Strengths, New York: Free Press, 2001.



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Buckingham, Marcus, First, Break All the Rules (see www.gallup.com).
Catholic Diocese of Cleveland, Evangelization Office, 1404 E. Ninth Street, Cleveland, OH, 44114 or call 216-696-6525. All Are Welcome – A Manual for Parish Hospitality.

Champlin, Joseph, M, A Way of Life, Collegeville, Minnesota: Liturgical Press, 2004 or go to <http://www.litpress.org/Detail.aspx?ISBN=0814630065>.

Clements, Justin C., Stewardship – A Parish Handbook, Liguori, Missouri: Liguori Publications, 2000 or go to www.liguori.org.

Conway, Daniel, Stewardship in America – A Countercultural Way of Life, Indianapolis, Indiana: Saint Catherine of Siena Press, 2006 or go to www.saintcatherineofsienapress.com.

Conway, Daniel, What Do I Own and What Owns Me?, Mystic, CT: Twenty-Third Publications, 2005 or go to www.twentythirdpublications.com.

Diocese of Wichita, 424 N. Broadway, Wichita, KS 67202; Four Pillars of Stewardship, invites parishioners to experience, witness and live the stewardship way of life in response to their baptismal call to discipleship or go to http://www.cdowk.org/stewardship_development/stewardship_pillars.shtml.

Diocese of Saginaw, 5800 Weiss St., Saginaw, MI 48603; <http://www.saginaw.org/>
Little Burgundy Book on Stewardship – scriptural reflections on stewardship.

Heart to Heart Communications, 40 University Avenue, Akron, OH 44308, 330-434-3278 or go to www.H2HC.org (good resource for information on applying faith to work issues).

Hendricks, Kathy, Everything About Parish Ministry I Wish I Had Known, Mystic, CT: Twenty-Third Publications, 2002 or go to www.twentythirdpublications.com.

Hueckel, Sharon, Stewardship by the Book (Bulletin bits based on the Sunday readings),
Huntington, IN: Our Sunday Visitor, 2004 or go to www.osv.com.

International Catholic Stewardship Council, 1275 K Street, N.W., Suite 980, Washington, DC 20005-4006, call 1-202-289-1093 or go to www.catholicstewardship.org.

Kemberling, Andrew and Glodava, Mila, Making Stewardship a Way of Life, Huntington, IN: Our Sunday Visitor, 2009, or go to www.osv.com.

Lane, Charles R., Ask, Thank, Tell, Minneapolis, MN: Augsburg Fortress, 2006.

Leider, Richard J. and Shapiro, David, Whistle While You Work: Heeding Your Life's Calling,
San Francisco: Berrett-Koehler Publishers, Inc.

Lenahan, Phil, 7 Steps to Becoming Financially Free, Huntington, Indiana: Our Sunday Visitor, 2007 or go to www.osv.com.



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Mahan, Daniel J., More Than Silver or Gold – Homilies of a Stewardship Priest, Indianapolis, Indiana: Saint Catherine of Siena Press, 2005 or go to www.morethansilverorgold.com.

McSwain, Stephen B. The Giving Myths, Macon, Georgia: Smyth & Helwys Publishing, 2007.
Morris, Danny, and Olsen, Charles, M., Discerning God's will Together: A Spiritual Practice for the Church Nashville: Upper Room Books, 1997.

Nouwen, Henri J.M., The Spirituality of Fundraising, New York: Estate of Henri J.M. Nouwen Society, 2004. Go to http://www.henrinouwen.org/Spirituality_Series/Fundraising/Fundraising.aspx for ordering information.

Our Sunday Visitor publishes many different resources on Catholic Stewardship. Go to <http://www.osv.com/MiscNav/AdvancedSearch/SearchResults/tabid/97/Default.aspx?Search=Stewardship&Scope=B>.

Paprocki, You Give them Something to Eat, Notre Dame, Indiana: Ave Maria Press, 1998.

Petro, Vicky and Palencar, Lee, Spiritual Gifts Experience is a Gifts Discernment workshop and workbook that is foundational to living and grooming exceptional stewardship. Call Vicky Petro for details and to schedule a presentation for your parish or group. at 440-506-0811.

USCCB Publishing offers the following books on Stewardship (go to www.usccbpublishing.org):
Faithful Stewards of God's Creation
Global Climate Change
Stewardship: A Disciple's Response (also available in Spanish)
Called and Gifted for the Third Millennium

Warren, Rick, The Purpose Driven Life, Grand Rapids, Michigan: Zondervan, 2002 or go to www.zondervan.com.

Wells, Elizabeth and Trout, Lisa, All is Gift: Catholic Stewardship – Primary Level, and All is Gift: Catholic Stewardship – Intermediate Level, Tucson, AZ: E.T. Nedder Publishing Company, 2007.

Wilkes, Paul, Excellent Catholic Parishes, Mahwah, New Jersey: Paulist Press, 2001 or go to www.paulistpress.com

Winesman, Albert L., Clifton, Donald, O., and Liesveld, Curt, Living your Strengths, New York: Gallup Press, 2003-2004.

Zech, Charles E., Best Practices in Parish Stewardship, Huntington, Indiana: Our Sunday Visitor, 2008.

Zech, Charles E., Why Catholics Don't Give...And What Can Be Done About It, Huntington, Indiana: Our Sunday Visitor, 2006.

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Stewardship Logo

of the Catholic Diocese of Cleveland

Our logo is designed to encompass elements of the Catholic Christian's Stewardship journey. The three colored spheres signify the most common themes of Stewardship practice – time, talent, and treasure. The loop encircling the top of the cross represents the Church, where we are enabled and encouraged to live out our gifts in the hope of building God's Kingdom on earth. This hope is rooted in the cross, the most basic tenet of our faith. In the death and resurrection of Jesus we are offered salvation and our place in the Kingdom. Living a life of Stewardship is living fully in the knowledge that God will supply all our needs through the gift we are to each other. The beautiful font, colors, and general design combine contemporary and traditional styles which reinforce the awareness that Stewardship is an age-old but ongoing process within our Catholic lives.

