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Pastoral Finance Workshop: Money Tools for Presbyters

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Doctor of Ministry

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By

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## Pastoral Finance Workshop: Money Tools for Presbyters

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Heightened media exposure of parish financial irregularities, ranging from failure to follow prudent accounting procedures to willful theft and fraud, illustrates an increasingly challenging pastoral duty confronting pastors. In the face of this challenge, the typical presbyter often finds himself unprepared by his seminary training to adequately fulfill his supervisory responsibilities for the effective management, transparent accounting, and prudent stewarding of the financial resources of his assigned parish. Supervisory-skills training in basic business bookkeeping, financial reporting, budget forecasting, and “checks and balances” is thus crucial and timely for improving the effective pastoral stewardship of today’s parish communities.

This project first considers this pastoral problem in detail by framing this prospectively “perfect storm” within theological, canonical, and human factoring/system dynamics dimensions. Original survey research of both senior pastors and diocesan finance managers across the United States further identifies: (1) existing diocesan-level finance training programs for priests; (2) *how*, in practice, these senior pastors report having acquired their necessary fiscal stewarding skills; and (3) the key financial skill sets that the senior pastors found most necessary for their ministries as pastors.

Given this supporting research, a responsive prototype workshop for priests was designed and implemented for the Diocese of San Angelo, Texas in November, 2011. Both objective (financial skills knowledge inventories) and subjective (self-reported confidence) measures demonstrated that this two-day workshop clearly improved the literacy, skills competencies, and confidence of participating presbyters.

Beyond the immediate prototype audience, the further intent of *Pastoral Finance Workshop: Money Tools for Presbyters* is thus to offer a project of *money catechesis* in the service of pastoral ministry by contributing towards the informed offering of similar workshops throughout the United States.

This dissertation by Leslie T. Maiman, Jr. fulfills the dissertation requirement for the doctoral degree in ministry approved by James A. Wiseman, O.S.B., S.T.D., as Director, and by Stephen Rossetti, D.Min., Ph.D. as Director of the Doctor of Ministry Program.

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## Preamble

### *“Witness To A Gathering Storm”*

*Every few hundred years throughout Western history, a sharp transformation has occurred. In a matter of decades, society altogether rearranges itself – its worldview; its basic values; its social and political structures, its art, its key institutions. Fifty years later a new world exists. And the people born into that world cannot even imagine the world in which their grandparents lived and into which their own parents were born. Our age is such a period of transformation (Drucker 2006, 139).*

*When asked why he robbed banks, Sutton simply replied, "Because that's where the money is" (FBI).*

Shortly after the unexpected death of the Diocesan Fiscal Officer in a small mission diocese in West Texas and two days before Thanksgiving in 1997, a newly appointed Fiscal Officer was sitting across the table from the CPA daughter of his recently deceased predecessor searching through canceled checks for clues as to which specific banks the former Fiscal Officer might have placed all of the diocesan and parish savings funds as shown on the annual diocesan financials.

Having received his appointment less than five days before, the new Fiscal Officer, while sensitive to his colleague's loss of her father under whom she worked in their family's independent accounting firm, nevertheless wanted to inventory the assets with which he was now charged.

As her father had kept exclusive control of his records as Fiscal Officer over the 25+ years that he had served the diocese, the logic of reviewing the canceled checks together was to locate the transfer of funds for the CD purchases thereby enabling the new Fiscal Officer both to formally inventory the diocese's investments and notify the banks of the change in Fiscal Officers.

That day, unfortunately, the new Fiscal Officer identified large checks payable to the deceased Fiscal Officer in which the amounts had been altered. The painful scene which thus played out was that of an understandably distraught CPA daughter coming to terms with her father's apparent embezzlement, with the new Fiscal Officer quickly confirming with his bishop that the Ordinary was neither aware of (nor, of course, had approved of) such alternations, before engaging the Texas Rangers to execute seizure of all records and documents at the daughter's inherited office.

This vignette of fraud, loss, and the betrayal of fiduciary stewardship of entrusted ecclesial funds is sadly not a fictitious nor hypothetical account. Indeed, I was the newly appointed Fiscal Officer, and the missionary diocese was the Diocese of San Angelo. The discovered loss was \$4,500,000 – or 60% of our diocesan assets, and Ranger Joe Hunt – not Walker – was the Texas Ranger who calmly answered the repeatedly incredulous query as to “Why would he steal from the Church!?” with “... because that was where the easy money was.”

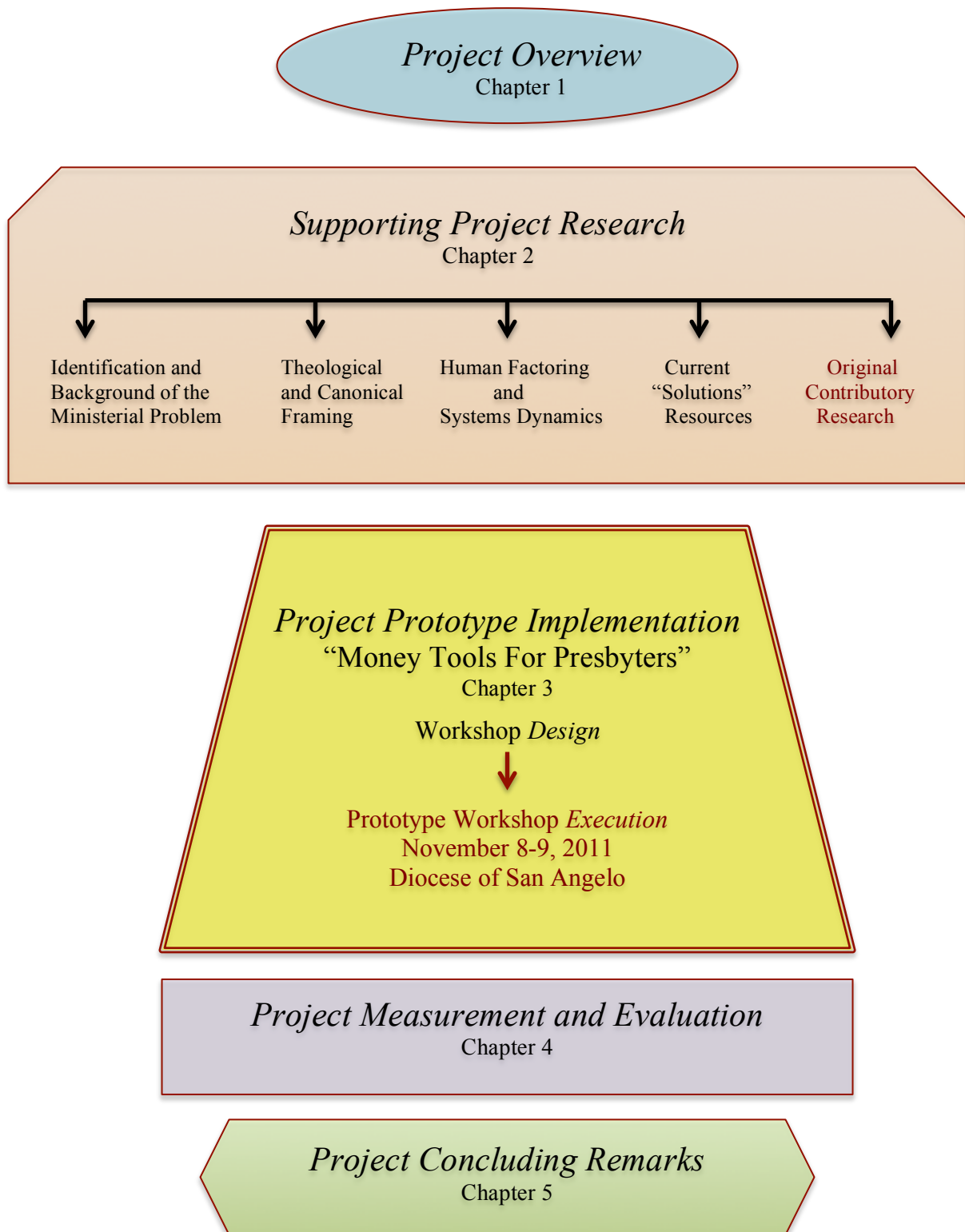
It is this continuing church risk of being marked as “easy money,” be it at a diocesan or parish level, and this incident's episodic cleanup and recovery experience which serves as both the motivation and as a knowledge basis for my D.Min. project. That experience includes observation of the unintended consequences of an ecclesial predisposition towards pastoral “good will” too often finding expression as a disproportionate and unsupervised “trust” arguably exploited or emboldened by many pastors' lack of financial knowledge.

That notwithstanding, my thesis is that the Church nevertheless clearly possesses the theological foundation and the Spirit has provided the practical skill sets for the responsible pastoral stewarding and just application of funds entrusted to ecclesial care. What is needed, I

will argue, is a concerted and systematic delivery of key financial supervisory resources to our pastors in an understandable and practical workshop format.

What is thus offered is such a demonstrated workshop *prototype* – a project of money catechesis in the service of pastoral ministry.

## Project Presentation Flow Chart



## Chapter 1: Project Overview

### *A Contemporary Ecclesial Challenge: The Looming “Perfect Storm”*

#### Identification and Background of the Ministerial Problem

*“Houston, we have a problem” – Apollo 13.*

Heightened media exposure of parish financial irregularities, ranging from failure to follow prudent accounting procedures to willful theft and fraud, illustrates an increasingly challenging pastoral duty confronting pastors. In the face of this challenge, the typical presbyter often finds himself unprepared by his seminary training to fulfill adequately his supervisory responsibilities for the effective management, transparent accounting, and prudent stewarding of the financial resources of his assigned parish. Supervisory-skills training in basic business bookkeeping, financial reporting, budget forecasting, and “checks and balances” is thus crucial and timely for improving the effective pastoral stewardship of today’s parish communities.

Bishop Dennis M. Schnurr in 2007, then Treasurer of the United States Conference of Bishops, quite presciently framed within the *signs of our times* the prospective significance of unfolding financial governance failures facing the Church:

As we are all painfully aware, the Church is not immune to financial malfeasance, a fact that has become increasingly clear in recent months as financial scandals have been reported from all over the country. In fact, some in the media and elsewhere have coined Church finances as the next big scandal for the Catholic Church (USCCB 2007, 1).

Schnurr went on to offer a sampling of then current Church financial irregularities in the news as quoted verbatim below (USCCB 2007, 1-2):

- In New Jersey, a priest was sentenced in June 2006 to five years in prison after the misappropriation of \$2 million.
- In Ohio, the CFO was charged in August 2006 with participating in a kickback scheme totaling nearly \$785,000. The CFO had left one diocese and was working as the Director of Finance for another diocese when the 23 count federal indictment related to the first diocese was handed down.
- In Florida, two priests were charged in September 2006 with skimming more than \$8.6 million from a parish.
- In Illinois, a priest was indicted in October 2006 on charges of stealing more than \$190,000 from a parish.
- In New York, four church procurement officials allegedly conspired to extort \$2 million from vendors who provided food to church schools and parishes.
- In December 2006, a survey by researchers at Villanova University found that 85% of dioceses that responded had discovered embezzlement of church money in the last five years, with 11% reporting that more than \$500,000 had been stolen. While this report is somewhat misleading in that it seems to imply that 85% of the institutions (i.e., over 19,000 parishes, 8,000 schools, etc.) within the dioceses are experiencing fraud, the report has received national media attention.
- In Connecticut, a priest was removed in January 2007 over the disappearance of approximately \$500,000. This followed a report late last year in which another priest in Connecticut had embezzled approximately \$1.4 million.
- In Virginia, a priest has just recently [January 2007] been accused of stealing over \$600,000.
- At this time, there are ongoing investigations of fraudulent activity in Texas and Pennsylvania.

Following in the turbulent wake and backwash of the sexual abuse scandal, ecclesial misfeasance reports such as these have found ready affinity with some as further evidence of a persistent (and deep seated) “abuse” of simply another kind. Sharing surface similarities of both (1) clearly impactful damage and sense of betrayal radiating from the personal failures



of some entrusted ministers (whether canonically ordained or lay); and (2) seemingly parallel supervisory-level failures, the cumulative effects of such scandals cast an elongating shadow over the credibility of ecclesial leadership.

Within the scope of our project's addressing the specific challenge of a "scandal of stewarding failures," injustices are visited upon three victims by financial malfeasance:

- The most immediate injustice is to the intended beneficiaries of donated funds (whether of direct charitable goods or parishioner services);
- A secondary injustice is to those offering their scarce personal resources as charitable contributions entrusted to the Church as intermediary stewards; and
- A third and collateral injustice is to the many good ministers faithfully exercising their daily offices as stewards with integrity, accountability, and transparency.

While it is simple enough to lose this central moral purpose of preventing injustice within this project's language of "debits and credits," it is my prayer that the *real wages* of direct financial malfeasance (or pastoral neglect of duty through any attitude of financial quietism) not be lost to the reader for they are nothing less than the "wages of sin" – the acute theft and deprivation of resources to someone in just need.

### Project as a Responsive Ministerial Contribution

*Pastoral Finance Workshop: Money Tools for Presbyters* is offered to the Church as a prototypical tool with the hope of further stimulating the development and routine offering of subsequent money tools workshops in all of the dioceses and eparchies of the United States.

The intent of this paper is to contribute supporting research, andragogical design and workshop execution experience to the ongoing dialogue of how best to assist prospective

pastors to improve their financial literacy, financial-supervision skills, and confidence in their roles as Chief Stewards of their parish communities. The project itself was organized along three sequential stages of development culminating in a workshop offered on November 8-9, 2011 for priests of the Diocese of San Angelo, Texas:

- Supporting Project Research (Chapter 2);
- Project Prototype Implementation (Chapter 3);
- Project Measurement and Evaluation (Chapter 4); and
- A final chapter gives brief reflections on how the workshop could be replicated in dioceses throughout the country.

## Chapter 2: Supporting Project Research

*Joyful is the person who finds wisdom, the one who gains understanding. For wisdom is more profitable than silver, and her wages are better than gold. Wisdom is more precious than rubies; nothing you desire can compare with her (Proverbs 3:13-15).*

*All truth passes through three stages. First, it is ridiculed. Second, it is violently opposed. Third, it is accepted as self-evident (Schopenhauer).*

Cognizant that “so many messy problems are intertwined with side issues and sub-issues, distractions and digressions” (Welch 2009, 10), we shall employ three complementary research lenses to gain an enhanced trinocular view of our ministerial challenge:

- The relatively straightforward *fact sets* (such as specifics of reported financial incidents, recommended remedial procedures, and survey data);
- An inheritance of theological thinking and lived *ecclesial tradition* which includes codification in particular canonical terminology; and
- The *people complexity* of both individuals’ shortcomings and human institutional system vulnerabilities which together enable financial stewarding failures.

Addressing the fact sets, we shall first provide a researched review of publicly reported examples of Church financial irregularities and related popular commentary for proposed remedial solutions. We will also introduce and contribute our original research surveys of both *senior experienced pastors* and *diocesan fiscal managers* across the United States which were designed to help objectively illuminate:

- Which fiscal-stewarding skills are reported as most necessary for pastors and hence should serve as the optimal workshop content for training presbyters;
- What is the scope and nature of such financial training workshops being currently offered by dioceses to their presbyterate; and

- How do senior pastors report that they *actually acquired* their needed stewarding skill sets during their own ministerial careers?<sup>I</sup>

Having first established these preliminary fact sets, we shall then move towards framing our project's ministerial challenge in terms of both our theological inheritance and operative personal and aggregate system dynamics. In so doing, we seek to identify and integrate our tradition's guiding theological principles with recognition that our created nature demands a proactive "TABs" (transparency, accountability, and best practices) to responsibly mitigate our temptations and assure just institutional stewarding of entrusted resources.

We shall thus present the development of our supporting project research according to the following schema and progression:

- Consideration of "The Problem" in Detail – *Into the Eye of the Storm*;
- A Theological and Canonical Framing – *An Ecclesial Context*;
- Human Factoring / System Dynamics In Play – *An Elephant in the Narthex*;
- Current "Solution" Resources; and
- The Project's Original Contributory Research – *Results from Two Unique Original Surveys*.

Mindful of our concrete ministerial end of employing our research to design and execute a prototype workshop, we now move to a consideration of the key first element of supporting research – that of seeking better refinement of our identified ministerial challenge and opportunity.

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<sup>I</sup> These unique survey results were received with interest and credibility by the workshop's priest participants and yielded an additional series of anecdotal "Wisdom of the Fathers" PowerPoint slides used to great effect to reinforce particular points interspersed throughout the sessions.

## Consideration of “The Problem” in Detail

### *Into the Eye of the Storm*

*Therefore be shrewd as serpents, and innocent as doves (Matthew 9:36).*

*A recent survey, conducted by international accounting firm KPMG Peat Marwick, of the top companies in the United States determined that “fraud is a significant problem for business. However, it has become painfully obvious that businesses are not the only organizations experiencing this problem. Unfortunately, even the Church has been plagued by embezzlement more and more during the past several years (USCCB 1995, v).*

Parish and diocesan embezzlements headlines are always shocking and particularly disheartening to the faithful – anger and frustration with “yet another” victimization of the Church by a trusted employee. Adding insult to injury, too often the perpetrator emerges to have been a trusted fiscal professional or ordained “shepherd” who embezzled charitable funds for personal gain, such as purchasing condominiums (Padgett and Beach 2007), funding extravagant vacations (Gallagher 2010), or financing less than exemplar shortcomings, such as gambling (AP 2012) or inappropriate relationships (Brick 2007).

The objective of our initial research element, *Consideration of “The Problem” in Detail*, is thus to answer the first question invoked by revelations of new incidents of malfeasance, namely, “What’s going on?”:

“I know that much speculation is occurring due to these incidents,” [the bishop] wrote. “I caution you about idle speculation. As we investigate this matter further, only time will tell us what happened. This has been a very painful experience for me as your Bishop and it pains me even more to see our people hurt during this difficult time.” [Written within the context of the unfolding initial discovery and disclosure of a massive theft by the former trusted Diocesan Fiscal Officer of many years service in a small, mission diocese] (Patterson 2011, 61).

As addressed by the Ordinary in the preceding quotation, what *is going on* is more precisely “going on” (and impacting) on several levels. We thus propose to organize our

*Consideration of “The Problem” in Detail* into the following five subdivisions to help us tease out the key dimensions entangled within the vexing headlines of the Church’s present “financial storm phenomena”:

1. An Illustrative Survey of Ecclesial Financial Discoveries;
2. Changing Stewardship Supervisory Expectations;
3. Increasing Supervisory Skill Set Requirements;
4. Decreasing and Changed Supply of Clergy; and
5. Unique Circumstances further Exacerbating Financial Challenges.

#### 1. An Illustrative Survey of Ecclesial Financial Discoveries

Ample examples of reported financial embezzlements, theft, and other malfeasance within dioceses and parishes are readily available from a quick survey of periodicals and newspapers. Indeed, as this paper is being drafted, *The Philadelphia Inquirer* is reporting, “Worker accused of stealing \$1 million from archdiocese over six years” (Tanfani 2012) – an alleged embezzlement scheme caught by an outside American Express credit card investigator puzzled by the Archdiocese’s Atlantic City casino charges. Similarly this past week *The New York Times* reported, “In Million-Dollar Theft Case, Church Worker With a Secret Past” (Otterman and Buettner 2012) – an accounts payable employee for the Archdiocese of New York being charged with embezzlement of more than one million dollars over a seven year period.

Within our focused domain of the presbyters’ stewarding of parishes, a simply extraordinary tale emerges of an \$8.6 million Florida parish embezzlement by two priests over a 42-year period<sup>2</sup> in support of a litany of “girlfriend” support (\$134,000), rare-coin

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<sup>2</sup> At the time, the diocese only conducted audits upon a change in pastors, which had not occurred during the embezzlement. This systemic failure was subsequently changed to require routine periodic parish audits.

collections (\$275,000), and oceanfront condominium purchases (\$455,000) (Padgett and Beach 2007). Research demonstrates that, sadly, many other incidents are readily evidenced at the parochial level (Montenegro 2011):

- A priest in New York accused of stealing approximately \$2 million over a 17 year period;
- A priest in New Jersey accused of embezzling \$2 million;
- A priest from Connecticut accused of embezzling \$1.2 million;
- A parish business manager in Arkansas charged with stealing in excess of \$499,000; and
- A parish employee in Texas pleading guilty to taking \$472,000.

The scope of stewarding failures is, of course, only limited by the scope of humanity's physical presence, which is to say, such financial malfeasance can occur wherever there are people with: (1) a personal need; (2) a self-justifying rationale, and (3) a presented opportunity<sup>3</sup> to exploit a financial system's weakness:<sup>4</sup>

- International ecclesial malfeasance: Conviction of a parish priest in Singapore for a \$3 million embezzlement occurring over an eight year period (NY Times 2004);
- Episcopal malfeasance: An Archbishop was reported having used "\$450,000 in church funds in 1998 to pay off a disgruntled male lover" (Berry 2011, 4);
- Non-parish malfeasance: An administrator of a basilica in Maryland standing accused of a three-year embezzlement totaling \$443,000 (Montenegro 2011); and

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<sup>3</sup> The "raw" opportunity (if adequate safeguards are not in place) has been estimated across the 19,000 United States parishes as \$6 billion per year (Padgett and Beach 2007, 3).

<sup>4</sup> These three elements comprise the "Fraud Triangle" which was presented to the priests within the workshop's "Checks and Balances" session as the *key supervisory concept* for a pastor's prudent stewarding (and safeguarding) of entrusted parish resources. Recognition of the practical impact of human nature's inherent limitations within the Church was delightfully phrased by Innocent III in 1198 to France's bishops: "Although the Lord has given us the fullness of power in the Church, ... still we cannot stretch the limits of human nature" (Allen 2004, 16).

