FEARLESS
MAJOR GIFTS
Inspiring Meaning-Making

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Some names of donors throughout this book are for purposes of illustration and are not those of actual people.

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CHAPTER 1

The Meaning of Major Gifts

What Is a Major Gift?

When a member of the congregation makes an annual pledge, they are supporting the ongoing work of the church: keeping the lights on, the building heated, the ministry to the poor and marginalized accomplished, the clergy paid, the grass mowed, the walls painted, hymnals in the pew racks, and coffee in the kitchen.

A major gift, on the other hand, goes beyond annual pledge support. Year after year, pledge campaign after pledge campaign, annual budget after annual budget, the annual offerings of members of the congregation invest in the ongoing ministry and mission of the church. The careful stewarding of those pledges provides a runway for the possible request of a major gift: something beyond our regular giving.

A major gift is money given for a special project above the annual pledge. It might be two thousand dollars for much-needed new carpet, or ten thousand dollars to pay for a new ministry the church feels called to pursue. It could be one hundred thousand dollars for a new organ, or a gift of stock to the church endowment fund. The question of whether the gift is "major" has more to do with the capacity of the donor—a donor might feel that their $220 special gift is "major" if they are on a low fixed income. And indeed it is—to them. But for the purposes of managing a church, it is essential to delineate an "average" major gift, and that is usually one, in our economy, of five figures.

My working definition of a major gift is any gift above a pledge. It usually represents 5 percent or more of the donor's annual income. Sometimes a major gift is a gift-in-kind, such as a new grand piano, or new carpet-

ing made possible by a member of the congregation who owns a carpeting company; however, it is best to keep gifts in cash unless you want the "gift in kind" and you would otherwise have budgeted for the gift item. Perhaps the simplest definition is to say a major gift is defined as a major gift by the donor. Usually, major gifts fall into one of three categories:

Annual pledge campaign: In any pledge campaign, there will be "major pledged gifts" that are larger than the average; still, to the donor, these will simply form part of an annual pledge, made as part of a pledge-campaign challenge effort to reach a fundraising goal. Some major gifts come as pledges to the church simply because they are large or because they come from major or "deeply committed" donors. These should be asked for in the pledge campaign but carefully, as major annual gifts.

Major/capital: These are large gifts, the subject of this book, made to a meaning-making major-gifts program or to a capital campaign. They are five to twenty times the amount of money normally pledged to the annual stewardship of finances campaign.

Planned: These are gifts made with planned giving tools (a will, a Charitable Remainder Trust, etc.) and that are bequests to a church after death made through an estate or simple will-inclusion. A gift can be made during life using a trust tool. Always consider your "planned giving members and prospects" to be "major donor prospects." Most of us give our biggest major gift at our death, even those who lived within modest budgets throughout most of their lifetimes.

Most major gifts, as stated above, are five to twenty times larger than the normal annual pledge. They are generally made in response to a capital campaign, a special need, a major-gifts needs menu (a wish list) produced by the church, or as part of an estate plan. In asking for major gifts, one assumes the expectation of bounty rather than scarcity. Churches tend not to receive major gifts because churches don't ask for major gifts—not because major gifts do not exist in the parish. Every pledger, and every non-pledger, is a prospective major-gift giver. The only way to know who is or is not a prospect for a major gift is to do the work of "qualification" and discernment, which we discuss later.

Created in the Image of a Generous God

How we come at the topic of major gifts is important. Before we get too far in this conversation, we need to realize that what we are doing is spiritual work with logistical implications, not the other way around.