- Personal diocesan experience: Within five days of my own appointment as Diocesan Fiscal Officer, I located a \$4.5 million theft by my deceased predecessor.

The fundamental challenge of ecclesial malfeasance is, of course, more accurately the challenge of the shadow side of the human condition itself. Whether the sensational secular instance of Bernard Madoff's estimated \$18 billion Wall Street Ponzi scheme, or a small town's<sup>5</sup> not-for-profit loss of \$66,000 (Rios 2011, 1), this shadow (propensity for "sin" in our ecclesial vocabulary) is truly ecumenical, non-denominational and equally at home in business, schools, not-for profits, and governmental agencies.

What is, however, unique to Church financial malfeasance are two distinguishing characteristics:

- Our ability as Church community to frame our choice of remedial response through a clarifying (and empowering) theological lens of justice and fiduciary intermediation of entrusted gifts from the Spirit;<sup>6</sup> and
- The prospectively fertile ground of relatively easier access to funds given the aggregate effects of (1) deficits in financial supervisory skills; (2) an often acculturated pastoral assumption ("error-bias")<sup>7</sup> of assumed benevolence and trust; and (3) a poor "corrective engendering"<sup>8</sup> operating environment. Given Willie Sutton's famous rationale for robbing banks, "because that's where the money is" (FBI), Sutton might well have gravitated towards parishes were he seeking similar career opportunities today.

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<sup>5</sup> This "small" (\$66,000) illustration (small theft from a small not-for-profit in a small city) points to the parallel challenge of many (if not most) parishes. This month, for instance, a small mission diocese reported theft of monies by the parish priest in a small town (population: 15,000): "Diocese: Andrews priest took money from church" (Odessa American 2012).

<sup>6</sup> Theological considerations are the subject of a section beginning on page 25.

<sup>7</sup> Error-bias is treated in further depth beginning on page 33.

<sup>8</sup> Effects of dampening of self-corrective feedback are discussed in further detail on page 36.



An appropriate final question is raised by the plethora of available published instances of ecclesial malfeasance. Are these headlines indicative of a new (or increased) number of underlying incidents and vulnerabilities, or are they more indicative of increased public scrutiny responsive to changed expectations for stewarding accountability? That Church “money problems” are nothing new is readily evidenced, for example, by Pope Clement XIII’s 1759 *Cum primum* encyclical condemning “clergy who seek wealth, and ... [forbidding] money changing and other abuses by priests” (EWTN Editor 2011, 87). What we do lack, however, is a seemingly objective methodology for offering meaningful historical comparisons of previous vis-à-vis current parish-level incidents of malfeasance.

That notwithstanding and from a proactive ministerial perspective, it is readily apparent that our current, and future, ecclesial stewardship requirements are being judged against a trajectory of increasingly higher standards and expectations for supervisory accountability, transparency and best practices – consideration of which we now turn to as our next topic.

## 2. Changing Stewardship Supervisory Expectations

*Paul Tillich wrote that any religion that took upon itself the right to judge the values and mores of the world must be ready to subject itself to the same standards of judgment by which it judged the secular sphere. If a religion failed to do so, he warned, it rightly stood subject to the judgment of the world (Cozzens, Don't Expect Accountability from the Last Feudal System in the West 2010, 1).*

Two energies or directions of impetus driving these increased standards for ecclesial stewardship and accountability are evident: increased *external* and *internal* expectations. The unanimity of these two sources or *signs of the times* reflects the singularly strong response of both the general public and the people in the pews to the sexual abuse scandal, finding

particular expression as revocation of the hitherto general ecclesial exemption of accountability for supervisory responsibility.

This shift in externally accountable civil supervisory expectations (“knew or should have known”) is well captured in the headline, “Kansas City bishop agrees to county oversight”:

Placing himself on virtual probation, Bishop Robert W. Finn in mid-November evaded a second criminal indictment for failing to report suspected child abuse. Finn agreed to give a county prosecutor near-total oversight of the Kansas City-St. Joseph diocese’s handling of sex abuse cases for the next five years (McElwee 2011).

While the particulars of this above quoted supervisory expectation relate to child abuse, it is precisely the character and shock of sexual abuse which has led external civil authorities to assert expanding regulatory scope, standards and oversight to the previous standard and presumption of “ecclesial autonomy.” Apart from such expanding civil regulatory assertions, the recent evolution of public accounting standards demonstrates a clear trajectory responsive to public calls for enhanced financial stewardship and reporting standards:

The Catholic Church is not the only institution that has come under attack for its inadequate financial controls. Recent scandals, such as the Enron and Tyco scandals, contributed to the passage of the Sarbanes-Oxley Act in 2002. This has resulted in U.S. corporations undergoing intensive review, analysis, and testing of their internal control structures (West and Zech 2008).

Internal to church national conference governance,<sup>9</sup> it is instructive that the United States bishops in 2000<sup>10</sup> adopted the proposal and practice that each diocese and eparchy would provide a signed annual affirmation to the metropolitan archbishop that the diocesan

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<sup>9</sup> National conferences do not dictate universal (and hence law *binding*); rather, such resolutions express the solidarity of the episcopal members to volitionally bind themselves to agreed upon (mutual) commitments.

<sup>10</sup> This resolution was most recently reaffirmed in 2011 for effect through November, 2016.

finance council had “met, reviewed, and discussed the [audited]”<sup>11</sup> financial statements of the diocese for that fiscal year and, if any, the management letter and the recommendations made by the auditors” (USCCB 2011).

The impetus for the increasing external and internal expectations is most immediately due to the laity, who both form and live within the workplace’s standards for increasing transparency, accountability, and best practices in the conduct of their businesses and employment. Thus when contemporary *secular* standards are deemed more forthright, prudent or just than *ecclesial* practices, the past presumption of a behavioral passivity of “pay, pray, and obey” increasingly loses credibility (Berry 2011, 9):

A clear majority of Catholics want full financial disclosure and greater participation in the Church’s financial affairs. About 80 percent believe Church reports should show how much money has been spent on settling law suits against church leaders; 80 percent believe that the Church needs better financial reporting at all levels of church life (NIRP 2005).

Mary Gautier of CARA,<sup>12</sup> a research specialist in Catholic demographic trends, delineates a generational and income divide within this internal expectation, with higher earners (defined as \$75,000 or more) and younger Catholics both more likely to agree “that parishioners should have input into determining the budget, with the priest having the final say” (Gautier 2005, 2). Those demographic subtleties aside, the changed trend of expectations from the Catholic laity is rather clear:

What has changed, though, is lay Catholics’ attitudes about who should have a say in deciding how those parish donations should be spent. Nine in 10 lay Catholics now say that laity should have the right to participate in parish

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<sup>11</sup> The adopted language offers “audited” in brackets (as shown in the above quotation); however, the requirement for the finance council and finance officer to attest in writing that they have met and reviewed the financial statements, management letter and recommendations presupposes the financials having been audited by an external and independent auditor. (Seemingly, the ecclesial nuancing of this resolution was to encourage those remaining ordinaries not already doing so to formally adopt this prudent stewarding standard).

<sup>12</sup> Center for Applied Research in the Apostolate at Georgetown University in Washington.

spending priorities. Very few think that all parish financial decisions should be made by the priest alone. Most feel that parishioners should at least have general oversight in parish finances or input into determining the budget (Gautier 2005, 3).

It is instructive to note, however, that the dynamics of these changed internal expectations for increased financial accountability did *not* seemingly find any corollary expression in reduced donations to their *parishes*, although, interestingly, one in four did not choose to contribute that year to *national* church appeals. (Goodstein, Catholics in Survey Seek Accountability by Church 2003). This distinction suggests that the lay drumbeat is one of *expectations for increased stewarding standards* for entrusted resources and not one of reactive penalizing of their local parish.

Given these measurable changes in lay expectations, a begged question is one of institutional responsiveness – e.g. how have these new internal assertions been received within the clerical hierarchy?<sup>13</sup> Michael Sheeran, S.J., former President of Regis University, offers this assessment:

...when clerical sex abuse [came] to the fore, bishops and clergy suddenly realize[d] that laypeople have a right to be certain that their children are not abused and a right to monitor whether their contributions are spent on the charitable purposes for which they were given (Sheeran 2003, 3).<sup>14</sup>

The immediate implication of our research exploring these twin dimensions of increasing external civil and internal pew expectations is to reconfirm the strength of the

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<sup>13</sup> This question recast within our subsequent discussion (Chapter 2's subsection, "Human Factoring/System Dynamics in Play") would be to ask, how open and effective is the Church's "feedback loop?"

<sup>14</sup> In response, the Diocesan Fiscal Management Conference was asked to prepare "a position paper on the value of parish audits" for the Ad Hoc Committee On Diocesan Audits of the USCCB. Incorporating the Accounting Practices Committee's endorsement and refinements "of the general concept of an internal audit function within each (arch) diocese [for auditing parishes]" Bishop Walsh, the ad hoc chair, presented three models for implementation (non-binding under canon law) to the body of bishops in November, 2007 (D. Walsh 2007).

project's identified need calling for the design and implementation of diocesan-level training programs for increasing the confidence and stewarding supervision skills of future pastors.

To do so effectively, two requirements follow from our consideration of the new expectations of the laity:

- Motivational framing of this *changing expectations* material: The enlistment (at the start of the workshop) of a creditable senior pastor is appropriate to provide an experiential vocational framing for his presbyteral peers of his pastoral response to these evolving and heightened lay expectations of their pastors:
  - accountability of clerical leadership as seen within this changing milieu;
  - demonstrable pastoral responses to these expectations of increased professional skills and standards – understood as largely driven by an increasingly educated professional laity (Sheeran 2003); and
  - the senior pastor's experience and employed protocols for proactively engaging lay input into financial decision making<sup>15</sup> (Gautier 2005).
- Development for the priest participants of explicit linkage to the workshop's *financial skill-sets* through a central and simple memory moniker (or readily accessible mnemonic device) of “Keeping Pastoral TABs”:

**T**ransparency  
**A**ccountability  
**B**est Practices

### 3. Increasing Supervisory Skill Set Requirements

Characterizing the need of “keeping up” in a rapidly evolving world, Steve Jobs quipped: “If you don’t cannibalize yourself, someone else will” (Isaacson 2011, 408). A

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<sup>15</sup> David Gibson argues that such participatory expectations coming out of Vatican II for effective resourcing of lay expertise in parish finance councils can be readily frustrated in application (Gibson 2003, 57).

vivid illustration of a disappearing ecclesial mainstay of the past order and the coming “brave new world” (with the challenging corollary of new pastoring oversight skills) is the roll-out of *eGiving* (offertory collections via electronic automation) with the expectation that by 2015, “80% of Church collections will have to be processed electronically” (B. Walsh 2011). Indeed, paper checks in England (with the United States expected to follow) will have been entirely phased out by 2018 (White 2009).

While hardly “tradition” in the grand scheme of the mission of the Church, the administrative Sunday consequences of *eGiving* rather nicely illustrate how a change in *the way* parishes have been collecting funds in recent memory will drive a corollary shift in expectations (and rapid acquisition) of new financial skill sets for pastors simply beyond the imagination of their predecessors. This pending paradigm shift, for instance, presents the parish pastor with new fiscal leadership and supervision challenges through which he will need to guide his community:

- Openness to new supervisory responsibilities, procedures and skill sets to mitigate potential abuses and exposures<sup>16</sup> of this new standard of offertory technology;
- Leadership in positively implementing this new ecclesial reality amongst donors, ushers, counters, bookkeepers, and stewardship committees; and
- Proactive financial stewardship promotion inasmuch as statistics to date suggest a positive correlation of *eGiving* implementation with contribution levels.

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<sup>16</sup> It is also instructive to note parenthetically that for many of our international priests who are pastoring parishes in the United States, the “eDistance,” so to speak, that they may have to traverse to catch-up with such skill set applications may be greater than that of their native born American peers. (This consideration is explored within *Decreasing and Changed Supply of Clergy*, beginning on page 20).

Bishop Kevin Farrell, Ordinary of Dallas and Episcopal Moderator of the Diocesan Fiscal Management Conference, recently articulated this rapidly evolving need and vocational demand for stewarding and operational competences *in addition to* the traditional theological and pastoral preparation expected of our contemporary ecclesial leaders:

The Church is in great need of leaders who have not only strong theological and pastoral skills but also the business acumen necessary for the efficient operation of our churches and schools today (University of Dallas 2010).

Emily Stimpson approaches this increasing demand placed upon 21<sup>st</sup> century priests by reconnecting us to their predecessors through a quaint and stereotypic vignette of a bygone era of pastoring:

Once upon a time, parishes were run by many priests, and schools by many religious sisters or brothers. Budgets were smaller, programs fewer and the regulations governing parish activities few and far between (Stimpson 2008).

In juxtaposition, she then goes on to quote Charles Zech, Director of the Center for Church Management at Villanova, who observes that for contemporary presbyters: “No one becomes a priest because they want to run a small business. But that’s what they find themselves doing once they’re in a parish” (Stimpson 2008). Indeed, a listing of the parish duties serves to illustrate the scope of a pastor’s temporal responsibilities (Diocese of San Angelo 1997):

<b><u>Property Administration</u></b>	<b><u>Fiscal Administration</u></b>
<i>Maintenance of Physical Plant</i>	<i>Annual Budget Preparation &amp; Funding</i>
<i>Maintenance of Grounds &amp; Safety</i>	<i>Annual Parishioner Financial Reporting</i>
<i>Maintenance of Vehicles</i>	<i>Monthly Diocesan Reporting &amp; Billing</i>
<i>Annual Videotape / Physical Inventory</i>	<i>Account Signatories &amp; Fund Designations</i>
<i>Annual Building Insurance Valuation</i>	<i>Deposit &amp; Disbursement Cashiering</i>
<i>Expansion/Building Project Evaluations</i>	<i>Collections Counting &amp; Safeguards</i>
<i>Proposed Property Offer Receipts</i>	<i>Donor Envelops Posting &amp; Tax Letter</i>
<i>Property/Equipment Purchases/ Sales</i>	<i>Government Reporting &amp; Deposits</i>
<i>Rental / Scheduling of Facilities</i>	<i>Mass Stipend Accounting &amp; Disbursing</i>
<i>Fire Safe -- \$, Sacramentals &amp; data/records</i>	<i>Diocesan Computerized Accounting</i>
<i>Diocesan Building Consulters</i>	<i>Diocesan Savings &amp; Loan Pool</i>

<b><u>Insurance Administration</u></b>	<b><u>Special Situations Administration</u></b>
<i>Annual Property/Liability Schedule</i> <i>Workers Compensation Insurance</i> <i>Employee Life &amp; Health Premiums</i> <i>Insured Drivers Listing</i> <i>Youth Trips -- Liability Binder</i> <i>Claims Filing &amp; follow-ups</i>	<i>Parish-Sponsored Schools</i> <i>Parish Cemeteries</i> <i>Parish Auxiliary Organizations</i> <i>Bingo &amp; Raffles</i> <i>Legal Contracts &amp; Leases</i> <i>Bequests &amp; Wills</i> <i>Extraordinary Expenditures</i> <i>Alienation / Sale of Property</i>
<b><u>Personnel Administration</u></b>	<b><u>Diocesan Reporting Administration</u></b>
<i>Needs Analysis &amp; Job Descriptions</i> <i>Interviewing &amp; Hiring Practices</i> <i>Full vs. Part-Time Definitions</i> <i>Salary, Benefits Compliance</i> <i>Civil &amp; Diocesan Compliance</i> <i>Sexual Misconduct Policy</i> <i>Annual Evaluations</i> <i>Terminations</i>	<i>Annual Budget Submission by 4/30</i> <i>Annual Parish Census / Angelus Listing</i> <i>Annual Sacramental Record Cards by 11/30</i> <i>Monthly Financials &amp; Bill by 10<sup>th</sup></i> <i>Monthly 403(b) Report</i> <i>Special Collections @ occur</i> <i>Hiring / Terminations @ occur</i> <i>Copyright Law</i>

Given this trajectory of increasing demand for business supervisory skill sets in the presbyteral vocation, it is interesting to note that seminary preparation of prospective future pastors reportedly neglects this critical prerequisite of “necessary business acumen” with the consequence that newly ordained priests are seemingly largely left to fend for themselves:

To my knowledge, even today seminarians are not taught anything about parish administration. This is pitiable since many modern US priests must serve as staff for their parishes and consequently must do a great deal of administrative work including finances (Survey, Senior Pastors Survey (Anonymous Reporting) for D.Min. Project 2011).

Students spend up to six or seven years in a seminary. There ought to be courses offered in economics (understand how economies operate); basic finance - how to read and interpret financial data; money management - controls and security. Know how to run a tight ship - control costs in accordance with your income. Be finance savvy (Survey, Senior Pastors Survey (Anonymous Reporting) for D.Min. Project 2011).



Before leaving our consideration of the demand for increasing financial supervisory skill set requirements for priests, two further research questions arise as to *how* the Church's currently skilled pastors acquired their stewarding competences somewhere along the line:

1. *How* then did priests historically acquire these skill sets in the past?
2. Are those avenues still readily available to (and viable for) the requirements of our newly ordained presbyters, ... or has something fundamentally changed?

The former question is empirically answerable, and hence we shall tackle this question within this project through research surveying senior pastors as to how, in fact, they report having acquired their fiscal supervisory skills (covered in Chapter 2's subsection, "Project's Original Contributory Research"). The latter question of whether "something has changed?" is a research question to which we turn our consideration in our next section.

#### 4. Decreasing and Changed Supply of Clergy

Complicating the challenge of meeting the increasing *demand* in fiscal supervisory competences and skills sets required of priests, it is widely known, of course, that clergy *supply* has dropped in the United States and continues to dramatically change in sourcing and composition.

The data compiled by the Center for Applied Research in the Apostolate is most telling (CARA 2010): Total priest supply has dropped in the United States from 58,632 in 1965 to 39,993 in 2010 while the Catholic population has increased from 45.6 million to 65.6 million over the same period. The net effect has been that while the number of parishes is remarkably similar when comparing 1965 (17,637) to 2010 (17,958), the number of parishes without the ministry of a resident pastor has soared from 549 to over 3400 over these same 45 years.

Given the resultant staffing squeeze of increasing pastoral demand with decreasing homegrown presbyteral supply, the United States has increasingly welcomed foreign-born priests to serve in United States parishes. Dean R. Hoge and Aniedi Okure offer an excellent overview of the challenges and opportunities of international priests coming to serve in the United States in their book *International Priests In America* (Hogue and Okure 2006). While Hoge's and Okure's detailed consideration of the personal, ecclesial, and pastoral impacts on both home (diocese of origin) and assigned (United States) communities is beyond the scope of our project, the supply side reality is that this outsourced clerical supply is markedly different in financial skill competencies vis-à-vis our recent (1940's – 1960's) United States-born priests. This becomes increasingly problematic as the current ratio is now one in five priests on active service in the United States is a foreign-born "international priest" (O'Connor 2008).

Turning to the supply category of United States-born ordinands, the average age has increased to 36 (Thomas 2009). Counterintuitive to the expectation that this increase in second career seminarians would bode well for parish financial supervision, these older men are seemingly not particularly inclined towards temporalities:

Many have left financial concerns behind them in order to minister to people. Although they understand how to manipulate money and realize that this is part of the real world and the church needs to generate money to survive, the real world for them is liturgies, Reconciliation, baptism, marriages, administering the sacrament of healing, and reaching out to the destitute (Hemrick 1995, 31).

Once enrolled as seminarians, neither seminary academics nor seminary life appear to be particularly conducive of, nor proactively focused upon, developing the skills and disciplines of financial stewardship in future pastors:

[Seminary formation is preparatory] for a life of celibacy, in which he forgoes being a family man with all the financial responsibilities this implies (Hemrick 1995, 31).

It is difficult to envision a seminary or theological school that could prepare a priest for *all* phases of priestly ministry, for those tasks which are and will ever remain part of “on the job training.” The basic role of the seminary is to prepare a man with the academic, spiritual, and personal training needed to *begin* pastoral ministry (Wister 1991).

The immediate problem with reliance upon *on the job* training is that against the backdrop of increasing pastoral demand and decreasing clergy supply, priest personnel boards are readily tempted to truncate necessary years of on the job tutelage of their newer priests. Thus the critical acquisition of needed vocational stewardship skills, delegated by the seminary to an anticipated series of future mentoring senior pastors, is impaired.

In summary, the present convergence of fewer priests with increasing pastoral demand compounds the ministerial challenge of effectively addressing fiscal stewarding with at least three negative effects:

1. The *reduction in “on the job”* opportunity for newer priests to co-pilot stewarding skills under the protective eye of an experienced pastor;
2. A decreased range of experiences and stewarding situations seen and successfully resolved by the mentored priest under a *successive variety* of senior pastors; and
3. With a *decreased number of priests in physical residence together*, duties and demands are often more concentrated on the pastor thereby heightening the parish’s stewardship exposure to direct presbyteral malfeasance<sup>17</sup> or non-performed supervisory duties due to the pastor’s other ministerial preoccupations or personal predisposition.<sup>18</sup>

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<sup>17</sup> Mitigating this *concentration of duties* risk by diversifying stewardship control points within the parish is a key instructive point covered for the presbyters within the prototype workshop.

<sup>18</sup> As was offered in earlier examples, some ecclesial losses were at the hands of pastors deciding to buy condos, take vacations, support relationships, or handle gambling/addiction problems. With their vision

### 5. Further Unique Circumstances Exacerbating Financial Challenge

The “wages of sin” from acts of sexual abuse are necessarily first and foremost tragically visited upon the immediate victims. Secondly, and without intending to diminish the former, the impact of sexual misconduct settlements and legal fees creates a corollary loss of resources diverted from charitable and ministerial services.

Estimates for these aggregate costs (limited to settlement expenditures and ignoring the economic loss of ministerial opportunities foregone) run as high as \$3 billion (BishopAccountability.org 2012). To wit, publicly reported settlements provide some illustrative sense of the staggering numbers involved and the detrimental corollary fiscal drain on ministries:

- Archdiocese of Los Angeles –\$660 million settlement (Mozingo and Spano 2007);
- Diocese of San Diego – \$198 million settlement (Hoffman 2007);
- Oregon Jesuits – \$166 million settlement (Denson 2011);
- Diocese of Orange – \$100 million settlement (Guccione 2005);
- Archdiocese of Boston – \$84 million settlement (Cullen and Kurkjian 2003); and
- Diocese of Covington – \$79 million settlement (Leader 2008).

While attorneys are left to debate the applicability of statutes of limitations, past claims are presumably not infinitely open-ended. Nevertheless, new headlines continue to capture public awareness with new allegations: *550 seek restitution from Catholic Archdiocese* [of Milwaukee] for alleged past sexual abuse (Antlfinger 2012), and resultant \$1

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impaired by these skewed needs, fidelity and justice to both the beneficiaries and donors of entrusted funds mandate that no one (neither pastor, bishop, pope or layman) should be afforded the opportunity to succumb to the temptation of one’s shadow.

million jury awards: *Priest Abuse Verdict: Jury Finds Archdiocese Negligent And Reckless* (Mahony 2012).

Notwithstanding the problematic nature of fully estimating residual past costs or prospective future costs, the point remains that the scale and scope of the fiscal stewardship damage following in the wake of the sexual abuse crisis has been historically extraordinary. Similarly extraordinary and unprecedented are the number of dioceses consequentially filing for bankruptcy, such as Spokane, Milwaukee, and Wilmington, Delaware in response to these claims.

Beyond these direct tangible costs, fall-out from the sexual abuse scandal includes angst and impairment of administrative trust by the laity:

... Catholics on the right and the left, and in the “deep middle” are all in basic agreement as to the causes of this scandal: a betrayal of fidelity enabled by the arrogance that comes with unchecked power (Cozzens, *Faith That Dares To Speak* 2004, 74).

Margaret O’Brien Steinfels offered a similar damage assessment during an address to the bishops of the wider fall-out of hierarchical failures in handling discoveries of sexual abuse: “[W]hatever the causes of the scandal, the fact is that the dam has broken. A reservoir of trust among Catholic has run dry” (Cozzens, *Faith That Dares To Speak* 2004, 74).

*Our Sunday Visitor’s* recent headline *Clergy Sex Abuse: Paying For Sins Of The Past*, (Shaw 2011) captures a summary sense for our discussion so far of the exacerbating effect of present historical circumstances on ecclesial fiscal stewardship. Unfortunately, the extraordinariness of the moment may not end there.

Evidence is brewing on the Church’s fiscal horizon of a prospective further dollar and pew fall-out cost from unfunded pension liabilities. Recognizing that the scope of any net shortfall will necessarily ebb and flow with the vagaries of underlying investment

performance (vis-à-vis the pension's obligations), May 2011's headline, *Boston Archdiocese Lay-worker Pension Woes*, (Fraga 2011) offers a tentative warning of a prospective additional fiscal liability facing the Church.

Against this cumulatively dismal “bad news,” it is hence most appropriate that we reframe our present fiscal stewarding challenges over against the “Good News” articulated in our theological roots which is the object of our next consideration.

## Theological and Canonical Framing

*No man can serve two masters. ... You cannot serve God and mammon (Matthew 6:24).*

*As each one has received a gift, use it to serve one another as good stewards of God's varied grace (1 Peter 4:10).*

### An Ecclesiological Context for Consideration

The title “God, Money, and the Pastor” (Christianity Today International 2002)<sup>19</sup> evokes and nicely captures a common lack of ease in associating or reconciling *God*, *holiness*, and *money* into one theologically amiable sentence. Indeed, the memory that one *cannot serve both God and mammon* is for many an axiomatic (if not revealed) truth. By direct extension, there can be a distinctly skewed understanding of the *proper role of the priesthood* if one’s lens sees the Church’s “pure” mission as seemingly tainted by bowing to the “regrettable necessity” of money. Stewarding supervision is then seen as dragging the parish pastor into (if not under) the tide of temporalities.

Under such a schema, ecclesial fiscal matters lie within the category of *profane* with its accompanying pejorative baggage – an unwitting prejudice which may too often impair aspiring pastors from fully embracing fiscal stewardship as being within the scope (and call) of their priestly vocation. Indeed, when taken to its logical and behavioral extreme, this trajectory can generate:

- a formal cosmology and pastoral metaphor of an intended *divine* garden now tainted as *profane* thanks to the fine work of Adam and Eve; and

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<sup>19</sup> While the titled article is itself largely focused on fundraising duties, the interviewed pastors’ discomfort is indicative of the wider inclination and preference of many ministers to distance themselves from “money matters.”

- the distinct pastoral risk of acting out of a behavioral *financial quietism* marked by neglect of pastoral financial duties and responsibilities.<sup>20</sup>

Richard Rohr offers a helpful etymological insight which nicely reframes our project's *money catechesis* for presbyters into a more integrated theological whole:

... the word for temple is *fanum*. Everything outside the temple was *pro fanum*. (Hence we get our word “profane.”) There was “the holy” and it was distinguished from “the unholy.” The tearing of the temple veil from top to bottom is saying that division of life is over... which is the core meaning of the Incarnation. *Matter and Spirit are now forever shown to be united in Jesus* [emphasis added] (Rohr, Worthiness 2009).

Thomas Aquinas' dictum of “grace builds on nature” similarly illustrates that the Spirit acts through the materiality of our human experience. Indeed, this sense of the inseparability of human cooperation with the Spirit as necessitating the employment of temporalities finds delightful contemporary expression in the maxim “No Money – No Ministry,” anecdotally attributed to nuns running hospitals.

In apparent contradiction to this theological assertion, however, the archaic word “mammon” has seemingly entrenched itself deeply within our Western psyches as a cautionary admonition against the sirens of “profane” wealth and money. An unresolved internal tension can hence result from any lack of reconciliation between such an assumed *belief prescription* and the experientially verified reality of one's *behavioral* beliefs (e.g. that the daily pursuit of money to feed one's family is a “good thing” which God expects of family providers). Expressed in the more rarified air of intellectual formality, this bifurcated

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<sup>20</sup> At the other end of the spectrum, there are the career “buildings” pastors who find personal affinity with measureable goals such as construction projects. Their choice of corresponding pastoral leadership mantras might include, “God helps those (parishes) who help themselves.”



split can result in an unhealthy dualism which seeks an internal truce by compartmentalizing life into the discretely “holy” (better) and “secular” (seemingly necessary, but *not so* holy).<sup>21</sup>

Addressing these adverse effects of any spirit/matter dualism, Vatican II offers a corrective theological whole:

Followers of Christ must avoid a tragic separation between faith and everyday life. They can neither shirk their earthly duties nor, as the Second Vatican Council declared, “immerse [them]selves in earthly activities as if these latter were utterly foreign to religion, and religion were nothing more than the fulfillment of acts of worship and the observance of a few moral obligations (Pastoral Constitution on the Church in the Modern World, no. 43)” (USCCB 1992).

Within our project’s purview, this “tragic separation” in life can find presbyteral expression either as the unwitting neglect of pastoral stewardship responsibilities or as a more deliberate *financial quietism* – an assumed attitude of letting temporalities work themselves out in a way akin to distancing oneself from the affairs of an unpleasant lepers’ camp duly outside of the temple grounds.

The theological problem with such pastoral neglect of stewarding is captured in the preface of the United States bishops’ pastoral letter *Stewardship: A Disciple's Response*: “Once one chooses to become a disciple of Jesus Christ, stewardship is not an option” [emphasis added] (USCCB 1992). Stated alternatively, stewarding is the *theological verb* for the lived act of thanksgiving for the Spirit’s gifts of incarnate resources:

Clearly, the purpose of wealth is not security. The purpose of wealth is reckless generosity, the kind that sings of the lavish love of God, the kind that rekindles hope on dark days, the kind that reminds us that God is with us always (Chittister 2010).

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<sup>21</sup> A similar (if not corollary) ambiguity with a resultant and unhealthy dualism is often embedded within our understanding of human sexuality.

A theological framing of temporalities for our times might thus best begin with seeing *stewarding* as central to our incarnate full engagement, or *acting out*, of our intended human nature in the *image and likeness* of God:

We are living in a golden age of discovery, to the point where it has become customary for theologians to say that we are witnessing nothing less than a “revolution” in the theology of God. It is not the case that a wholly different God is being discovered ... but, finding itself in strange situations, [the faith community] seeks the active presence of divine Spirit precisely there, in their midst. Aspects long forgotten are brought into new relationship with current events (Johnson 2008, 1).

Every economic decision and institution must [thus] be judged in light of whether it protects or undermines *the dignity of the human person*. ... *We believe the person is sacred* – the clearest reflection of God among us [emphasis added] (USCCB 1986).

With financial decisions and stewarding so understood as the affirmation of human dignity (economic justice employing temporalities) and responsible safeguarding (of those resources entrusted for that purpose), “Money Tools for Presbyters” demonstratively speaks of a central pastoral task. For application within our workshop, two theological particulars provide further guidance and emphasis:

- An explicit sense of a *theology of resources*<sup>22</sup> – the Creator’s gifting of all resources for the common good and hence the heart of financial stewarding as the just application of ecclesial funds to entitled recipients; and
- An *ecclesiology of talents* – the Spirit has been busily distributing particular talents in particular people, and hence only the prayerful aggregating of all vocational skills will afford each parish community access to the fullness of the Spirit’s deliberately intended gifts:

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<sup>22</sup> Phillip Goodchild offers, for instance, a more specific *theology of money* in which “money is in itself nothing but a representation. ... of value” (Goodchild 2009, 165) – a potentiality, so to speak, for our purposes, of effecting charitable and ministerial good.

The layman is closely involved in temporal affairs of every sort. It is therefore his special task to illumine and organize these affairs in such a way that they may always start out, develop and persist according to Christ's mind, to the praise of the Creator and the Redeemer (Vatican Council II 1964, 31).<sup>23</sup>

### Canonical Expression

*Stewarding* as a theological imperative finds particular expression within ecclesial law in the metaphor of administrative governance “as a good householder” in which canonical authority is for purposes of justice and mission:

... all administrators are to perform their duties with the diligence of a good householder (USCCB 1995, v, Knowles, Holton and Swanson 2005).

In general, we could state that the canons relating to temporal goods give us numerous fundamental principles that help administrators not only to acquire goods justly, but also to administer them in an appropriate manner so that the Church's mission can be fostered and promoted (Morrisey 1996).

Two Canon Law Society of America texts, Church Finance Handbook (McKenna, DiNardo and Pokusa 1999) and New Commentary on the Code of Canon Law (Beal, Coriden and Green 2000), provide helpful guidance for the local implementation of the universal canons. Dioceses as particular churches, in turn, offer specific procedures and protocols,<sup>24</sup> subsidiary to the Church's norms, for fulfilling the universal law, including our focus area, which is often termed “temporalities.”

By example, the Diocese of San Angelo, the location of November's prototype workshop, links local diocesan policy (calling for quarterly financial reviews with specific

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<sup>23</sup> The *New York Times* offered its assessment of the Church's success at fully engaging the laity's stewarding expertise in light of both the sexual and financial scandals: “The role of lay finance committees has drawn increasing attention as the scandal has given new momentum to demands that the people in the pews be given greater say in governing the church – a promise held out in the Second Vatican Council in the 1960's but, in the eyes of many, one that remains unfulfilled” (DePalma and Wakin 2002, 1).

<sup>24</sup> Many dioceses post these procedures on their respective websites for parishioner and public access.

procedures conducted by parish finance councils) to the Church's universal norms in a document pastorally entitled *The Pastor and Parish Financial Council: Partners in Parish Management*, with the following introduction:

Canon 537 requires that "in each parish there is to be a finance council which is governed, in addition to universal law, by norms issued by the diocesan bishop and in which the Christian faithful, selected according to these same norms, are to assist the pastor in the administration of the goods of the parish." For the Diocese of San Angelo, the "Parish Financial Council Guidelines" are found on pages A6 & 7 of the *Diocesan Pastoral Manual*.

Applying canonical dimensions to our workshop, two design implications follow for emphasis:

- Within the introductory "*A Senior Pastor's Perspective*" session, it will be helpful for the presenter to include tying his pastoral practices and vision to those framed by the spirit of the universal norms – particularly canons calling for the establishment of operative parish finance councils;<sup>25</sup> and
- Within the "*Checks & Balances 101*" session, the Diocesan Finance Officer will necessarily need to lead the priest participants through the particulars of local financial protocols and policy required of parishes.<sup>26</sup>

In sum, the practical import of our theological and canonical research efforts has been to develop a supporting and credible theological impetus for our participants to proactively embrace presbyteral stewarding leadership. This vocational objective is portrayed and reinforced visually at both the introduction and conclusion of our workshop in a PowerPoint slide based on the steward's hope well articulated in Matthew 25:23:

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<sup>25</sup> Fortuitous for our prototype experience, the senior pastor presenter is also a canon lawyer and can readily integrate canonical considerations with pastoral experience.

<sup>26</sup> Given some variance in policy and practices particulars from diocese to diocese, an external presenter will not be sufficiently fluent with each site's protocols.

His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"

So supported by this theological metaphor for "faithful stewarding," we now turn to its implementation within the realities of human dynamics and organizational system behaviors which is the next topic of our consideration.

## Human Factoring / System Dynamics In Play

### *An Elephant in the Narthex*

*You don't see something until you have the right metaphor to perceive it – Robert Shaw (O'Murchu 2004, 58).*

*Institutions, I was coming to see, could be conceptualized as emotional fields – environments of force that, for all their influence over people's thinking processes, were like magnetic fields or gravitation fields, largely invisible to the naked eye (Friedman 1999, 15).*

Given the maxim that church “is the only institution I know of that requires an admission of being a sinner in order to be a member” (Sproul 2012), it is most paradoxical that our ecclesial stewarding behavior seemingly discounts the likelihood of sin manifesting itself as financial malfeasance amongst our ministers, church employees and volunteers. Charles Zech of Villanova captures this implicit psychological expectation of ecclesial exemption from the vagaries of human nature:

As a faith-based organization, we place a lot of trust in our folks, ... We think if you work for a church – you're a volunteer or a priest – the last thing on your mind is to do something dishonest (Goodstein and Strom, *Embezzlement Is Found in Many Catholic Dioceses* 2007).

Two factors are helpful for advancing our understanding of stewardship supervision: (1) the *visible* individual behavioral failings of those “trusted”; and (2) “something else” (largely *invisible*) about (and unique to) the faith-based organization itself.

That trusted individuals morally fail, we take as a human given and ecclesially ascribe to Adam and Eve.<sup>27</sup> It is thus the latter, often invisible, “something else” of Church dynamics which we wish to explore in this section. In so doing, our specific objective will be to seek key ecclesial biases which may be opaquely (if not completely invisibly) contributing to

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<sup>27</sup> The workshop itself offers *myths about fraud* to dispel naïve “*criminal character*” identification assumptions – e.g. most perpetrators do not come with specific warning labels attached.

financial system failures such as those we earlier highlighted. If such system dynamics can be named, our task would then become to use that deepened knowledge to help craft a more effective prototypical financial skills workshop for presbyters.

### Systemic Error-Bias

*Enron did a fatal thing: It created a culture that worshiped talent, thereby forcing its employees to look and act extraordinarily talented. Basically, it forced them into the fixed mindset. And we know a lot about that. We know from our studies that people with the fixed mindset do not admit and correct their deficiencies (Dweck 2006, 108).*

Seen as a postmortem, Enron’s “fatal thing” was ultimately a systemic rigidity that did not have the capacity to admit error and proactively self-correct. Effective and responsible stewarding is ultimately premised on the same operational necessity of proactively open and rapid identification of errors and mitigation of institutional vulnerabilities.

Viewed systemically, fiscal malfeasance incidents are hence both structure failures and “error” learning opportunities – a seemingly eternally looping dynamic of “cops and robbers” which started with Adam and Eve stealing apples and continues today as *eTheft* of parish bank accounts in lieu of perishable fruit.

If, therefore, an organization does not intentionally structure both proactive and ongoing ownership of one’s own errors and fallibility, little changes. Research demonstrates that for individuals “*Error-blindness* goes some way toward explaining our persistent difficulty with imagining that we could be wrong” (Schulz 2010, 18).<sup>28</sup> Failure to proactively

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<sup>28</sup> In our sacramental practice, reconciliation provides such an effect towards reducing future *error blindness*.

structure feedback loops within *organizations* produces a similar propensity towards systemic error-blindness often termed institutional “*error bias*.”

In Enron’s culture, their error bias towards “talent worship” was institutionally fatal – effectively suppressing Enron’s error correction loop (e.g. avoidance of truth) thereby leading to its demise. The parallel ecclesial question is thus to ask what embedded error biases are dynamically in play within the Church generating stewardship vulnerabilities.

### *Systemic Behavioral Parallels*

Donald Cozzens, Ph.D. and a priest of the Diocese of Cleveland, offers a potential answer by drawing our attention to the systemic similarities between current ecclesial operating dynamics and those of the bygone feudal era. He suggests a strong parallel of enculturated behavioral patterns common to the governance structure of both: “We are witnessing in the institutional church the unraveling of the last feudal system in the West” (Cozzens, Faith That Dares To Speak 2004, 12).

Extending this thesis of embedded feudal governance dynamics to contemporary ecclesial manifestations, we might therefore expect to see systemic institutionalization of:

- “... [a] body of ecclesiastics long accustomed to signs of deference and respect, some appear[ing] untouched by the grace of ‘self-doubt’” (Cozzens, Faith That Dares To Speak 2004, 74);
- “[a] clerical way of doing things as a privileged society within society at large” (Cozzens, Faith That Dares To Speak 2004, 74) ; and
- Vulnerability to compensatory self-justification: “Unlike monks, parish priests do not take a vow of poverty; but they promise to be celibate, which many assume blunts greed since they don’t have families to support. Ironically, says one South Florida priest, many priests see the sacrifice of sex and family as a



source of ‘entitlement’ – a reason parishioners should provide extra pin money for Father” (Padgett and Beach 2007, 2).

Amongst the parallels impacting stewardship dynamics, two feudal dimensions are illustrative from Cozzen’s text:

- *Loyalty and obedience* are rewarded as the system’s defacto highest value (hence suppressing questioning, challenging or calling to accountability of one’s superior);<sup>29</sup> and
- *Property itself is hierarchically exercised* (the property of those below you is nonetheless within your effective governance purview, as is all of your property, in turn, subject to the will and purview of your feudal lord, as is your feudal lord’s property subject to the king’s will and purview).<sup>30</sup>

### Systems Theory Implications

If Cozzen’s systemic thesis is accurately capturing some sense of the Church’s (largely invisible) operative *error bias* as residual to a feudal behavioral inheritance, the probability of engendering a proactively open and error-correcting ecclesial stewarding environment is further complicated as effective fiscal stewarding requires rapid and fluid feedback loops (both to and from) seniors:

From our seminary days, we have been educated and formed in a quasi-militaristic, quasi-feudal clerical society. On the day of our ordination, we promised obedience and respect to our bishop and to his successors. In such a closed world, it’s as difficult for a priest to publicly question or criticize his bishop as it is for a junior military officer to publicly question or criticize his commanding officer. Public questioning or public criticism, regardless of its merits, is perceived by any priest and many Catholic laity as disloyalty. And

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<sup>29</sup> Bearers of bad news and heralds proclaiming systemic bias have historically not worked out well as viable long-term career paths. This is acutely the case in hierarchical systems.

<sup>30</sup> One priest’s innocent and well intended remark illustrating his sincere *care* for his parish’s money, “I treat it as my own,” unfortunately, also has this parallel feudal inheritance and behavioral connotation within which erring pastors have self-rationalized *possession* of church funds (by virtue of pastoral office) as entitled use.

disloyalty is the capital sin of both the military and Catholic clergy (Cozzens, *Why Our Priests Remain Silent* 2010, 1).

Such dampening of systemic self-corrective feedback under the banner of “loyalty” leaves, in effect, error identification to the discretion and purview of the senior. Kathryn Schulz’s quip, “Most of us are a bit wry about our tendency to treat our own predilections as the transcendent truth” (Schulz 2010, 16) finds, unfortunately, an affinity within feudal operating systems. More succinctly, error admission (the first step to corrective systemic remediation) is readily blocked by a residual propensity towards heteronymous divinization of the “dignity of one’s office” (Cozzens, *Don't Expect Accountability from the Last Feudal System in the West* 2010).

If understood as a “life-long lover’s quarrel” (Palmer 2000, location 355) between mutually committed church members, corrective ecclesial dialogue can still occur. If, however, remedial voices are always heard as off key (e.g. off script) choir members (and hence “disloyal”), the spiral of error bias becomes ever more constrictive for the system:

As their consequence diminishes, so their dwindling adherents become ever more shrill and strident, more solicitous of protecting their own shrinking space rather than understanding that the voice of the times has moved on and they must listen before speaking. It happens in all organisations (Blair 2010, 43).