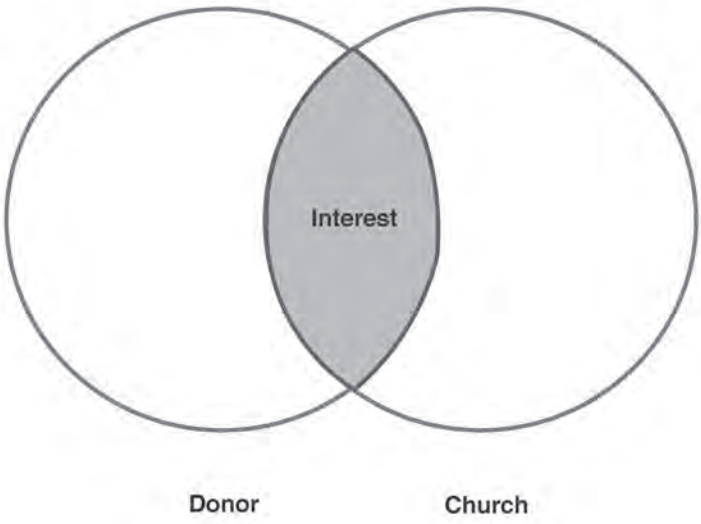
I have a niece who loves the planet. She loves nature and Jesus, and she works as an environmental scientist in Virginia. I have given her some gifts over the years that have run the gamut between successful and dismal failure. She loved the scarves. She loved the baked goods. The pin made out of a real butterfly wing, however, was not a hit. Recently I gave her Mary Oliver's new book *Upstream*, a series of meditations on the land and wildlife around Oliver's home. It would be a big hit, I knew, because Lara was placed on this earth—was called—to care for it, to lobby for it, to protect it. God made her to care for our planet.

Just as Lara was designed to care for the environment, you and I were designed to give some of what we have away. We were designed for it the way my fountain pen was designed to leave ink on a page, to leave beautiful lines of azure blue ink on thick, ivory stationery. And all humans—*all humans*—were made in the image of a generous God: a God who loves, a God who creates, and a God who gives extravagantly. God gives. God creates. God loves. We, who are made in God's image, are designed to do those same three things: give, create, love.

What I love—I mean really love—about raising major gifts in churches and nonprofits is that people want to give, and I get to help them do so. It is truly magical work. When we raise major gifts in church, we are simultaneously helping people do what they were designed to do as people created in God's image, as well as helping them to experience the joy in giving part of themselves away as members of the Body of Christ. At the same time, we are helping the church that benefits from the gift. Can you see how theologically economical this work is? Through a series of conversations ending in a specific request for funding, we can help both the donor and the church become more of who God intended them to be. There are very few win-win scenarios left in life, but this is one of them. Each time you and I effectively ask for and raise a major gift, we are blessing both the giver and the receiver, as well as ourselves. In short, this is a ministry of midwifery. We are midwives—attendants or servants—to a process. This work is a great honor and, as some would say, good karma.

The Meaning-Making Mandorla

When I was raising money for nonprofits in the 1980s and 1990s, we would have a major capital campaign every ten years or so. It was that way in many churches, too. While I worked for the YMCA, I was also president of the Richmond Region of Episcopal Churches. I founded the Stewardship Institute to train churches in the Diocese of Virginia in effective financial development. We did good work together. But today, nonprofits are more likely



to have major-gifts programs rather than capital campaigns—a transition most churches have not made.

And that is what this book is about: how can churches begin and maintain ongoing major-gifts programs that emphasize meaning-making, focusing on the donor's need to give rather than simply focusing on the needs of the institution to receive? In this way, we make a list of major-gifts needs (like a wish list) and then simply publicize it so that, at any time, this year or next, three years from now, or tomorrow a person desiring to buy something on the list may do so. If you do this work right, you are always in a major-gifts fundraising mode and always encouraging stewardship in the hearts of people which responds to that fundraising. The church does fundraising, and the church teaches stewardship. The people do stewardship, and they practice giving.

There is still a place for the occasional capital campaign, but, major gifts, asked for and received year-round, grow out of intentional conversations at the intersection of a person's need to make meaning out of their money and the church's needs for special funding. Imagine two circles. In one, we have a donor's interests: Mary Smith, let's say, has a passion for gardening, her church, health care (her husband died prematurely of a heart attack), and reaching out to those experiencing homelessness. In the second circle, we have her church, which has a list of needs generated by its mission. Let's add another wrinkle: Mary is concerned about where she and her husband will be buried. The church does not have a specific ministry to those experiencing homelessness, but they do have plans for a columbarium with a

common grave in the center of a beautiful garden in the church's courtyard. Mary's "mission" overlaps with the "mission" of the church. Three things she loves (her church, gardens, and a columbarium) create an opportunity for a major gift to her church in a mandorla (see figure on page 12), the almond shape caused by the intersection of the two circles. This word *mandorla* is the word from which we get the word *almond*.