The challenge in applying these constraining systemic dynamics to just and effective stewardship is self-evident and includes recognizing that:

- Any operational elevation of loyalty and obedience to paramount value is inherently at odds with objective “TABs” (transparency, accountability and best practices) – e.g. we *are* our brother’s TABs keeper, as is he *my* TABs keeper;

- Just prudence precludes “perks, power, privilege”<sup>31</sup> or office as entitlement or exemption from required *checks and balances*; and
- Ceding concentration of financial controls *to anyone* (whether priest, prophet, or king) is inherently fiscal anathema.

### Workshop Presentation Implications

The final consideration which we shall briefly note from our supporting research of *Human Factoring / System Dynamics in Play* is on the workshop design itself. In addition to the key stewarding skill sets which shall be presented, it becomes apparent that it would be beneficial to the presbyteral participants to:

- *Illuminate systemic bias’ existence*: Embedded system biases are generally obscure to those within the system and require explicit illumination in order to be addressed: “we can be wrong, or we can know it, but we can’t do both at the same time” (Schulz 2010, 18);
- *Carefully select the “illuminator”*: Operative system bias also provides the answer as to *who* would be the optimal presenter covering systemic biases within the workshop. The presenter must be very credible and held in high regard in the eyes of the presbyter participants – a senior pastor with demonstrated pastoral experience.

Having identified the ministerial challenge ahead of us and its theological dimensions, and having now concluded our consideration of systemic impacts, we are well prepared to explore our next topic, the current *solutions* dialogue.

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<sup>31</sup> A common refrain used in various iterations by Richard Rohr, OSF (Rohr, *Discerning Our Complicity* 2012).

### Current “Solution” Resources

*But think about it – do you want to never grow? Next time you’re tempted to surround yourself with worshipers, go to church. In the rest of your life, seek constructive criticism (Dweck 2006, 53).*

*But the one and the same Spirit works in all of these, distributing to each one separately as he desires (1 Cor. 12:11).*

In proactively addressing its particular institutional stewardship vulnerabilities, the Church, unlike its secular cousins in the business and governmental fields, has a two-fold unique advantage: (1) Its theology informs the community that the search for solution resources should be driven by knowledge that the Spirit has intentionally distributed solution talents “everywhere;” and (2) that even within its own institutional membership, the Church has *a lot of* that “everywhere” (e.g. provided distributed talents) to draw from.<sup>32</sup>

With 1.2 billion members, the Roman Catholic Church is the largest organization in the world, the most populous single entity that operates nearly everywhere (Berry 2011, 4).

Turning then to our project’s purpose of delivering an effective prototype workshop to assist presbyters in their roles as Chief Stewards, we thus propose in this section to briefly review:

- *Solution implications for presbyteral formation* – the incongruence of current formation preparation vis-à-vis contemporary pastorship requirements; and
- *Financial skills/knowledge resources* – an inventory of some of the key existing resources available to priests for both further developing their financial and stewardship skills, and engaging assistance at the parish level.

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<sup>32</sup> The intention here is *not* to suggest limiting skills and talents resourcing to the Church community. (Indeed, the Spirit is not only busy everywhere distributing particular gifts, but presumably, chooses using the full breadth of humanity to fully accomplish their distribution). Rather, our purpose is to clearly illustrate that it is *not any lack of talents and solution resources* that could possibly preclude us from proactively tackling our ecclesial stewardship challenges.

*Solution Implications for Presbyteral Formation*

Eugene Hemrick, then director of research for the USCCB, offers in his article, “Priests Should Practice Natural Financial Planning,” an excellent summary of what would prospectively *need to change* in the vocational formation of priests’ relationship to finances and hence stewarding expectations (Hemrick 1995, 30-33):

- Priests generally have a “love-hate relationship with money”;
- “Whenever managing money is treated in the seminary, it is usually dealt with superficially and with no real in-depth study”;
- “The trend of priests who would like to distance themselves from financial concerns will probably grow”; and
- “In light of changing times . . . , it would be wise for the church to generate all the illumination it can on priests and their relation to money” – e.g. education.

Robert Kress further explores the implications of today’s demands of contemporary pastoring vis-à-vis traditional presbyteral preparation in *The Priest-Pastor As C.E.O.* Kress observes that the seeming behavioral consequence for many of today’s priest-pastors is “a sort of schizophrenia. Their education and formation were in the monastic mode, but their ministry required them to operate in a world mode” (Kress 2002).

While understandable, *knee jerk* reactions have not proven particularly helpful nor constructive to developing *solutions*:

- A preoccupying “*extreme* teams” debate risks ensuring and divisively producing a “winner takes all” polarization. – e.g. either the church should/will run like a business or the church is not a business and should/will totally shun and reject acting like one;<sup>33</sup>

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<sup>33</sup> This debate would seemingly be the expressed behavioral sister of the “profane” vs. “holy” bifurcation considered previously.

- In addition to not enhancing ecclesial community, it is also axiomatic that mutually exclusive (non-dialogical) *camps* do not bring optimal solutions; and
- On a positive note, this ecclesial challenge of the proper stewarding supervision and balancing of money with pastoral duties is seemingly quite ecumenical in our times (Hotchkiss 2006) and hence calls for the free exchange of solution resources.

### Financial Skills/Knowledge Resources

Compared with the complexity of human dynamics, the resourcing of training in the mechanics of TABs (“Transparency, Accountability and Best Practices”) is remarkably straightforward. Ample expertise exists both within and without the employ of the Church, for instance, to readily expand routine audits (Heinen 2008) and proactively review internal controls (Catholic Online 2007). The primary systemic constraints are (1) residual ecclesial cultural resistance; and (2) appropriation of corollary funding commitments – with the former (the *will* to do so) being the more problematic.

Willing talent with professional competences is readily available to the Church at both the national and parochial levels. Within the schema of “time, treasures, and talents,” my experience has been that talented lay men and women are more than happy, indeed gratified, to be able to contribute their gifts to the Church.

Four such easily accessed and proactively engaged Catholic resources deserve special mention:<sup>34</sup>

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<sup>34</sup> As would be anticipated, these Catholic resources combine ministries to address targeted needs. For instance, The APC and DFMC have collaborated to produce resources for the USCCB on such topics as ecclesial internal controls and audits. A large array of non-USCCB recognized resources is also readily available – ranging from “how to” online bookkeeping skills courses to church specific resources. Most notable in this latter category is the National Leadership Roundtable on Church Management, a not-for-profit organization offering an array of products and services, which has been met with some degree of resistance by the Catholic hierarchy (MacMillan 2008, 2).

- The Accounting Practices Committee – comprised of CPA/CFO members from dioceses, members representing LCWR and CMSM (the men’s and women’s religious communities), CPA advisers from large public accounting firms, and the USCCB’s CFO (USCCB 2007), the APC makes recommendations to the USCCB and develops financial tools to assist the dioceses and eparchies of the United States Church;
- Diocesan Fiscal Management Conference – established in 1970 and allied with the USCCB through the formal linkage of its Episcopal Moderator, the DFMC proactively promotes financial transparency, accountability and best practices through the free exchange of information and practices between Diocesan Fiscal Officers, the offering of on-going educational conferences for diocesan fiscal professional development, and the Certification of Diocesan Fiscal Managers (“CDFMs”).
- Diocesan and Parish Finance Councils – immediate business competences are available to local ordinaries and pastors through their respective Diocesan Finance Councils and Parish Finance Councils. Mandated by canon law, these advisory bodies bring particular and direct financial expertise to their local churches. Two supporting resources for these bodies include: (1) Financial Council Manuals, Guidelines, and Internal Audit Checklists produced by their dioceses to assist with implementation of the respective protocols; and (2) Other offered guidance books, such as *Best Practices of Catholic Pastoral and Finance Councils* (Zech, Gautier, et al. 2010)<sup>35</sup>; and
- Catholic Universities – formal degrees and institutes are offered in financial ministry and related competencies by several Catholic colleges and universities such as Villanova (Augustinian) and Boston College (Jesuit). Villanova’s efforts, including an advanced degree of “Master of Science in Church Management” (Alsop 2008), (Filteau 2010) and their “Summer Church Management Institute” deserve particular note as Charles Zech,

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<sup>35</sup> An overview of key survey findings and book highlights is offered on Villanova’s website (Villanova University).

director of their Center for the Study of Church Management, has also been a leading contributor to this developing research dialogue, including co-authoring the 2007 seminal report, *Internal Financial Controls in the U.S. Catholic Church* (West and Zech).

The evident good news from our research is that existing resources and talents abound to assist the Church with proactively addressing its current stewarding challenges. The disappointing news is the seeming lack of readily available “hard facts” as to (1) what precisely *is* being currently offered within dioceses to train and prepare priests for stewardship pastoring; and (2) what skill sets do *experienced pastors* report as having been most useful in their stewarding leadership and hence should be incorporated into our project’s prototypical workshop design.

Intent on resolving this deficit, we now turn to our project’s original research surveys – our next and final topical consideration.



### Project's Original Contributory Research

*There are three kinds of lies: lies, damned lies and statistics.*<sup>36</sup>

*...writing the facts on a piece of paper and stating our problem clearly goes a long way toward helping us to reach a sensible decision [emphasis added] (Carnegie).*

We have seen from our review of the supporting research that two key fact sets for our project's purpose were seemingly not available in the public literature:

1. What precisely is currently being offered to assist presbyters through workshops at the diocesan-level across the United States?
2. What skill sets do experienced pastors themselves, vis-à-vis financial skills prescribed by financial managers or educators, validate as being most helpful in their lived experience as Chief Stewards of their parishes?

As to the former fact set, it is apparent that an accurate inventory of current diocesan workshop offerings would provide both some helpful sense of the national landscape (the scope and scale of training efforts already underway) and, more particularly, would offer an informed curriculum to build upon. Similarly, data reporting senior pastors' assessment of stewarding skill sets most necessary in their lived ministry would critically inform both optimal workshop content design plus satisfy a corollary purpose of comparing existing diocesan prescriptions vis-à-vis senior pastors' actually employed skills sets.

Our project thus included in its purpose conducting surveys to resolve these two key research needs. Two benefits were evident: (1) optimization of content inputs for this project's own prototypical workshop design; and (2) contributory intention to the growing public pool of available research resources.

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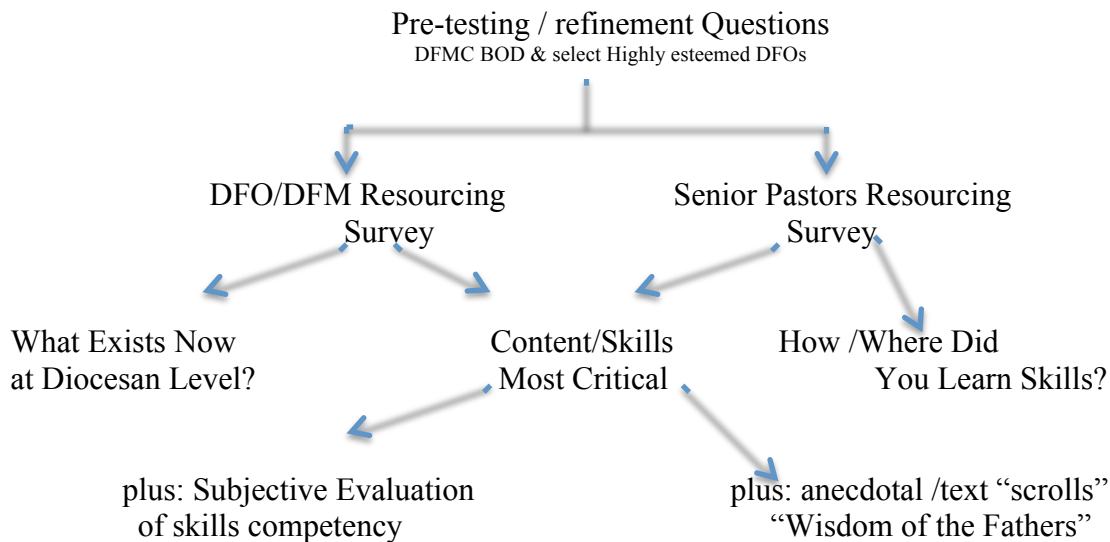
<sup>36</sup> This popular quote, employed by Mark Twain, has been attributed alternatively to Lord Courtney, Baron Bramwell, Earl Benjamin Disraeli, and a host of other Englishmen (University of York 2011).

The unique opportunity to conduct this original research was afforded through my service as Executive Director of the DFMC by offering both direct access to the United States' and Canada's Diocesan Fiscal Officers (and their professional staffs) as well as referral access to senior pastors through our DFMC membership.

A total of three research surveys were hence designed and undertaken employing an anonymous reporting format:

- A 5/4/11 *pre-testing survey* of prospective content areas sent to a sample of very experienced Fiscal Officers and past/present DFMC Board Members seeking to identify the survey's currently missing high value content topics and to replace any low value content topics;
- A 5/24/11 *Diocesan Fiscal Managers survey* was sent to 587 members across 214 dioceses and eparchies – resulting in 110 responses; and
- A 6/21/11 *Senior Pastors survey* was disseminated through the same DFMC field of dioceses and eparchies – with 122 pastors graciously responding.

Depicted schematically, the project's strategic flow and research contribution track for these three surveys was designed as follows:



### Survey Respondent Profiles

Our surveys included opportunities for collecting anonymous categorical and profile information from our respondents:

- *Senior Pastor profiles:* of those offering responses, 87% had been ordained for 20 or more years (64% more than 30 years); 59% were serving in one of the larger parishes in their diocese, 27% in an average size parish, and 14% in one of the smaller parishes; with less than half (48%) reporting having a full-time parish business manager; and
- *Diocesan Fiscal Manager profiles:* of those offering responses, 75% were serving as the canonical Diocesan Fiscal Officer (the remainder as internal auditors or other fiscal professionals); with 77% having six or more years with the diocese (30% sixteen or more years, 54% eleven or more years); representing in almost perfect thirds large-sized (350,001 or more Catholics), medium-sized (100,000-350,000), and small-sized (less than 100,000) dioceses or eparchies.

Having thus verified the rich depth of service experience amongst both our senior pastor and fiscal manager respondents, we can now consider the survey results for our particular questions of project interest.

### Existing Financial Workshops for Priests

The diocesan fiscal managers survey included inquiries to establish some sense of existing diocesan-level financial training programs for priests. This survey posed conditionally driven subsequent *question streams* driven off of a threshold question of, “Does your diocese *currently offer* Clergy Financial Workshops training for priests &/or seminarians?”

- (Conditional logic *if so*):
  - “What are the *primary ‘Clergy audiences’* of your Clergy Financial Workshops?” and
  - “Are your diocese’s Clergy Financial Workshops *required* for at least some clergy?”<sup>37</sup>
- (Conditional logic *if not*):
  - “How likely is your diocese to offer Clergy Financial Workshops for priest &/or seminarians *within the next 3 years?*”

The responses to the threshold question of existing clergy financial training suggests that approximately two-thirds of the respondents did *not* currently have such an offering in place:


Does your diocese currently offer Clergy Financial Workshops training for priests &/or seminarians?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes - for Both priests & seminarians	<div></div>		14	12.8 %
Yes - for only priests	<div></div>		17	15.5 %
Yes - for only seminarians	<div></div>		5	4.5 %
NO active current program offered	<div></div>		71	65.1 %
No Response(s)	<div></div>		2	1.8 %
Totals			109	100%

Within those dioceses and epharchies affirmatively reporting the current offering of clergy financial workshops, the intended target audiences emerged as principally the ordained presbyters (subcategorized into “newly appointed pastors”, “newly ordained priests”, and “newly arrived International priests”) with approximately one-third of the respondents also including seminarians in their educational efforts:

<sup>37</sup> As a lower value question, the opportunity to answer was offered but not forced by the survey software. 68% of respondents elected not to answer, thus yielding no meaningful data for this particular question.


What are the primary "Clergy audiences" of your Clergy Financial Workshops?[multiple selections can be made]

Answer	0%	100%	Number of Response(s)	Response Ratio
Newly appointed Pastors			23	65.7 %
Newly Ordained priests			17	48.5 %
Newly arrived International priests			12	34.2 %
Seminarians			12	34.2 %
Other			5	14.2 %
<b>Totals</b>			<b>35</b>	<b>100%</b>

For those dioceses and eparchies *not* currently offering clergy financial workshops, the mean likelihood of doing so was slightly above average and presented the following distribution:

How likely is your diocese to offer Clergy Financial Workshops for priests &/or seminarians in the next 3 years?

1 = Not Happening, 2 = Poor Odds, 3 = 50:50, 4 = Decent Odds, 5 = Almost Certain

	1	2	3	4	5	Number of Response(s)	Rating Score*
						71	3.2

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.



Hold the mouse over each color of the bar to see the number of respondents.

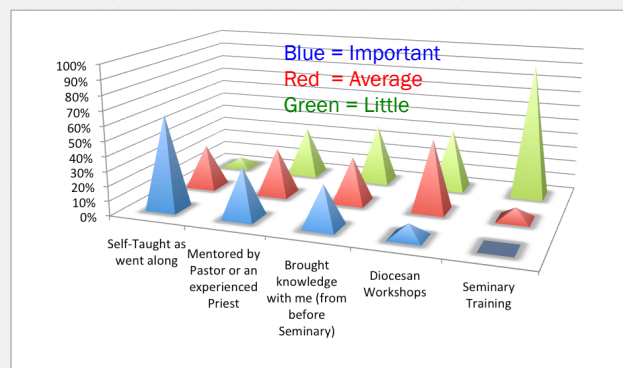
		Number of Responses	Rating Score*
		72	3.2

### Senior Pastors Research Results

Drawing on their lived experience, the survey's initial question sought to identify *how*, in practice, the senior pastors had acquired their necessary fiscal stewarding skills over their ministerial careers, with formally provided training (from seminaries or dioceses) being relatively rare:

## D.Min. anonymous National Survey, 2011

### *Research Results: How Senior Pastors Learned*

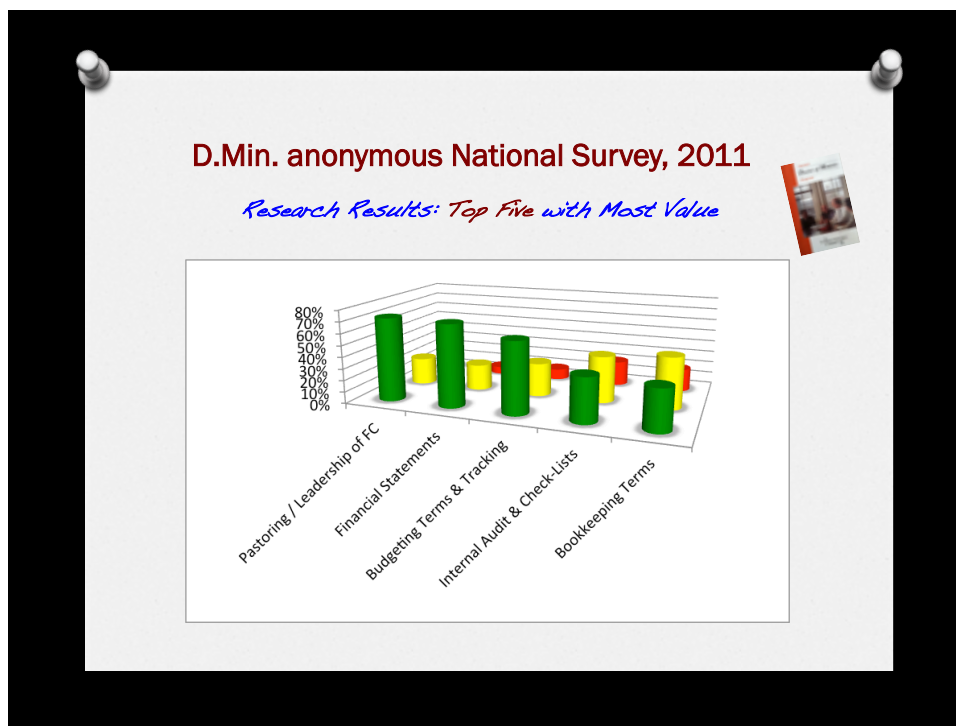


1 = Not a real Source, 2 = Average/Some, 3 = Important Source

Answer	1	2	3	Number of Response(s)	Rating Score*
Seminary Training				99	1.1
Diocesan Workshops				99	1.7
Mentored by Pastor or an experienced Priest				99	2.0
Self-Taught as went along				99	2.6
Brought knowledge with me (from before Seminary)				99	1.9

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Having learned *how* the participants had acquired their financial skill sets, the next task was to identify *what* precisely were the specific stewarding skill sets that these senior pastors had found over their ministerial careers as having been most necessary for their ministries as pastors. The top five topical responses from the senior pastors could hence be used to identify and form the *core content for our prototype workshop*:



From your lived experience as a priest, what topics/skills have you found to be of most value to you as a Pastor for your parish financial duties?

1 = Lesser Importance, 2 = Average Importance, 3 = Higher Importance

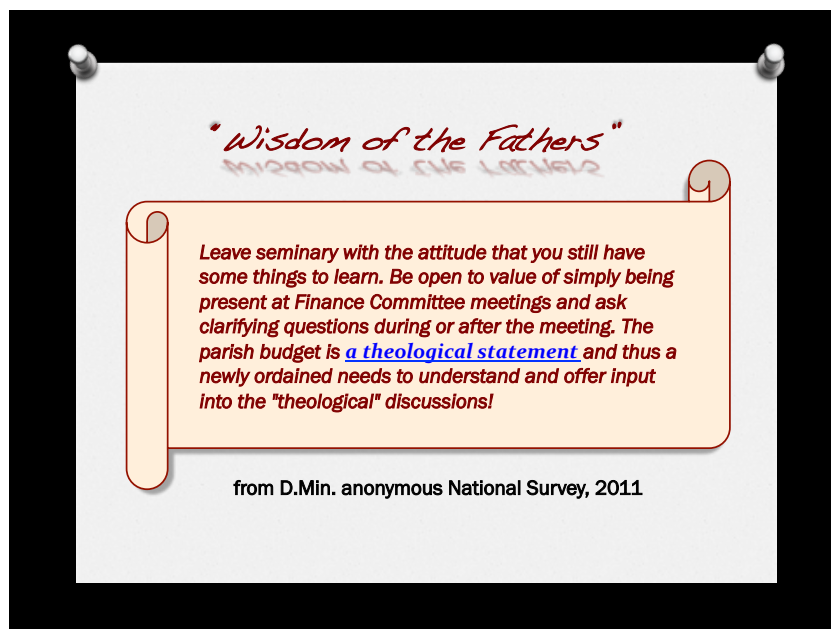
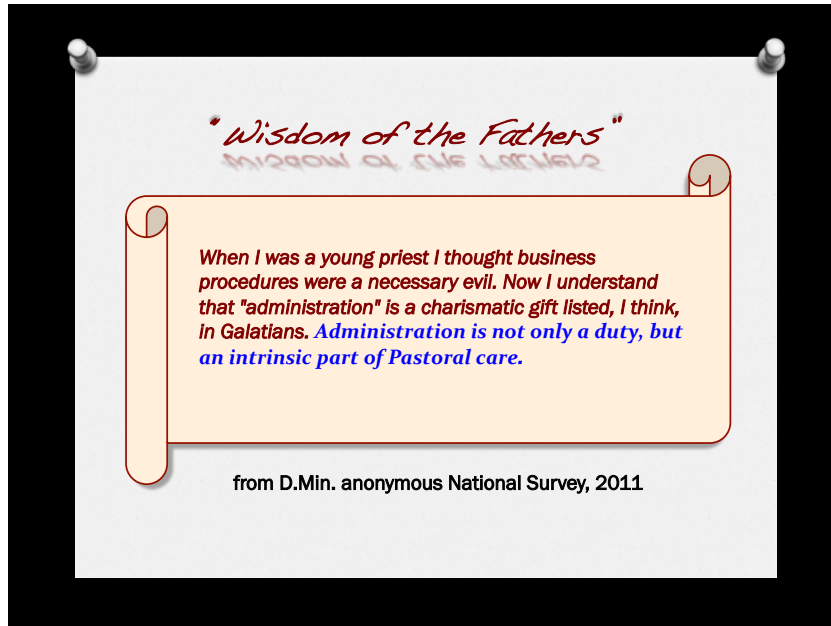
Answer	1	2	3	Number of Response(s)	Rating Score*
Bookkeeping Terms & Processes				97	2.2
Financial Statements Interpretation				97	2.6
Budgeting Terms, Process & Tracking				97	2.5
Insurance: Terms & Basics				97	1.9
Information Technology: Automation & Risk				97	1.9
HR: Personnel Best Practices & Tax Requirements				97	2.1
Investments: Terms, Basics & SRI				97	1.7
Internal Audit Procedures & Check-Lists				97	2.1
Pastoring / Leadership of Financial Councils & Business Managers				97	2.7
Personal (Clergy) Finances & Taxes				97	2.2

\*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Given this unique research opportunity to tap into the wisdom of these senior pastors, the survey closed with an open-ended solicitation for “Any other suggestions or thoughts about how to best help new priests acquire the necessary financial skills for their ministry?”

Eighty-six men responded and therein inspired creation of visual anecdotal “*Wisdom of the Fathers*” scrolls which were scattered throughout the workshop presentation as *heritage statements* offered from the senior pastors to the younger priest participants.

Two examples serve to illustrate this additional benefit derived from our survey as workshop “Wisdom Scrolls”:





### Diocesan Financial Managers Research Results

In addition to providing our datasets for existing diocesan-level priest training in financial matters, the Diocesan Finance Managers respondents offered a complementary professional *skill sets* lens to that of the senior pastors for designing optimal presbyter workshop content.

From your experience working with priests in parish financial matters, what topics should be emphasized to assist priests in their financial duties?

1 = Underweight, 2 = Average Weight, 3 = Overweight

Answer	1	2	3	Number of Response(s)	Rating Score*
Introduction to Bookkeeping Terms & Processes				104	2.1
Introduction to Financial Statements Interpretation				104	2.6
Introduction to Budgeting Terms, Process & Tracking				104	2.6
Introduction to Insurance: Terms & Basics				104	2.1
Introduction to Information Technology: Automation & Risk				104	1.9
Introduction to HR: Personnel Best Practices & Tax Requirements				104	2.5
Introduction to Investments: Terms, Basics & SRI				104	1.6
Internal Audit Procedures & Check-Lists				104	2.3
Pastoring / Leadership of Financial Councils & Business Managers				104	2.8
Personal (Clergy) Finances & Taxes				104	2.2

The respondents were then asked, based upon their “experience working with priests in parish financial matters, what is your *subjective* sense of the actual skill levels of most priests in these areas vis-à-vis the demands of their financial duties?” Using the same three tier scale with “1” as *BELOW requirement*, “2” as *MEETs requirement*, and “3” as *ABOVE requirement*, the diocesan fiscal managers offered a generally dismal assessment of their priests’ actual skill sets vis-à-vis the same ten financial skill set demands:



Hold the mouse over each color of the bar to see the number of respondents.

Answer		Number of Responses	Rating Score*
Bookkeeping: Understanding Terms & Pastoring of Processes	75% 24%	103	1.2
Financial Statements Interpretation	81% 18%	103	1.2
Budgeting: Understanding Process & Tracking	68% 30% 0%	103	1.3
Insurance: Understanding Terms & Requirements	66% 33%	103	1.3
Information Technology: Automation & Risk	77% 22%	103	1.2
HR: Understanding/Using Personnel Best Practices & Tax Filing Requirements	85% 14%	103	1.1
Investments: Understanding Key Terms, Basics & SRI	73% 26%	103	1.3
Internal Audit: Understanding Key Procedures & Check-Lists	76% 22% 0%	103	1.2
Pastoring / Leadership of Financial Councils & Business Managers	60% 39%	103	1.4
Own Personal (Clergy) Finances & Taxes	47% 50% 1%	103	1.5

This skill assessment data, when taken together with the fiscal professionals’ report of 65% of dioceses not currently offering priest training workshops, further evidences the project’s premise, namely the urgent ministerial need for a prototypical “*Pastoral Finance Workshop: Money Tools for Presbyters.*”

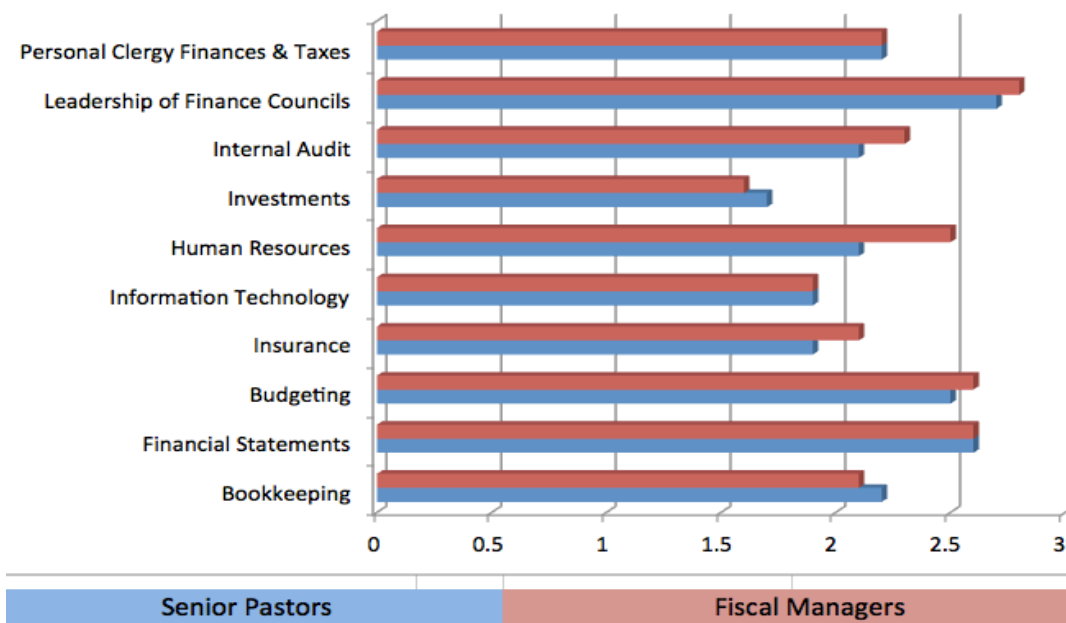
### Research Conclusions for Project Application

Very fortuitously, our research efforts also yielded an informed basis for the optimal *content design* to deliver to the presbyters. As a pleasant surprise vis-à-vis my anticipation of markedly different skill set recommendations, our two operator groups together formed very complementary binocular lenses – two different vantage points reaching the same substantive content conclusions:

- There was identical agreement that the “#1” stewarding skill set required of a pastor is “Leadership of Finance Councils and Business Managers;”
- Both vantage points identified the same “top 3” optimal financial skill sets for pastors; and

- There were not any marked variances in their overall relative assessment ratings of the remainder of the skill sets.<sup>38</sup>

<i>Skill Sets</i>	<i>Rating Scores</i>	
	Senior Pastors	Fiscal Managers
Bookkeeping	2.2	2.1
Financial Statements	2.6	2.6
Budgeting	2.5	2.6
Insurance	1.9	2.1
Information Technology	1.9	1.9
Human Resources	2.1	2.5
Investments	1.7	1.6
Internal Audit	2.1	2.3
Leadership of Finance Councils	2.7	2.8
Personal Clergy Finances & Taxes	2.2	2.2



With this strong coincidence of identified optimal workshop content in hand, the task of *workshop design*, the subject of the next chapter of our consideration, was now markedly easier.

<sup>38</sup> The exception of the noticeably higher fiscal managers' rating of HR is likely reflective of their concern for timely parish tax withholding deposits and maintenance of required employment forms.

## Chapter 3: Project Prototype Implementation

### Responsive Design Stage

*Which of you wishing to construct a tower does not first sit down and calculate the cost to see if there is enough for its completion? Otherwise, after laying the foundation and finding himself unable to finish the work the onlookers should laugh at him and say, "This one began to build but did not have the resources to finish" (Luke 14:28-30).*

*"Prior Planning Prevents Poor Performance" – Military Training adage*

The purpose of our design stage was to translate effectively the results from our supporting research's identified *need to know* financial skill sets into an effective workshop response optimizing the stewardship learning experience for the participating priests.

To achieve this, the following three key elements were considered during the prototype's design stage:

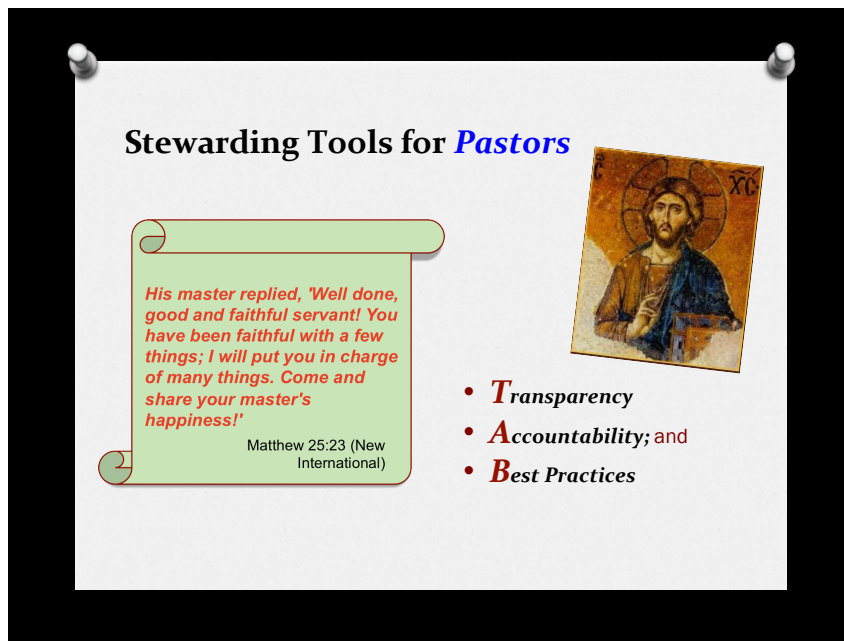
1. *Content and resources selection* – scheduling of the optimally beneficial skill sets (using our survey conclusions) matched to the prototype's available presenter resources<sup>39</sup>;
2. *Delivery methodology* – mindfully employing andragogical principles as our guiding approach given our adult learners audience; and
3. *Other design considerations* – employing a variety of session elements and processes into the two-day prototype experience.

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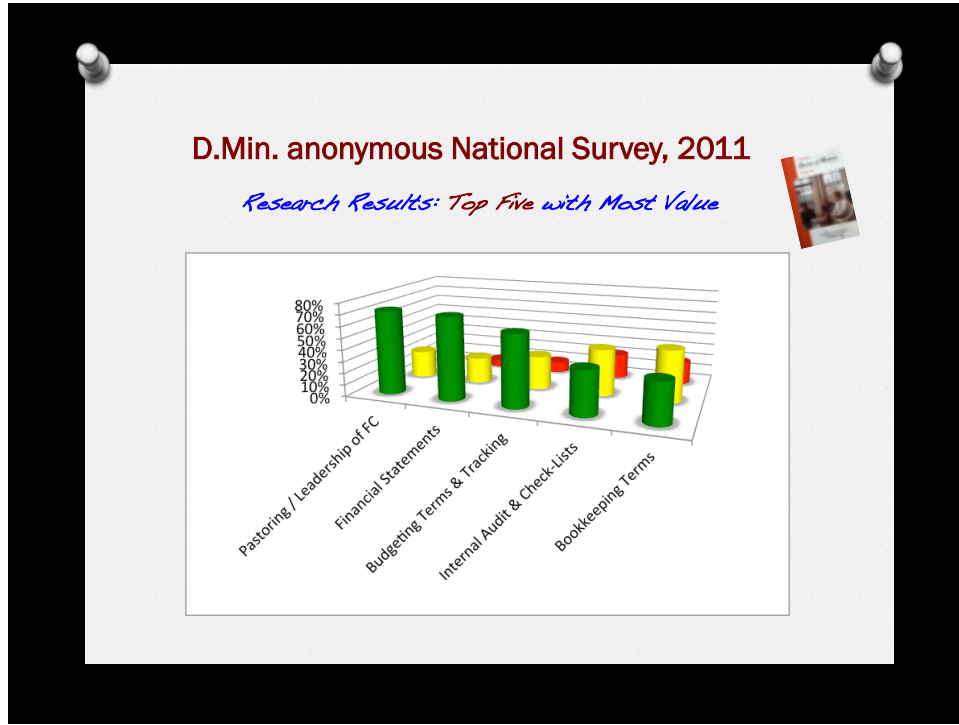
<sup>39</sup> As the objective of this project is prototypical, our designed workshop must be *readily repeatable*. Thus while providing the researched structure for the choice of skill sets, our design is deliberately intended to be easily replicated using each diocese's local personnel resources for the presentations. Four key roles are defined for adaptive subsequent local resourcing: (1) a credible senior pastor to formally frame the workshop's skills import within the priestly calling; (2) the local Diocesan Fiscal Officer's availability to speak to specific local policies and practices; (3) additional credible senior pastors to serve on the evening's open pastoral session; and (4) skilled presenters to offer each of the specific skill set sessions. For this purposes of this D.Min. project, the candidate was required to serve as the presenter in most every session. Future workshops would ideally want to engage a diversity of presenters to capture both unique expertise and achieve session variety for the sake of participants and presenters alike.

### 1. Content and Resources Selection

“Keeping TABs” (Transparency, Accountability, and Best Practices) was chosen as the key *memory moniker* for the workshop’s participants. A more vocationally refined visual tie of the scroll of Matthew 25:23, the workshop’s purpose of “Stewarding Tools for Pastors,” and the memory moniker (“TABs”), were repeatedly slipped into the workshop’s PowerPoint presentation to reinforce this globally unifying (and “takeaway”) workshop theme of priest as *Chief Steward*:



The task of then moving from this global “Keeping TABs” theme to our design selection of *topical specifics* was rather straightforward in light of our research preparation. Given the high coincidence of agreement between the surveyed senior pastors’ lived experience and diocesan managers’ assessment of optimal “need to knows” for priests, our five skill set *session choices* were immediately evident:



Two final topical considerations were also incorporated into our prototype's content design:

- In addition to the key five stewarding *skill sets*, a “preemptive” *pastoral session* was systemically critical (as we had earlier identified during our human dynamics/organizational dynamics research) for the workshop's successful reception by the priest participants. Hence a *vocational and theological session*, to be presented by a highly respected and credible pastor, was designed into the workshop as the *first scheduled content*; and
- A device was necessary for providing the participants with a broader exposure to the general *language of finance* which they were likely to hear during their parish finance council meetings. Our design hence encouraged the presenters of the specific skill sets to try to take advantage of opportunities during their sessions to use certain pre-identified “vocabulary/concept words” and thus offer the participants some explanatory exposure and familiarity:

Vocabulary/Concepts for Familiarity

Introduction to Bookkeeping:

- Transparency
- Accountability
- Best Practices
- Tracking, Trails & Control
- Accounting Cycle
- Chart of Accounts
- Matching Principle
- Balancing vs. Cooking the Books
- Double Entry Bookkeeping
- General Ledger, Journals, & Entries,
- Debits & Credits
- Month & y/e Closing
- Employees, Taxes, & Withholding
- Receivables & Payables: Aging
- Bank Reconciliations

Introduction to Financial Statements:

- Accounting Standards
- Audits vs. Agreed Upon Procedures
- Assets, Liabilities & Equity
- Accrual vs. Cash Accounting Methods
- Balance Sheets
- Income Statements
- Cash-Flow Statements
- Note the Notes!
- Consolidated Statements

Introduction to Budgeting:

- The Budgeting Cycle
- Budgeting as Control: Leaks
- Budgeting as Management
- Point of departure: Existing Data
- Pastoral/Programs Forecasting
- Seasonality vs. Fixed Monthly
- Monitoring & Learning

Introduction to Checks & Balances:

- Written Procedures
- Internal Controls
- Internal Audit Checklists
- Span of Control in Parishes
- Diversification of Duties
- Fraud, Embezzlement & Bad Things
- Timely Taxes vs. Bad Things
- Required Forms on File
- Who Pays the Penalties?
- Who Goes to Jail?

Other Financial Responsibilities:

- Investments & SRI
- Insurance – personnel
- Insurance – property & liability
- Information Technology

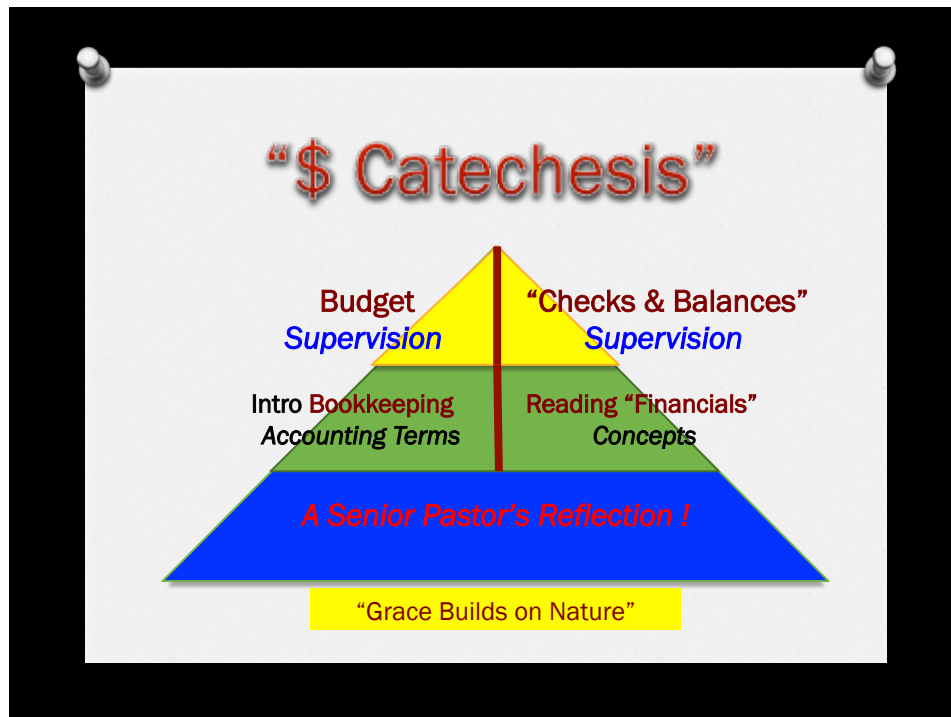
2. Delivery Methodology

Drawing upon Ausubel’s “technique for helping students learn and retrieve information by making it meaningful and familiar” (Knowles, Holton and Swanson 2005, 242), the *delivery design* of the project employed the “Whole-Part-Whole Learning Model:”

The “First Whole”

“To provide a mental scaffolding through advance organizer and schemata alignment to prepare learners for the new instruction” (Knowles, Holton and Swanson, 242), an initial

*Welcome and Overview session* was designed to provide a global “first whole” to the workshop’s directional logic which included employing *a visual navigational aid* which was repeatedly updated (to track progress and provide content unity) before each workshop session:



“To provide *motivation* for the participant to want to learn by making the content meaningful and *connecting it to the learner* [emphasis added]” (Knowles, Holton and Swanson, 242), a concerted effort was made to frame or tie the whole workshop opportunity to the participants’ priestly vocation. Hence the design included: (1) the *live* witness of a highly credible senior pastor from the diocese as the opening content presentation; and (2) the *survey* witness of other senior pastors from across the country through the use of our unique anecdotal “Wisdom of the Fathers” visual scrolls.<sup>40</sup>

<sup>40</sup> Examples appear on pages 50, 70, 72, and 74.