In a different scenario, Ms. Johnson has a deep commitment to those experiencing homelessness. Her granddaughter is mentally unwell and suffers in homelessness from time to time, because she has a hard time holding a job. Her church is hoping to begin a ministry to the homeless and to offer hot meals during the winter, but they need to renovate their kitchen to do so. Ms. Johnson's circle of mission overlaps with the circle of her church and they, quite wisely, involve her in the plans for the new kitchen and ask her for a major gift to help fund it. The shared mandorla, made by the overlapping circles of meaning-making, is where her willingness to give and the church's desire to receive exist.

We Have Enough, We Need to Give

Most of us have enough money to be able to give some of it away. Often, the issue is not our ability to give, but our reason for choosing to do so. For a single mother with three children and three modest jobs paying less than the minimum wage, a gift of a hundred dollars might be a massive decision, but she might choose to do so if she found meaning in what that hundred dollars would do for her children. A person of greater means, on the other hand, might be able to give a million dollars more easily, in terms of their comfort and security, but they too are looking to make meaning out of their offering. At the heart of making-meaning, our giving exhibits the truth that we, as those created in God's image, have an inherent spirit of generosity. But we need a bit of help, and so the church needs to do the good work of helping.

This book is about providing that help.

When we talk about asking for money, often our anxiety grows with each zero, but that is just a mental construct. Asking a ten-year-old for ten dollars is not so different than asking a billionaire for a million dollars. The heart of the issue has little to do with our anxiety as the ones who will do the asking. In other words, it is not about you; it is about the donor. Always. Only. If the donor has a capacity combined with an interest to give a major gift, then it is not about the size of the gift, nor about the asker; it is about making meaning for the one giving the money.

Most people in churches don't like the idea of raising money—or asking

for it. I was one of those people a few decades ago. I did not want to get that personal with anyone. My parents taught me not to discuss money, sex, or politics with people at church (religion, ironically, was also on that list . . .). The weather? Sure. But not money. So imagine my surprise when, while on a church leadership team, I needed to ask someone for a major gift for my church. The clergy of my church asked me to ask Mrs. Symington to give five thousand dollars for a new baptismal font. She was a member of the committee for church furnishings and had been a part of the design team for the new font. I was tied up like a pretzel—and I was a professional fundraiser. I found it much easier to raise money for the YMCA. That was my job after all. But asking for money in church seemed so personal.

I drove to Mrs. Symington's home from church one day. She welcomed me in her home, and we discussed her two years on the committee. She told me all about her work to have designs drawn up for the new font. She showed me the drawings done by an artist friend of hers. The font had a simple, beautiful wooden frame that held a massive pottery bowl in watery glazes of blues and a pool of violet glass in the bottom. The bowl could be removed for draining and cleaning. It was simple and elegant. She knew I was a potter and asked me if I could make the bowl. I said I would love to, but we would need to have the frame made: a pedestal in mahogany with carved images representing the baptismal vows. I asked her if she would give the five thousand dollars needed to pay for the pedestal, and she was delighted.

"I must say, I thought we would have to do a lot of raffles, bake sales, pot-luck suppers, and yard sales to come up with the money, but sure . . . it is so much easier if I give the money myself," she said. She was bright and cheerful. Then she darkened like a storm cloud sailing in over the sun on a February day. "Water killed her you know," she said looking far away, somewhere past the walls of her home, out into her past.

I froze. Something had shifted in the room. There was a sort of electricity. She welled up in tears, and she said it again: "Water killed her."

Gently, as if I were approaching a fawn in the woods, I asked, "Ms. Symington, water killed who?"

"Whom dear. Water killed whom!"

Working hard not to be annoyed by the poor placement of a lesson in English grammar, I rephrased my question, "Whom did water kill?"

"Much better dear," she said like a Victorian school mistress. Quietly. Like she was trying to distract herself.

"Water killed my Violet. She drowned in a motel pool when she was young." After a short pause, she added, "It had a blue, tile bottom—the pool, I mean. And there was a great oak nearby."

Fighting back tears, I asked, "Mrs. Symington, do you want the baptismal font to be made of oak?"

"Yes, please. Yes, please," she squeaked, and then smiled a bit. Then wept.

She gave the money for the font, and I made the bowl. Two of them, in fact, in case of breakage. She was happy to make this gift, and I was happy to make the bowls. By placing a chunk of glass on the rim at four points, the glass melted down into the bottom of the bowl in the kiln, creating a glassy blue cross on the bowl against a smoky rutile glaze. We remained friends until the day she died. She never said anything more about her daughter's death, and I never asked, but the font was beautiful and the gifts made us happy to give. Something about that gift healed her. She left the church a large bequest for youth ministry. She told me that the gift of the font inspired the inclusion in her will a year later. "I can't take it with me," she had said, sparkling.

When we ask for major gifts, we are asking people to do something they are designed to do, want to do, need to do, and they are called to do. The art of major-gift fundraising is the art of midwifery. The science of major-gift fundraising is the science of process, which we will look at later in this book.

Talking about Money and Membership Growth in Church

We need to cultivate an ongoing conversation about money and membership in the day-to-day life of the church. One reason our churches do not raise money very well is that few of our clergy were taught how to do this work in seminary, which is a great tragedy. Clergy are not taught membership marketing either, and yet each new member is a new heart, a new soul, a new set of volunteer hands and, let's be frank . . . a new pledge. Seminaries teach pastoral care, liturgy, biblical scholarship, preaching, teaching, and other sacramental work. However, most stop short of teaching their students how to raise membership and how to raise money. The problem, of course, is that it does not take long for new clergy to find out that their church needs to raise money and needs to draw in new people. The inability or discomfort of clergy who do not want to, or are not able to, raise money in their churches limits the mission and ministry of the church. It's that simple. Clergy who cannot raise money often become bishops who cannot raise money, which further amplifies the dysfunction and further cripples mission and ministry.

Another reason our churches do not raise money very well is that the subject is often considered taboo. If we are not allowed to talk about it, then we're not going to do it. Satan always succeeds when he keeps a topic in secrecy. It is essential that we change this culture of shame and silence around

fundraising in our churches. Very few lay leaders know how to raise money. If you have people in your congregation, a worthy mission, and effective, trustworthy leadership, then you have everything you need to ask for and receive major gifts—but it takes considerable humility, tenacity, compassion, honesty, and intelligence to learn to talk about and raise money in a church. And yet, remember: we were designed for it. Giving is who we are, not just what we do.

The Mission of Major Gifts

It may be tempting to think that your church can't raise major gifts. Perhaps you feel that you don't deserve the money you would be raising, or perhaps you think that you don't have people in your church who can and will give a major gift. I encourage you to reconsider. J. K. Rowling, the author of the Harry Potter children's book series, went from being a single mother on welfare to the wealthiest woman in Britain in just a decade.

We read in scripture of a God who accomplishes amazing things in what seem like impossible situations. Hopefulness is a fruit born of our faith in that God. Indeed, we do need to deserve the money we are raising. We need to carefully curate the conversations that will lead to major gifts, as well as summon up the humility and courage to ask for them. It is beautiful work, because it helps people to give their money to mission in which they want to invest, and it helps churches to fund that mission. A major-gifts program should be an ongoing program (not a campaign) in any church, no matter how small. Even in a church with six people, one of them will usually be able and willing to give a special gift if there is a vision, a need, and a means by which she or he is asked for the gift. Often churches abandon their responsibility to raise major gifts because they are frightened or because they lack the training.

We read in the Gospels that Jesus raised resources for his ministry from the women who followed him along "The Way" (Luke 8:1–3; Mark 15:40–41). I expect that the women watched Jesus love people, heal people, inspire people, and even challenge people to fund that work, so they gave. Perhaps they gave because Jesus asked them for the money. Perhaps they gave simply because they wanted to participate in Jesus' mission and ministry. Regardless of the reason behind the gifts, we know from the Gospels that Jesus raised major gifts from the women who followed him.

You will face resistance at times. There will be people in your congregation, perhaps even people in leadership, whose discomfort about money and fundraising may cause them to resist or even block major-gift work. Do

not let them. This is holy work. This is work Jesus did. This is work that helps people feel good about the mission of the church and the meaning they are making out of their money. This is work which enables ministry by providing resources. Do not let fear or the lack of spiritual depth hold the mission and ministry of your church hostage simply because one or two people do not like talking about, or perhaps giving, money.