Lastly and so as to “assist with future ‘memory retention and retrieval’” (Knowles, Holton and Swanson, 243), the key “TABs memory moniker” visual<sup>41</sup> was employed repeatedly as both a reinforcing memory “takeaway” and unifying proxy for the workshop’s intended pastoral *whole*.

### The “Parts”<sup>42</sup>

As our research had already yielded our design *content*, session sequencing was the primary *parts* task remaining. This was accomplished with two primary design considerations: (1) optimizing motivational engagement (hence the senior pastor’s presentation *part* first); and (2) certain inherent “building upon” prerequisites within the topical parts themselves. (Basic bookkeeping terms, for instance, needed to be first established before moving on to consideration of reading financial statements).

Given these considerations, the following choice of *sequencing* was employed to produce a coherent delivery flow of the *parts*:

- Welcome & Overview;
- Senior Pastor Presentation on Spirituality/Vocation;
- Bookkeeping 101;
- Financial Statements 101;
- *Evening* Senior Pastors Panel (informal gathering offering the priest participants motivational reinforcement by their senior peers);
- Budgeting 101; and
- Checks & Balances 101.

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<sup>41</sup> This visual was previously illustrated on page 55.

<sup>42</sup> A fuller discussion of each part’s specific *content* will be detailed in the second part of this chapter, *The Prototype Workshop Experience*.

### The “Second Whole”

Given Knowles’ guidance that “the whole is greater than the sum of the parts, it is here, in the ‘second whole,’ that we contend that complete understanding occurs” (Knowles, Holton and Swanson, 245), two mutually reinforcing vantage points were designed to form the workshop’s concluding *second whole*: (1) a participant driven “*What’s Missing?*” open session; and (2) a concluding instructor driven review and closing of the two days.

The methodological purpose of the participant driven session was, in effect, to invoke *peer teaching of the second whole*. This element’s design was hence one of welcoming *questions* (to thereby provide clarity to already presented content and to resolve uncovered “missing” content) and *observations* (offering “connections”) to surface the participants’ vantage point of a prospective second whole.

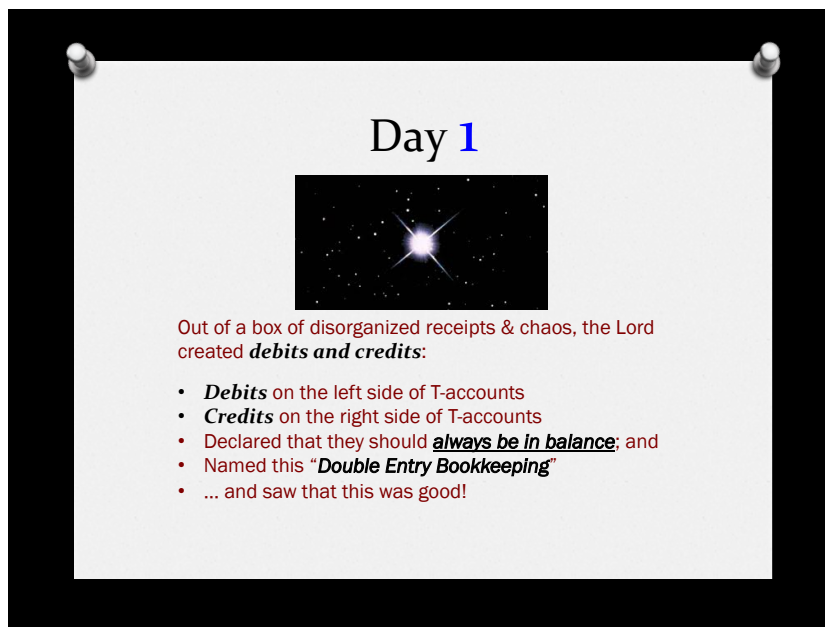
Complementary to this, a final and concluding “bringing it all together session” was presented “for the instructor to go back and strengthen those traces [of the skill set parts] by forming the instruction whole ...” (Knowles, Holton and Swanson, 246) of the workshop’s pastoral purpose, thus completing the “Whole-Part-Whole Learning Model.”

### 3. Other Design Considerations

A concerted effort was made to incorporate other specific adult-learner elements and processes into the two-day prototype experience, particularly to overcome the predisposed *lecture bias* inherent in many (if not most) financial terms/skills presentations. These other design considerations included:

- “*Seating to facilitate participation*” – employing informal group tables and flipboards in lieu of formalized lecture hall room set-up (Eitington 2002, 325);

- *“WIIFM” engagement* – repeatedly linking the workshop’s skills presentations to “What’s In It For Me” given the participants’ motivation and commitment to their priestly vocations (Eittington 2002, 22);
- *Small Group Learning emphasis* – Recognizing that “the small group is the basic unit for participative training ...[which] provides the opportunity to learn from one’s peers and to test out the validity of one’s own ideas” (Eittington 2002, 25), small group activities (in 3-5 member priest groups) were devised, such as analyzing assigned parish financial statements and reporting back their pastoral stewarding conclusions to the larger group;
- *Flipboard activities* – soliciting and recording on newsprint of participants’ answers and thoughts responsive to questions posed to the large group; and
- *Creative Adaptation* – tailoring of accounting concepts to the presbyteral audience, such as the “First 7 Days of Accounting” (“Day 1” shown below), to more painlessly engage the priests in “(left brain) business matters:”



By thus bringing together our researched needs analysis of optimal content, the macrostructure of “First Whole, Parts, and Second Whole,” and androgogical considerations, we arrived at our prototype’s specific two-day schedule design:

# **Money *Tools* For New Presbyters Workshop**

Diocese of San Angelo  
Christ The King Retreat Center  
November 8-9, 2011



## **Preliminary Schedule**

### **Tuesday, November 8, 2011**

11:45 – 12:45 lunch served

1:00 – 5:30 Tuesday's Workshop Elements:

- Welcome
- Overview
- A Senior Pastor's Perspective: \$Administration & Priestly Ministry
- The Contemporary Ecclesial Set-Up: The Perfect \$Storm?
- A Quick Inventory
- Books 101: An Introduction to "Need To Know" Terms
- Financials 101: "Financials" Reading for Pastors

5:30-7:00 Reception & Dinner

7:00 – 8:00 "*Wisdom of the Fathers*" - A Senior Pastors Panel

### **Wednesday, November 9, 2011**

7:30 – 8:00 Eucharist

8:00 – 8:45 breakfast served

8:45 – noon Wednesday's Workshop Elements:

- Reframing/Review/Overnight Questions?
- Budgeting 101
- Checks & Balances 101
- Open Session: "What Did We Miss?"
- Concluding Session: Bring It All Together within Priestly Ministry
- Concluding Inventory & Raffle

noon – 12:45 lunch served & departure

## The Prototype Workshop Experience

### *Money Catechesis “in Real Time”*



### Pre-Workshop Logistical Preparations

Once the workshop’s design research was complete and in hand, several key supporting and logistical *checklist items* remained to be attended to:

1. Securing episcopal and senior chancellery workshop approval and active sponsorship;
2. Invitations to (and encouraging attendance of) the priest participants;
3. Identification and engagement of the senior presenting pastor, the Diocesan Fiscal Officer, and other supporting “senior pastors” panelists;
4. Retreat Center logistical details, including presentation room set-up, overnight accommodations and registration procedure for participants, meal planning, break-out and hospitality planning, liturgy planning, and *preflighting* of audio-visual equipment; and
5. Hand-outs and evaluation forms preparation and reproduction.

The Diocese of San Angelo’s Vicar General graciously accepted the invitation to offer the senior pastor’s presentation in addition to very proactively supporting the

workshop's attendance through both "Save the Date" notices (to priests identified by the bishop's office) and follow-up invitations. These efforts produced nineteen (19) workshop attendees.<sup>43</sup>

The Diocesan Finance Officer was also very supportive of the workshop's purpose and accepted the invitation to offer the detailed (local policies and procedures) "check-list" portion of the *Checks and Balances 101* session. Similarly, the retreat center food, facilities and accommodations managers provided excellent physical facilities and warm hospitality.

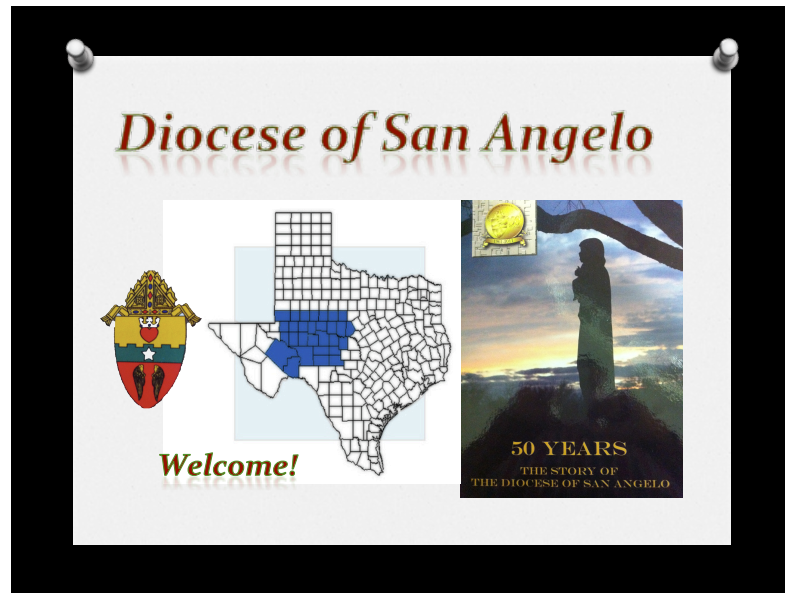
### Prototype Workshop Execution

The project's culminating event was necessarily the actual prototypical offering of *Pastoral Finance Workshop: Money Tools for Presbyters* which was implemented on November 8-9, 2011, at Christ the King Retreat Center in San Angelo, Texas. The prototype executed within its scheduled two-day sequence:



<sup>43</sup> The chancellery asked to include four pastoral year seminarians in addition to fifteen (international) priests which fell within the requested 15-20 desired group range.

### Welcome & Overview Session



The precursor to the formal start of the workshop was a *rotating set* of select PowerPoint visuals *teasing* the pending content: scripture quotes, “Wisdom of the Fathers” scrolls, and our vocational “TABs” moniker. (This practice of *setting up* the next session through visual hints would continue throughout the workshop during the breaks between sessions).<sup>44</sup>

The welcoming session’s workshop objectives were multiple: (1) to be brief; (2) to break any ice and engage the participants in their “hoped for outcome” from the workshop;<sup>45</sup> (3) to immediately begin to develop *vocational energy* for the workshop;<sup>46</sup> (4) to provide the “first whole” of where we would be going; (5) to cover the immediate logistics of the day

<sup>44</sup> As is already evident within this paper, PowerPoint visuals played a central workhorse role resulting in a series of 234 highly animated slides being used to both present topical content and provide some attentive relief. (Indeed, perhaps “too animated” based upon one participant’s written feedback: “Powerpoint was too ‘dramatic.’ Spare us with the effects as they took a lot of time to get through. Presentation was great ...”).

<sup>45</sup> Formal icebreaking was largely unnecessary for this group as its members were well known to one another; however, soliciting input on workshop expectations invited and initiated participative collaboration.

<sup>46</sup> Eitington, as previously discussed, termed this – *WIIFM* (“What’s in it for me”).

and evening; (6) welcome any participant preliminary (or impeding) questions; and (7) to introduce as quickly as possible the Vicar General's key presentation linking his own experience of pastoral stewarding skills to the spirituality and vocational call of the priesthood.

### Key Senior Pastor's Session

As has been repeatedly emphasized, an anticipated key to the successful acceptance of this workshop experience for the presbyters was that of proactively generating and nurturing the correlation of the participants' vocational energy to a largely unfamiliar fiscal subject matter over the duration of an intense two-day period:

For learning to take place with any kind of efficiency students must be motivated. To be motivated, they must become interested. And they become interested when they are actively working on projects which they can relate to their values and goals in life (Eitington 2002, 25).

This vocational motivation was effectively achieved thru a two-fold approach:

- Primarily by the credible witness<sup>47</sup> of: (a) the Vicar General in his *A Senior Pastor's Perspective: \$Administration and Priestly Ministry* presentation; and (b) the panelists heard during the evening's *Senior Pastors Panel*; and
- Secondly by both: (a) the identification of the key steward skills self-reported by the senior pastors from across the country; and (b) their *Wisdom of the Fathers* anecdotal slides.

### Books 101 Session

The initial segment of *Books 101: A Pastoral Introduction to Accounting Basics* provided an instructive bridge from the immediately proceeding senior pastor vocational

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<sup>47</sup> It is difficult to see how the same exact offerings by either a layperson or any other non-pastor would produce the same motivational effect on the priest participants.



framing into the tangible substance of the workshop’s stewarding skill sets. PowerPoint visuals illustrating the results from the project’s senior pastor survey data, along with an introduction of the first of our “Wisdom of the Fathers” scrolls, served as an effective segue to both reinforce the vocational relevance of the workshop and to heighten the rational for the upcoming specific topical sessions.

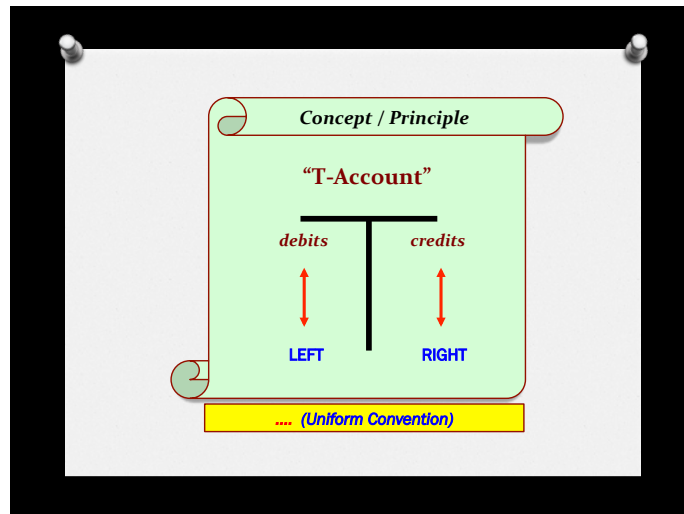
The instructional center of the *Books 101* session immediately followed by providing participants with the key prerequisite accounting terms and vocabulary which would be necessary as building blocks for the subsequent sessions’ content. Thus, for example, the previously mentioned “First 7 Days of Accounting” (page 61) was devised to teach the following vocabulary and key financial concepts within a nonthreatening schema:

- Day 1: the meaning of debits, credits, double entry bookkeeping, and trial balances;
- Day 2: introduction of the balance sheet, assets, liabilities and equity;
- Day 3: introduction of the income statement, revenues, expenses, net income, matching principle, revenue recognition principle, and cash vs. accrual accounting;
- Days 4-6: introduction of cash-flow statements, comparative statements, and footnotes; and
- Day 7: the need for daily “checks and balances” and periodic “audits” so that one *can rest* on the 7<sup>th</sup> day!

To further facilitate learning, this first session also introduced our three distinctly colored varieties of PowerPoint *visual cues* designed to depict “concepts/principles,” “definitions,” and supervisory “need to knows.”<sup>48</sup>

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<sup>48</sup> “*Need to Knows*” and other visuals were framed within the workshop’s purpose of assisting a pastor as Chief Steward and hence *explicitly not* with an eye towards the technical depth required of an accountant.



Financials 101 Session

The design of *Financials 101: “Financials” Reading for Pastors* employed the small group format to build from our prior session’s newly learned bookkeeping vocabulary to the practical application of reading and reviewing two *example parishes’* financial statements, tailored to the local diocesan format which pastors encounter in their stewarding supervision ministry.

The activity was two-fold with an embedded “teachable moment” incorporated therein:

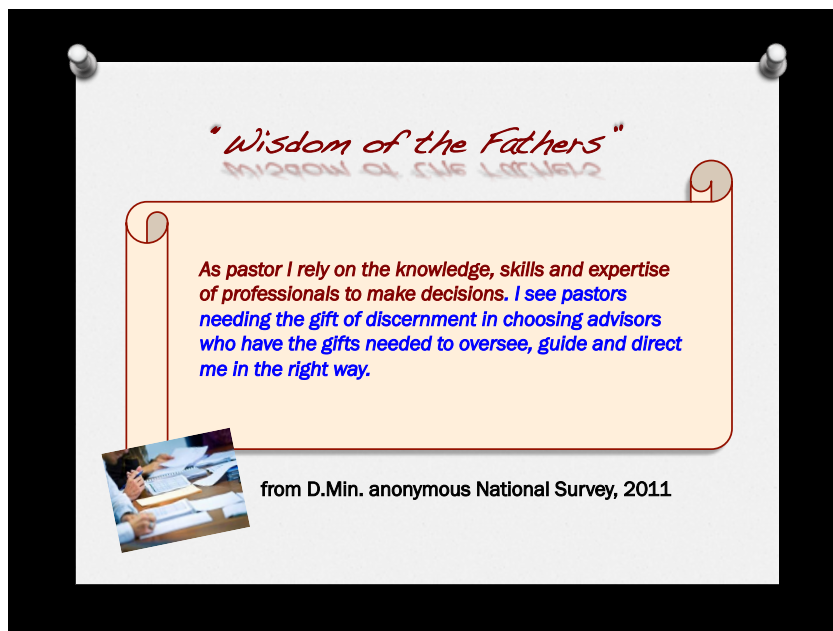
1. To first learn *within their small group* (peer sharing and mutual teaching) to better read and analyze balance sheets and income statements. The stated objective was for each small group to determine: (a) “the overall parish health”; and (b) “what’s going on” for each of two different parish’s assigned;
2. To then *report back to the large group* the “best and worst” elements of each parish’s financials with a concluding vote as to which parish the group would want to be pastor of and “why?”
3. Within the first small group element, an embedded “teachable moment” was prepositioned through the stapled mismatching of income statements with balance sheets (parish A’s income statement going with parish B’s balance sheet and visa versa). This was allowed to run for about five minutes before demonstrating to the groups the instructive mechanical linkage of the income statement’s net income to the balance sheet equity’s net income. This seemingly helped demystify the relationship of the *financial whole* – plus, of course, made the rest of the small groups’ analysis work coherent when the two statements were then properly rematched to their appropriate partner.

The small group work necessarily took the bulk of this session’s time with members contributing and learning from their fellow small group members as had been hoped. The

concluding small group reports back to the large group reports provided not only the requested financial dimensions of the two analyzed parishes, but, interestingly, included contributed pastoral speculation on possible parish life elements being under, or over, resourced based on the small groups' reading of the financials.

### “Wisdom of the Sages” (Evening Session)

From our preparatory supporting research surveys, we had earlier learned that “Leadership of Finance Councils and Business Managers” was identified by both senior pastors and diocesan finance managers as the “#1” *stewarding skill set required* of a pastor. One of the anecdotal “Wisdom of the Fathers” scrolls, in fact, speaks directly to this key stewarding and resourcing pastoral skill of the pastor’s leadership of the parish finance council:

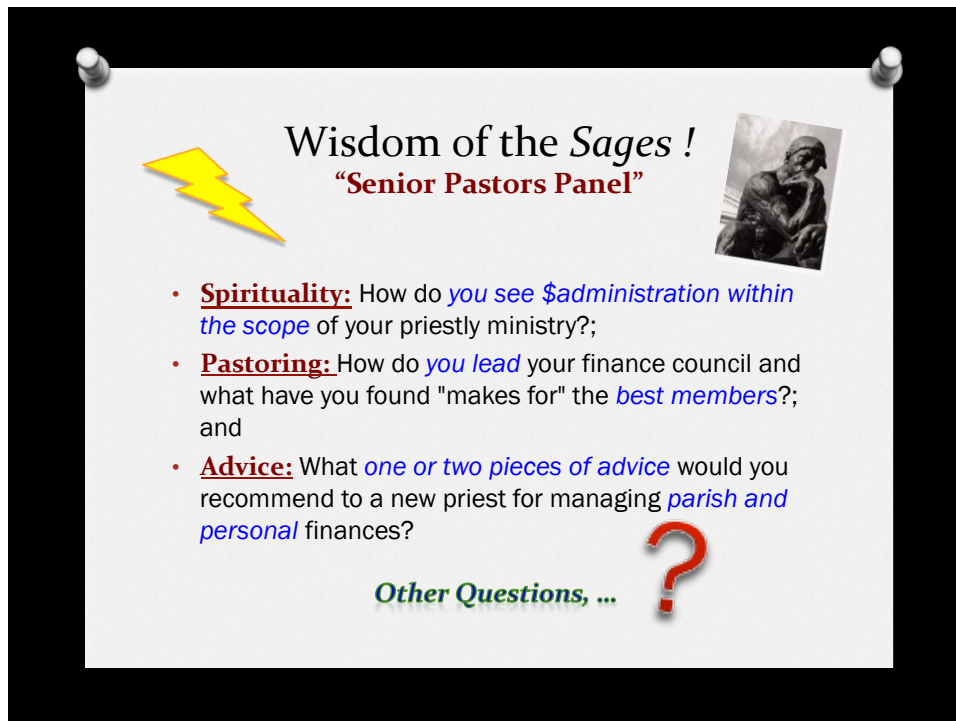


This particular “wisdom scroll” begged the obvious and corollary opportunity question of “why not tap into the *local* (and in a live format) senior pastors’ sage advice *of their*

*leadership experience* of parish finance councils and business managers?” Hence, and although not originally proposed as a stand-alone session, the strength of the research conclusion, the schedule availability of an early evening time slot following supper (as the participants were staying overnight at the retreat center), and the ability to readily recruit willing senior pastors to speak credibly to the topic led to the evening session, “Wisdom of the Sages,” being added to the project’s prototyping.

This addition proved most worthwhile as it afforded to our priest participants the stewarding leadership perspectives of senior pastors in an open format:

- Initial short presentations offered by the panelists primed through my posing of three broad pastoral *wisdom* questions (which had been previously shared with each of the panelists); and
- A subsequent *open floor* environment in which participants posed any and all other presbyteral stewarding questions to their senior peers:



**Wisdom of the Sages !**  
**“Senior Pastors Panel”**

- **Spirituality:** How do *you see \$administration within the scope* of your priestly ministry?;
- **Pastoring:** How do *you lead* your finance council and what have you found "makes for" the *best members*?; and
- **Advice:** What *one or two pieces of advice* would you recommend to a new priest for managing *parish and personal* finances?

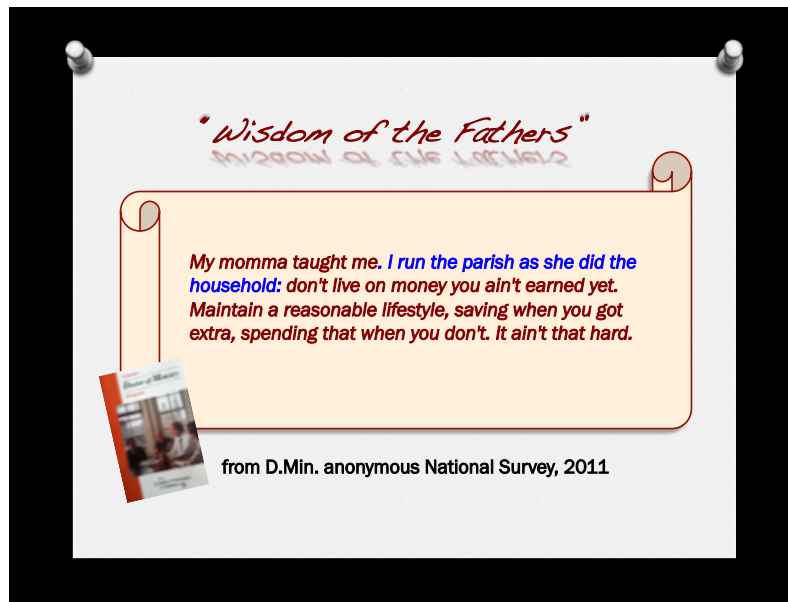
*Other Questions, ...* ?

The key underlying dynamic operative throughout this leadership session was that “Leadership of Finance Councils and Business Managers” could *only be credibly addressed* for the participants by highly regarded senior pastors speaking out of their lived ministerial experience to fellow priests.

### Budgeting 101

*Which of you wishing to construct a tower does not first sit down and calculate the cost to see if there is enough for its completion? (Luke 14:28).*

The workshop’s second day began with a quick recap of the prior day’s building blocks and a review of the new day’s schedule before moving into the first of two “Pastoral Supervisory” skill sets to be covered, *Budgeting 101: Planning and Forecasting Supervision Skills*.<sup>49</sup> An introductory “Wisdom of the Fathers” *quip* received during our survey sought to both demystify budgeting and invoke common sense to the guiding budgeting reality of the ministerial adage “no money: no mission”:



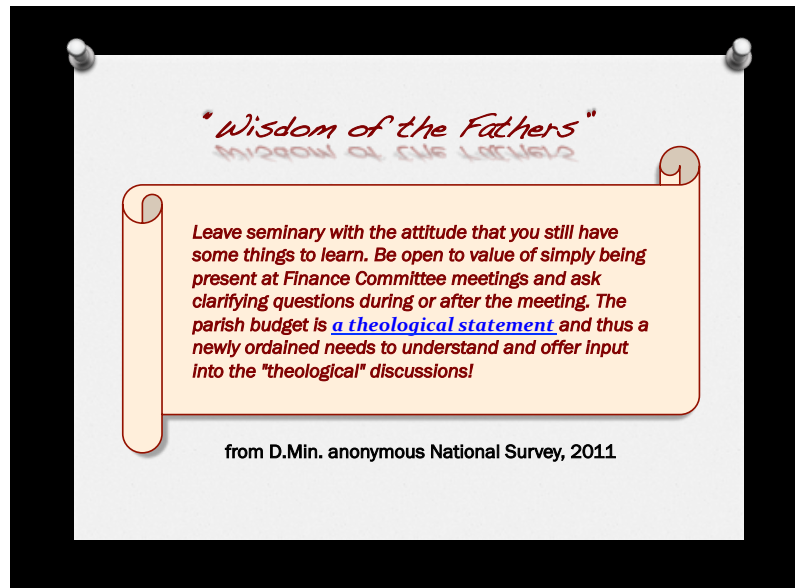
<sup>49</sup> The second and final complementary supervisory skill set session was *Checks and Balances 101*.

After an opening invitation for participants to offer their own reflections on the connotations of “budgeting,” the first instructional purpose of *Budgeting 101: Planning and Forecasting Supervision* was to introduce the discipline of budgeting as an *ongoing and looping process* of two connecting elements of forecasting and tracking. Visual metaphors of fixed/*static* cannons vis-à-vis *guided* missiles led to a corresponding consideration of the time elements respectively invested in the forecasting and tracking elements, depending upon the rigidity or guidance one adopts as a budgeting philosophy. Similarly, supervisory maintenance of the aggregate sustainable net budget balance, the parish’s financial *big picture*, was encouraged over any propensity for pastoral over-involvement in individual line-item myopia.

The session’s central budgeting skill sets core was then offered within a simple four-step supervision process:

1. Refreshing of current year-to-date income statement tracking to establish *accurate base information*;
2. Building of a mechanical *proforma* budget sheet using the refreshed data and incorporating known variables (for instance, medical insurance cost changes and general inflationary expense expectations – guidance for both usually being provided by the diocesan business/insurance offices);
3. Opportune initial bottom-line balancing of the budget (based upon unique expenditure changes such as programs/construction winding-down or commitments known to be starting up); and
4. Final *pastoral* bottom-line rebalancing understood as (a) shifting of *specific* allocations; while (b) still remaining in the *aggregate black*. To instructively illustrate this key last distinction, an example parish, shown to be running in the red, was used to invite the priest participants to suggest alternatives for rebalancing the budget as that parish’s prospective pastor.

The session's goal of encouraging reintegration of the priests' new learning of the mechanics of parish budgeting within a vocational and theological context was thus well summarized in the following pastoral visual:



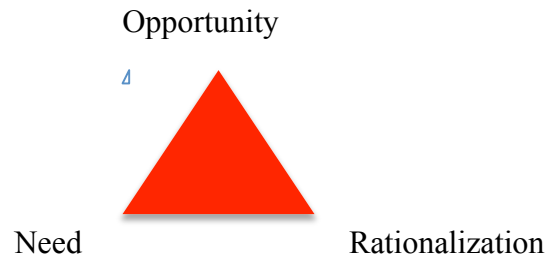
### Checks & Balances 101

The final skills session, *Checks & Balances 101: Supervising Temporalities for Pastors*, was co-presented with two elements: (a) an introductory conceptual orientation to fraud; (b) followed by the Diocesan Finance Officer's detailed presentation of local diocesan policies and practices designed to both better parish stewardship administration and mitigate financial malfeasance.

The introductory element began by offering the *pastoral challenge* of fraud by sequentially discrediting each of the three most commonly held myths about fraud: "(1) We hire honest people; (2) Fraud happens to other people; and (3) The auditors will find fraud" (PriceWaterhouseCoopers 2003).



Fraud was further posed as an *unique presbyteral* challenge because of the pastoral bias or predisposition of wishing to see the best in others. To illuminate reflectively the effect of this stewarding vulnerability, a visual of the commonly used fraud triangle was first presented identifying the three elements necessary to enable financial malfeasance:



Feedback was then solicited as to which elements the priests felt they could effectively impact as a pastor to reduce the risk of fraud. This large group discussion led to eventual acceptance of the professional auditors' and fraud investigators' conclusions that only "opportunity" mitigation efforts are effective against someone bent on fraud or other malfeasance and hence the prudent need for formal policies and practices of stewarding checks and balances.

With this framing pastoral purpose in place, the Diocesan Finance Officer presented the balance of the *checks and balances* skills session through a detailed presentation of the requirements of the local diocese's quarterly internal audit checklists which each parish is expected to perform. Two observations are particularly relevant to future workshops: (1) A large and productive number of specific and clarifying diocesan policy and procedure questions were evoked during this element of the presentation; and (2) It validated the premise of this session's design that, as anticipated, only the site's local Diocesan Finance Officer could effectively and adequately field the specificity of the posed questions.

While the number of specific diocesan policy and procedures questions posed by the participants prevented its subsequent execution, a concluding final element to this session was intended to have been a small group exercise with each group coming up with “the 6 best ways your group could steal from your parish next door.” The objective was to engage the priests in playfully considering their neighbor’s (and hence their own) stewarding vulnerabilities and to report their proposals to the large group as a supervisory learning experience.

#### Open Session: “What’s Missing?”

In addition to our previously mentioned *strategic* purpose of having the participants themselves begin (through their clarifying questions and observations) to form the *second whole*, our *Open Session: “What’s Missing?”* served twin *tactical* purposes of (1) Affording the opportunity to pick back up on those deferred (meaningful but potentially tangential) questions posed during the sessions; and (2) Accommodation of new questions on *not covered* topical areas (e.g. outside of the “top 5” identified from our research which framed our workshop’s content).<sup>50</sup>

Three observations from this session are particularly noteworthy: (1) the open questions were, interestingly, generally *not* further development follow-ups or clarifications of the presented sessions’ subject matter; (2) rather, the participants tended to pose very specific personal tax or diocesan financial benefit questions<sup>51</sup> (best answered by the CPA

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<sup>50</sup> Affording both of these opportunities was also methodologically premised on the expectation that leaving any unanswered questions in a participant’s mind would detract from the ministerial and personal (“What’s in it for me/my vocation”) value of the workshop *for him* and hence had to be proactively addressed.

<sup>51</sup> This observation begs whether this seemingly identified need (potentially not surfaced in our research as the senior pastors and diocesan finance managers had long since worked out their own tax/financial benefit questions) should be included in future workshop content.

credentialed Diocesan Finance Officer); and (3) the intensity and pace of the workshop was beginning to have its toll as the participants were clearly tiring.<sup>52</sup>

### Workshop Wrap-up and Conclusion

Three different objectives were embedded within the final wrap-up and concluding session of our *Pastoral Finance Workshop: Money Tools for Presbyters*’ two day experience:

- *Methodologically* – the wrap-up opportunity “for the instructor to go back and strengthen those traces [of the skill set parts] by forming the instruction whole ...” (Knowles, Holton and Swanson, 246);
- *Motivationally* – as the culminating final opportunity to reaffirm and commend their vocational calling as Chief Stewards of their parishes; and
- *Personally* – as the opportunity to thank these men for their participation and time investment in the experience of the project’s prototype workshop.

To achieve the first objective of *methodologically* forming the *second whole*, we returned to the initial session’s visuals depicting “where we would go” and in summary fashion recapped the key stewarding principles and skills of each of the presentations.

*Motivationally*, we reconnected to both the value of these skill set selections (the recommendation of the senior pastors survey research) and the foundational vocational linkage of presbyteral pastoring with being Chief Steward, as shared in the presentation by the Vicar General as a senior pastor.

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<sup>52</sup> This “brain dead” factor begs whether the participants might have demonstrated even further skill set knowledge improvement on the concluding measurement/evaluation which was administered shortly thereafter. (These inventory evaluations and measures are covered in the next chapter, *Project Measurement and Evaluation*). The energy drain of the intense two-day format may have been intensified by the double burden of both picking-up and acquiring the financial stewarding subject matter itself and the American English language/conversion processing necessary for many of the priests as international clergy.

Lastly, the workshop includes a *personal* thank you for the priests' willingness and efforts to invest their time in the development of their stewarding skills in our two-day prototype experience and in participating in the workshop's pre and post inventories and evaluation.

Our purpose completed, *Pastoral Finance Workshop: Money Tools for Presbyters* thus ended with a blessing and affirmation of our participants' vocation and ministry as ecclesial Chief Stewards and with the display of our last visual – a similarly affirming modification of our project's memory moniker:

**Affirm** within your **Vocation:**  
**Pastor** = **Chief Steward**

*His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"*

Matthew 25:23 (New International)



- **T**ransparency
- **A**ccountability; and
- **B**est Practices

## Chapter 4: Project Measurement and Evaluation<sup>53</sup>

The intended ministerial outcome of the project from the outset was to design and execute a *prototype* workshop to improve the literacy and skills competence of participating presbyters to better fulfill their financial-supervision and stewarding decision-making responsibilities. The further hope of the project was that the prototype might prove to be of benefit for others to build upon, and the methodological delivery basis was to engage the priests as adult learners by including small group activities within the workshop's design.

In seeking to measure and evaluate the degree of success or failure of the workshop's prototyping experience two dimensions deserve explicit mention: (1) the optimal measures of the workshop would ideally include both an *objective component* (skills/stewarding knowledge *change*) and a *subjective component* (participant experiential feedback); and (2) the appropriate "teachable size" in light of the chosen delivery methodology (15-20 total participants due to small groups learning elements) necessarily involved a corresponding evaluative trade-off given the inherently reduced sample size available for measure.

So framed, three evaluative dimensions were undertaken to gain feedback and measure of the *prototype's* execution:

1. A pre-workshop participants' inventory designed to measure familiarity with the sessions' topical/skills elements as well as self-reporting (subjective) attitudes concerning the participant's stewardship preparedness and confidence;
2. A post-workshop participants' inventory designed to comparatively re-measure the same objective and subjective participant measures; and

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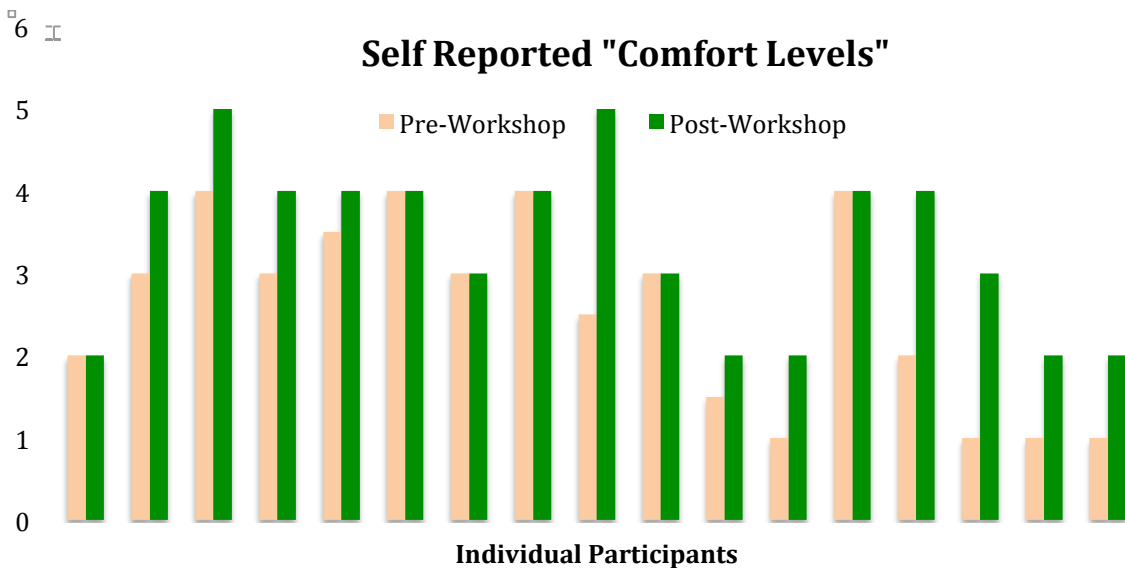
<sup>53</sup> Appendices A and B.

3. A post-workshop presenter/workshop evaluation from the participants employing a methodology akin to NASBA's "Group-Live" evaluation standards for CPE Sponsors – tweaked for our purposes to both assess the value of the workshop to the immediate participants and seek recommended improvements for future workshops.

#### Priests' Self-Reporting (Subjective) Confidence Measurements<sup>54</sup>

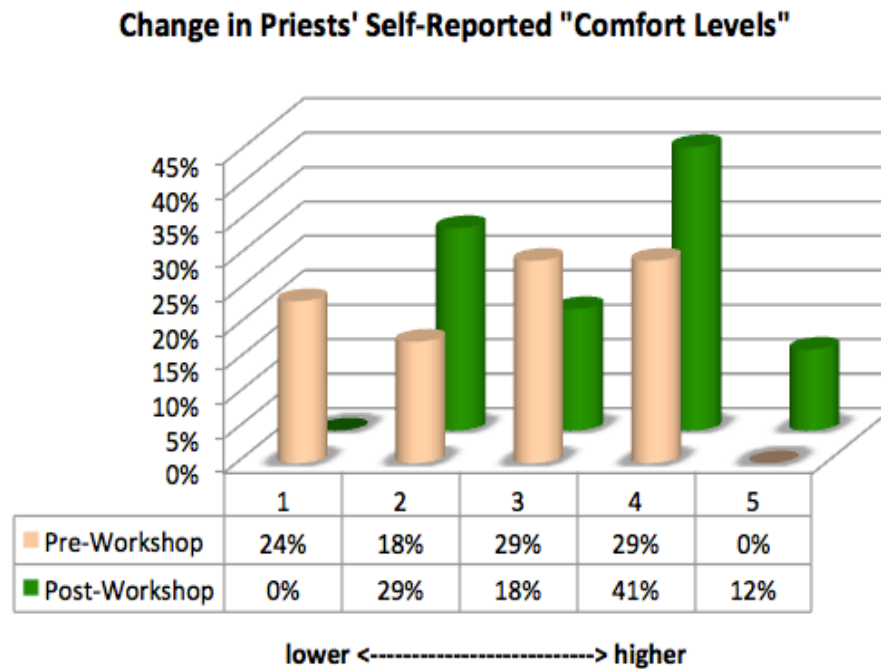
A hoped for benefit of the workshop for the priests was an increase in self-confidence to proactively engage as their parish's Chief Stewards. A subjectively scaled question (1-5 as low to high) was hence included in both pre and post inventories: "[What is] my current 'comfort level' with assuming Pastoral Responsibility for Parish Finances?"

Completed responses offer a *positive assessment* of the workshop's impact on their responsibilities "comfort level" with the following changes by individual participants:



<sup>54</sup> To enhance candor, all evaluative instruments (pre-inventory, post-inventory, and workshop evaluation sheets) were anonymous – with pre vs. post comparative tracking achieved through a randomized number on the pre-inventory sheet which the participant himself subsequently reentered on the final post-inventory.