I often ask clergy, "If a parishioner came to you and said, 'I think that talking about sin is unpleasant. It makes me feel uncomfortable. I want you to stop talking about in our church.'" Would you agree to do so? What if someone came and said, "All this talk of love in our church is getting on my nerves; you need to stop talking about love." Would you do it? The answer to both is, "No." Why, then, would we pull back from talking about money simply because some people do not like the conversation? What I have learned in more than thirty years in church leadership was first taught to me by the rector of the church in which I was a curate in Charlottesville, Virginia. Harold, a priest much like George Herbert, taught me that the congregation sees their clergy as great prophets, when, and only when, the congregation sees their clergy as great pastors. If you love your congregation—if you show up when someone is in pain, or in need of care—then, when it comes time for the prophetic call to discuss money in church, the congregation is more likely to listen because of the trust you have developed in one another. It is that simple. Occasionally, clergy or bishops will ask me to teach them how to be better fundraisers. I politely decline because I am aware that I would first need them to be better clergy. Best just to pray for their flock and move on. On the other hand, *I love* working with able clergy, because they have set the stage to raise great major gifts for their equally great vision.

In like manner, congregations should not let resistance from the clergy, or from powerful leaders in the congregation, hold them back from the good work of major-gift fundraising. If your clergy are not willing to make the time to visit and ask funds from major donor prospects in your congregation, then it may be time to find new leadership. It is just that simple. When Jesus encountered resistance from Peter in their mission, Jesus faced Peter down, calling him "Satan" (which I must admit seems quite harsh), named the resistance out loud in front of the rest of the group, and demanded that they continue on their mission together. Peter fell in line, although that was not the only time Jesus' gentleness failed him. Over and over again, Jesus required that people following him summon up the courage to do difficult things. Jesus then modeled that courage with the ultimate sacrifice.

Some church leaders will be resistant to raising money, because they are insecure about their ability to do so. They may come up with excuses about how little time they have, how busy they are, or how few major donor

prospects are available. Do not believe them. Love them, but do not believe them. And, for goodness sake, do not enable them by letting them hold you back. They may need a hug. They may need a sabbatical. They may need a fundraising class, or a scotch. Or a personality makeover. They may need a job description with measurable objectives in fundraising. Give them what they need to be successful, but do not let them resist this work because, if they do—and if you do not do this work—you are failing the donors who want and need to give the money away, and you are failing the people whose lives will be improved and blessed by the mission of your church.

We hope that while reading this book, you will catch a vision for how rich the harvest is and, yet, how few the laborers. The truth is that we only have a couple of decades left in which the Great Generation and the Silent Generation will be able and willing to give major and planned gifts to their churches. The older Baby Boomers will have some willingness to make major gifts, but they will not give the way their parents and grandparents gave. So we really have quite a short time line—less than one full generation (thirty years)—to get this work done and done well. Most of what we can raise to secure our church's mission will be raised in the next fifteen years. Yes. I said *fifteen years*. But the good news is that this is not hard work. In fact, this is wonderful, heartwarming work.

Anyone called to church leadership has imbedded into their leadership calling this second calling: a call to ask for money. Like the call to pray, to heal, to preach, and to companion, the call to ask for money in the funding of our mission is integral to our work. Yes, some people are going to be better at it than others, and some will enjoy the process more than others, but nobody in church leadership in this millennium is able to decline this work. To abandon this part of your mission and ministry is to commit two acts of great relational and missional violence.

First, when we avoid major-gifts work we abandon the people of our churches to the messaging of our culture. Advertising is aggressive, bright, compelling and occasionally manipulative. "Buy this, you need that, purchase this on sale, you are ugly without that, you are not successful without this . . ." The people of our churches are beaten about by every wind of advertising in a persistent hurricane of marketing. Our message is different. Our message says, "What meaning do you want to make in this life—this one, precious, wonderful, painful, marvelous life of yours? What meaning do you want to make with your money? How can the mission of our church meet your meaning-making? How can we partner to make the world a better place by making the church able to better serve the poor and the marginalized?"