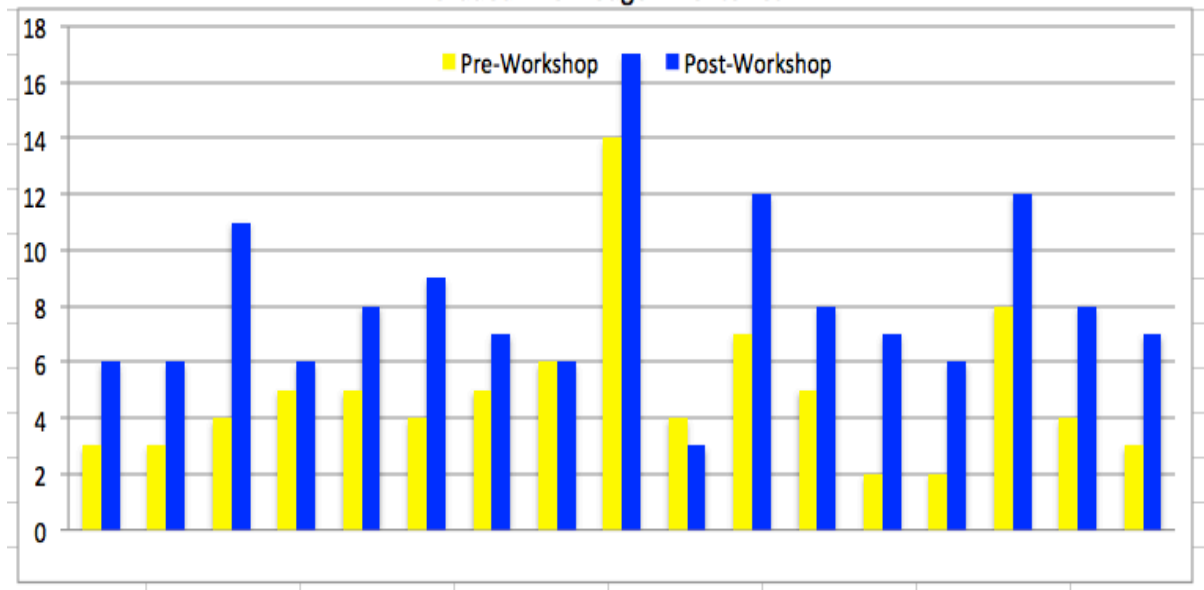
Viewed as a workshop group, we see this positive change in stewarding self-confidence depicted graphically with the lowest self-assessment ranking disappearing entirely and the general scale shifting to the right towards higher comfort levels. Indeed, factoring out the two pre-inventories which lacked post-inventory comparisons, the measured median moved from 3 (mean of 2.6) to 4 (mean of 3.4):



### Objective Skill Set Knowledge Measurements

A positive evaluation of objective financial skills knowledge change is also suggested in the following pre and post inventories data set table. Approximately 90% of workshop participants showed improved skill measurement with the number of guesses (available answers included, “Do not know: Would be guessing”) dropping on average by about one question (both mean and median). The mean number of correct answers improved by about 3.4 questions (median by 4) within a total graded population of 20 objective questions:

Graded Knowledge Inventories



Priest Participant Anonymous Inventories

Random ID#	Pre-Workshop			Post-Workshop			Net +/- Change		
	comfort	Quess	# correct	comfort	Quess	# correct	comfort	Quess	# correct
24	3	0	3	blank	0	6	blank	0	3
29	2	5	3	2	0	6	0	-5	3
1	3	1	4	4	1	11	1	0	7
22	4	0	5	5	0	6	1	0	1
18	3	0	5	4	0	8	1	0	3
25	3.5	1	4	4	0	9	0.5	-1	5
13	4	0	5	4	0	7	0	0	2
23	3	2	6	3	1	6	0	-1	0
2	4	0	14	4	0	17	0	0	3
3	2.5	2	4	5	1	3	2.5	-1	-1
11	3	2	7	3	1	12	0	-1	5
12	4	0	5	blank	0	8	blank	0	3
14	1.5	13	2	2	3	7	0.5	-10	5
15	1	7	2	2	3	6	1	-4	4
16	4	0	8	4	0	12	0	0	4
17	2	0	4	4	0	8	2	0	4
26	1	7	3	3	4	7	2	-3	4
28	1	2	3	2	0	7	1	-2	4
30	1	7	3	2	2	9	1	-5	6
mean	2.7	2.6	4.7	3.4	0.8	8.2	0.8	-1.7	3.4
median	3.0	1.0	4.0	4.0	0.0	7.0	1.0	-1.0	4.0

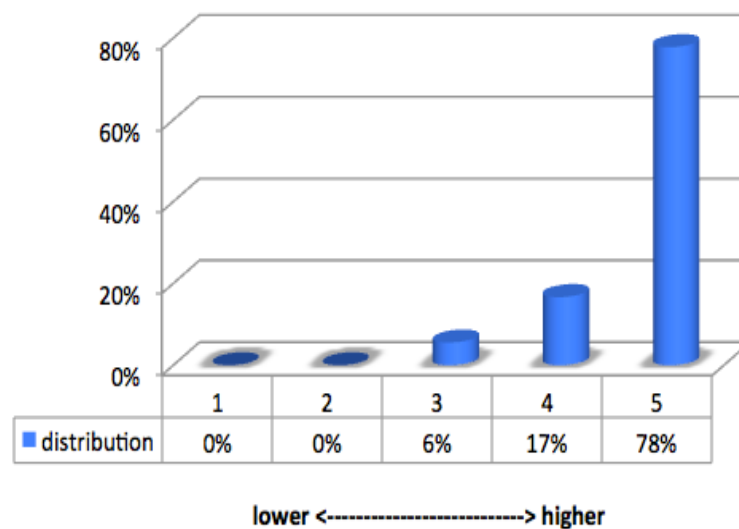


### Workshop/Execution Feedback

Having considered both the subjective dimension of *take away benefit* for the participants themselves (measured as self-reporting, “comfort”) and an objective skill sets proxy (measured as graded *knowledge change* in pre vs. post inventories), we turn lastly to the *anecdotal* (perhaps, *antidotal*) feedback and suggestions for tweaking subsequent workshops.

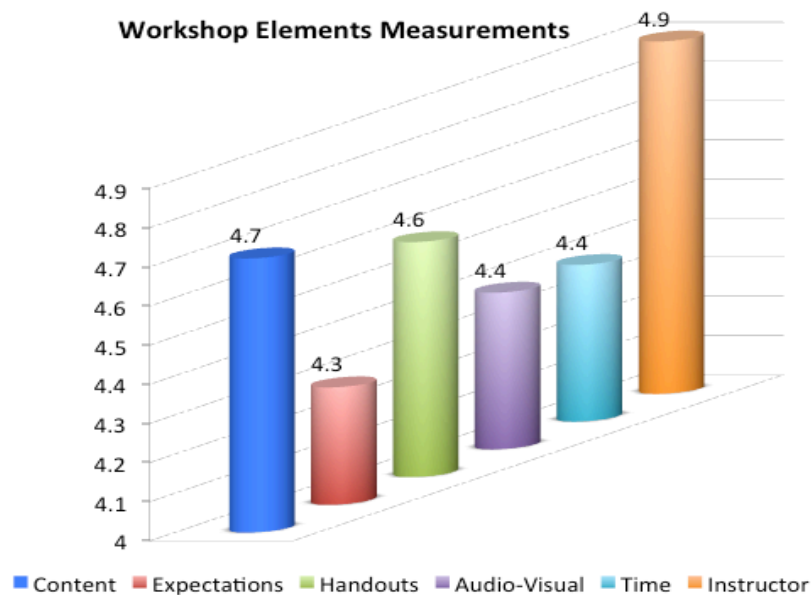
Upon its conclusion, a workshop evaluation form was offered to each of the participants seeking scaled responses (disagree 1  $\leftrightarrow$  5 agree) to seven statements modeled on NASBA’s “Group-Live” protocol for continuing professional education. An open-ended final question was added welcoming any other feedback, including suggestions for content modifications and any other recommendations for improving the workshop’s presentation and future effectiveness:

**"OVERALL" Workshop Evaluation by Participants**



Topic Emphasis / Other Feedback & Suggestions
01. This should be given more time and details. Seminarians ought to add this to the curriculum.
02. Budgeting, checks and balances.
03. I am new to the terms used and to the speed of the presentation. It is not the problem of the Presenter but mine. Slower speed for the sake of new comers recommended.
04. We need Finance Workshop from time to time.
05. It is good now and then to refresh on this topic (Finance).
06. Excellent and required Workshop.
07. For international priests, good to train one more time if possible. Your plans and technology equipments was excellent and good.
08. The section dealt with by [the local diocese's specialist covering Diocese of San Angel's regulations] could have been elaborated more in details. (given more time). I am happy to note that I learned a little about this subject thru this session.
09. It is well presented. As I am not that bright i the accounting, the way Les, the Presenter, presented was very effective and am glad to say I am taking some things new home in accounting.
10 .Its good and very much helpful. Could be taken by all including Bookkeepers and Finance Council members in the parishes. So we can have as Diocesan program for all the parishes including priests and seminarians.
11. The terminology needs to be addressed again. This workshop needs to be held at least twice a year for the international priests to acquire knowledge about bookkeeping and budgeting.
12. Powerpoint was too "dramatic." Spare us with the effects as they took a lot of time to get through. Presentation was great and I learned a lot! Definitions are perhaps too vastly covered as I didn't really improve too much on my post-test.
13. Was quite good.
14-17. (no comment data)

The workshop's six dimensional elements were then assessed by the priest participants (employing the same scale of disagree 1  $\leftrightarrow$  5 agree) as follows:









### Other Feedback and Future Applications

Two final, one subjective and one objective, prototype measurements with primarily future workshop application deserve mention. The former, *subjective observation* (earlier alluded to) was the level of exhaustion amongst a number of the priests by the workshop's end. This observation is germane to both: (1) our evaluative measurements (they would likely have been even more favorable in the second inventory); and (2) future workshop duration design.<sup>55</sup> A change in workshop logistics to either two or more distinct (spread out) gatherings or a longer (more rested) schedule (if maintained as a single workshop) may well be merited.

Lastly and while limited by the prototype's twenty question format (in anticipation of depleted energy levels by workshop's end), our surveys' datasets do nonetheless offer some opportunity for *objectively* tweaking future workshops. Tracking and evaluation of individual questions and responsive changes could afford refinement of content and strengths/weaknesses of each topical presentation. The following question, for instance, assessed whether participants understood that equity is equal to assets minus liabilities:

Equity =

Answer	0%	100%	Number of Response(s)	Response Ratio
Assets - Expenses			1	5.2 %
Assets - Revenues			2	10.5 %
Revenues - Expenses			1	5.2 %
Assets - Cash Flow			0	0.0 %
Profit - Cash Flow			0	0.0 %
Assets - Liabilities			9	47.3 %
Credits - Debits			2	10.5 %
Credits - Expenses			0	0.0 %
Do not know: Would be guessing!			4	21.0 %
No Response(s)			0	0.0 %
<b>Totals</b>			<b>19</b>	<b>100%</b>

<sup>55</sup> As postulated earlier, it is possible that this group's particular makeup of largely international priests had an additional processing hurdle (American English) beyond acquiring new financial terms. It would remain to be tested if and how this language thesis and/or starting skills departure points should affect future duration design.

## Chapter 5: Project's Concluding Remarks

### *Towards Money Catechesis for Priests*

*When it is evening, you say, "It will be fair weather, for the sky is red." And in the morning, "There will be a storm today, for the sky is red and threatening." Do you know how to discern the appearance of the sky, but cannot discern the signs of the times? (Matthew 16:2).*

*The difference between what we do and what we are capable of doing would suffice to solve most of the world's problems (Gandhi).*

### A Prototypical Tool for a Contemporary Ecclesial Problem

As we have evidenced at the onset, it is hardly a well kept secret that ecclesial stewarding efforts need ongoing reform – a challenge similarly shared with business and all other organizations given the ever-evolving nature of financial malfeasance opportunities.

Uniquely, however, the Church's duty for the responsible safeguarding of resources is ultimately derivative of our theological understanding that any office of stewardship requires care of the gifts distributed by the Spirit for the common good. Responsible Christian stewarding is hence inseparably a matter of justice – of duties owed to the intended beneficiaries and the donors of gifts bestowed.

To apply Cardinal Newman's encouraging notion, "To be human is to change and to be a saint is to have changed often" (Rohr, *How Men Change* 2011), we have thus considered that a first step towards proactively *changing* our stewarding shortfalls is to recognize that error-biases are alive and well within the Church as they are in all institutions. More succinctly, the twin coincidence of stewarding failures following upon sexual abuse disclosures invites us to recognize the unique ecclesial vulnerability inherent in systemic concentration of authority (and control points) due to resultant behavioral suppression of error feedback – dynamics not unlike those of the bygone and abandoned feudal era.

*Pastoral Finance Workshop: Money Tools for Presbyters* is hence offered as a *change tool* for empowering presbyters to more confidently and competently act as Chief Stewards of parishes. More succinctly, the project's original *skill set* surveys research, responsive design, and prototype workshop demonstration is intended to contribute to efforts to improve the confidence and skills competence of pastors to better fulfill their financial-supervision and parish stewarding leadership responsibilities.

Favorable pre-workshop and post-workshop *skill set knowledge inventories*, workshop *evaluations*, and written anecdotal *feedback* from our November 8-9, 2011 prototyping experience within the Diocese of San Angelo suggest that *Money Tools for Presbyters* can, indeed, contribute towards this ministerial purpose.

#### Opportunities: Where Might We Go From Here?

Beyond our immediate prototype audience, the further intent of this project has been to contribute towards the informed offering of similar workshops throughout the United States. The project's original surveys' results are hence offered to the ongoing research dialogue of optimizing the skill set delivery that prospective pastors should receive within on-going vocational training. Similarly, the workshop's prototypical design and structure are intended for ready replication and implementation easily within the reach of each diocese's local personnel and resources.

What we offer is a demonstrated workshop *prototype* – a project of money catechesis in the service of pastoral ministry. Our concluding prayer and hope is that this *Pastoral Finance Workshop: Money Tools for Presbyters* project may help other presbyters and

parishes in a ministerial “TABs” of transparency, accountability and best practiced stewarding of the Spirit’s entrusted gifts:

**Stewarding Tools for *Pastors***

*His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'*

Matthew 25:23 (New International)



- **T**ransparency
- **A**ccountability; and
- **B**est Practices

## Appendix A: Participant Inventory Form



### Money Tools For Presbyters Workshop

#### *Anonymous* Inventory

- Please answer each of these question by *checking* the “best answer”
- If you really do not know the answer, please select “would be guessing”
- This inventory is used to only correlate “before” and “after” responses with the identity of the respondent *anonymous*.

**Thank You!!**

1. Equity =

- Assets – Expenses
- Assets – Revenues
- Revenues – Expenses
- Assets – Cash Flow
- Profit – Cash Flow
- Assets – Liabilities
- Credits – Debits
- Credits – Expenses
- Do not know: Would be guessing!

2. Net Income =

- Assets – Expenses
- Assets – Revenues
- Revenues – Expenses
- Assets – Cash Flow
- Profit – Cash Flow
- Assets – Liabilities
- Credits – Debits
- Credits – Expenses
- Do not know: Would be guessing!

3. Liabilities =

- Assets – Expenses
- Assets – Revenues
- Revenues – Expenses
- Assets – Cash Flow
- Assets - Equity
- Assets + Equity
- Credits – Debits
- Credits – Expenses
- Do not know: Would be guessing!

4.. Revenues =

- Assets – Expenses
- Assets – Revenues
- Assets – Cash Flow
- Assets - Equity
- Net Income + Expenses
- Net Income – Debits
- Net Income – Expenses
- Net Income + Credits
- Do not know: Would be guessing!

5. Accounts Receivable book to:

- Assets
- Liabilities
- Equity
- Revenues
- Expenses
- Do not know: Would be guessing!

6. Mortgage Interest books to:

- Assets
- Liabilities
- Equity
- Revenues
- Expenses
- Do not know: Would be guessing!

7. Sunday Collections books to:

- Assets
- Liabilities
- Equity
- Revenues
- Expenses
- Do not know: Would be guessing!

8. Tax Withholdings book to:

- Assets
- Liabilities
- Equity
- Revenues
- Expenses
- Do not know: Would be guessing!

9. Car Allowance books to:

- Assets
- Liabilities
- Equity
- Revenues
- Expenses
- Do not know: Would be guessing!



10. Prepaid Assessments book to:
- Assets
  - Liabilities
  - Equity
  - Revenues
  - Expenses
  - Do not know: Would be guessing!
11. Balance Sheets show:
- Net Cash Flow
  - Net Change in Cash
  - Financial Position
  - Revenues & Expenses
  - Equity
  - Revenues
  - Expenses
  - Do not know: Would be guessing!
12. Income Statements show:
- Net Cash Flow
  - Net Change in Cash
  - Financial Position
  - Revenues & Expenses
  - Equity
  - Revenues
  - Expenses
  - Do not know: Would be guessing!
13. The relationship between the Balance Sheet and Income Statement:
- Income Statement effectively closes to Balance Sheet
  - Balance Sheet effectively closes to Income Statement
  - Balance Sheet Credits must equal Income Statement Debits
  - Balance Sheet Debits must equal Income Statement Credits
  - No direct link
14. Budgets should be:
- Do not know: Would be guessing!
  - A general guide: very flexible
  - Adjusted quarterly to meet actual results experienced
  - Adjusted mid-way thru the year to meet actual results experienced
  - Rigidly followed to maintain financial discipline
  - Not of much use in practice
  - None of the Above
  - Do not know: Would be guessing!
15. For Bookkeeping, our diocese follows:
- FDIC entry
  - IRS entry
  - Double entry
  - Duplicate entry
  - Do not know: Would be guessing!
16. Our Parish "Self Audit Check-List" is due to our diocese:
- Monthly
  - Quarterly
  - Semi-Annually
  - Annually
  - Do not know: Would be guessing!
17. Our Parish Finance Counsel should Review our "Self Audit Check-List":
- Monthly
  - Quarterly
  - Semi-Annually
  - Annually
  - Do not know: Would be guessing!

18. An example of **Transparency** in Parish Finances would be:

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19. An example of **Accountability** in Parish Finances would be:

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20. An example of **Best Practices** in Parish Finances would be:

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21. My current “comfortable level” with assuming Pastoral Responsibility for Parish Finances is: (1 = lowest  $\leftrightarrow$  5 = highest): *please circle*

1      2      3      4      5

22. **Stewarding** of Parish Finances means to me:

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23. Does / How does Stewarding of Parish Finances relate to the Priestly Vocation?:

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[end: Thank You!]

## Appendix B: Presenter/Workshop Evaluation Form

### **Money Tools For Presbyters Workshop**

#### *Evaluation*

[ Please rank by circling on a scale from disagree 1  $\leftrightarrow$  5 agree ]

Content was timely & relevant	1	2	3	4	5
Learning Expectations Met & My Understanding Increased	1	2	3	4	5
Handouts & Materials were Satisfactory, Accurate, Relevant & Contributed to My Learning	1	2	3	4	5
Facilities, Audio-visual & technology Equipment was Appropriate & Effective	1	2	3	4	5
Time Allotted to Workshop was Appropriate	1	2	3	4	5
The Instructor for this Workshop was Effective	1	2	3	4	5
OVERALL Workshop Evaluation	1	2	3	4	5

#### **Topic Emphasis / Other Feedback & Suggestions:**

Any topics that needed MORE time, LESS time, need to be ADDED, need to be DROPPED, and other suggestions for improving presentation to benefit other Priest and Seminarians across the country?

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# Doctor of Ministry Proposal

*The Catholic University of America  
Washington, D.C.*

Title: Pastoral Finance Workshop: Money Tools for Presbyters  
Student: Leslie T. Maiman, Jr. (Diocesan Fiscal Management Conference)  
Director: Dr. James A. Wiseman, O.S.B., S.T.D.  
Readers: Dr. Stephen Rossetti, D.Min., Ph.D.  
Dr. Donald Heet, O.S.F.S., D.Min.

## Identification and Background of the Problem

Heightened media exposure of parish financial irregularities, ranging from failure to follow prudent accounting procedures to willful theft and fraud, illustrates an increasingly challenging pastoral duty confronting pastors. In the face of this challenge, the typical presbyter often finds himself unprepared by his seminary training to adequately fulfill his supervisory responsibilities for the effective management, transparent accounting, and prudent stewarding of the financial resources of his assigned parish. Supervisory-skills training in basic business bookkeeping, financial reporting, budget forecasting, and “checks and balances” is thus crucial and timely for improving the effective pastoral stewardship of today’s parish communities.

## Statement of Purpose

The project will design and execute a prototype workshop to improve the literacy and skills competence of participating presbyters to fulfill their financial-supervision and decision-making responsibilities more confidently and effectively.

## Statement of Supporting Research

There will be two areas of research:

- *Needs analysis:*
  - A researched review of publicly reported parish financial irregularities, diocesan surveys, and academic literature; and
  - A survey of experienced pastors regarding what fiscal-stewarding skills and tools they have found most helpful for the successful fulfillment of their supervisory duties.
- *Content development:* Materials will include ones focusing on a theology of stewardship as well as ones dealing with fiscal-supervisory skills. The most important will be Scripture; Vatican Council II documents; the USCCB’s *Stewardship: A Disciple’s Response* and *Diocesan Internal Controls: A Framework*; diocesan training manuals and standards (such as the Diocese of San Angelo’s *Parish Finance Council Training Manual* and *Agreed Upon Procedures to be Performed by Outside Accounting Firm Upon Change of Administration*); and Wayne Lenell’s *2010 Income Taxes For Priests Only*.

## Project Design and Implementation

The project will consist of a preliminary research and design stage leading to a two-day “Pastoral Finance: Money Tools for Presbyters” workshop.

The twin objectives of the design stage are:

- Needs assessment, drawing from senior pastors’ experience in order to identify “need-to-knows” for new priests (e.g., “What money tools did I find most helpful, and what skills do I wish that I had been taught as a new presbyter?”); and
- Tailored content development and preparation of materials to deliver both the targeted skills and a resulting sense of confidence about the fiscal supervisory dimensions of presbyteral ministry.

The workshop itself will be formatted as two days (starting mid-afternoon and ending the next day at noon) organized according to the following schema:

- A presentation on “The Spirituality/Theology of Stewardship” by an experienced and well-respected senior pastor;
- A practicum on “Money Tools for Pastoral Responsibilities” presented by the candidate:
  - Bookkeeping 101: “A Pastoral Introduction to Accounting Basics”
  - Financial Statements 101: “Financials Reading for Pastors”
  - Budgeting 101: “Planning and Forecasting Tools”
  - Checks & Balances 101: “Supervising Temporalities”
  - Open Session: “What’s Missing ...? (e.g. other concerns)”

The prototype will be offered within the Diocese of San Angelo at Christ the King Retreat Center. It will be offered for 10-15 presbyters during the late spring of 2011.

## Evaluations

The evaluation process will include three dimensions:

- A pre-workshop participants’ survey designed to identify familiarities with the topic, skills measurement, and self-reporting (subjective) attitudes concerning preparedness and confidence in effective management, transparent accounting, and prudent stewarding of the financial resources of their assigned parishes.
- A post-workshop participants’ survey designed to re-measure topic familiarities, skills, and any self-reported changes in the presbyters’ confidence about carrying out financial responsibilities in their parishes.
- A post-workshop feedback element from the participants employing a methodology akin to *NASBA*’s “Group-Live” evaluation standards for CPE Sponsors adjusted to measure the reported effectiveness and value of the workshop to the participants and seeking recommended improvements for future workshops.

## Contribution to Ministry

“Pastoral Finance Workshop: Money Tools for Presbyters” will serve as a prototype that can – and will be – repeated nationally to assist other presbyters. By drawing upon the design, execution, and evaluation of this project’s prototype experience, this project will create a basis for subsequent offerings of similar workshops in other dioceses to assist presbyters gain confidence and financial supervisory skills for the effective management and transparent accounting of the financial resources of their parishes.

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