Second, when we avoid major-gifts work, we also abandon our mission to the confines of our budget. That does not seem to be the way Jesus worked. Remember the feeding of the five thousand? They thought they had no food; they knew they had a bunch of hungry people. They asked Jesus, and he said, "You feed them." As they proceeded to do so, the food appeared and appeared and appeared. In one Gospel, even soft grass appeared in the wilderness so they would have a place to sit. God is all about bounty. God also seems intent on co-creativity. God's vision for our churches is not that we squeak by with light bills barely paid, cheap toilet paper, and clergy on quarter-salaries. God's vision is that our churches change the world as way stations for the workers in the vineyard. If you are like me, you may wonder why we spend billions on war machinery and yet see churches closing. Though it may feel like there is not much we can do to change those systems, we can raise money for mission and thus heal the world through well-funded churches worthy of a Savior who died that we might live.

This is gorgeous work. It is beautiful to ask people to fund mission and ministry. Yes, some people will not be able to give the major gift we ask of them. When that happens, we can ask ourselves if we asked too soon, or if we were careless when considering the match between donor and project, or if we were recklessly overoptimistic about what they could give. But these are all forgivable. We are called to do our best. And, when the right person has been asked for the right gift by the right person, something beautiful happens. For the donor. For the mission. Something breathtakingly beautiful. Make that beauty happen. Learn this work. Raise major gifts. Heal the world.

TIPS

How to Get People Comfortable with Asking for Major Gifts in Your Church

- Host some potlucks in the homes of congregants and have conversations about fundraising and major-gifts work. Get their input.
- Let people talk about their fears. Most people simply want to be heard. Listen to them. This does not mean that simply because they are afraid, you do not do this work. By listening to them, you will soften resistance.
- Use the free exercises, teaching videos, and document models found at fearlesshurchfundraising.com to encourage people to name and discuss their fears about money. There's no need to reinvent the wheel.
- Ask people, "Where in your life have money and fear intersected?" Discuss that mandorla, that almond-shaped space of money and fear.
- As part of a sermon, in small groups, or in adult formation, ask members of your congregation to imagine what your church could accomplish with a 100 percent increase in funding; this increase could come from improved stewardship by the congregation and improved fundraising by the church. Get them to write their dreams down. Scriptures tell us that without a vision the people perish. Scripture also tells us to write the vision. If people in your congregation have a vision for greater mission and ministry, and if they can write it down so they can see it, and if they can discuss their vision with each other, excitement will grow, enthusiasm will deepen, and resistance to major-gift fundraising will melt away.
- Create a small advisory committee (two or three trusted people) who can develop a list equal to 10 percent of the active members in your congregation from whom major gifts could be raised.
- Make sure that major-gifts goals are included in every annual strategic plan and that these goals are measurable. If your clergy or key lay leaders are asking for major gifts, then define how many visits and how many requests are expected each month. What gets measured gets done.

RESOURCE

Membership Growth as a Financial Resource—Ask the Congregation to Stand Up

At the time of this writing in 2017, I looked out at the congregation of the cathedral in which I minister and began to count the people in the pews. It was an average Sunday—not a holiday or anything that would skew numbers. It was a lovely experience, because I could let my eyes fall on each person, warmed by the conversations, hospital visits, collegiality, and support that I associate with each. With John. Sally. Samantha. William. George. Harry.

The 11:15 service is well-attended, often by younger people who love the magic and mystery of the later service. It also has the benefit of being later in the morning and doesn't get in the way of Saturday-night fun. Row by row, up one side and down the other, I counted. There were 152 people present. Of those present, I counted five people under fifty. Five under fifty!

The 152 people pledge an average of three thousand dollars per family, so there were probably seventy pledging units present who give about $210,000 in annual pledges. But most of our pledges come from people over fifty years old, which means those five people under fifty (three families) will somehow need to replace the $210,000 in fifteen years' time unless some other people show up. And the problem with our church, like so many, is that many of the costs such as building repairs, utilities, and clergy salaries, are fixed, while membership and attendance are slowly and constantly falling. Church statisticians, alongside sociologists, are clear that this decline will only speed up annually.

I am not trying to be terrifying. I am trying to be honest. We need to plan for our future. I am editing the final copy of this book holed up in an apartment on a rainy day in Edinburgh, Scotland, prior to a retreat on Iona for rest and discernment. Yesterday I wandered the city and found a church that had been converted into apartments, another church that was now a hotel, a third church that was a tourist market for handcrafts, a fourth church that housed a primary school, and a cathedral that has been turned into a concert hall; a fifth church was a jewelry shop, and a sixth church a music school. And this was just on a five-hour walk on one day.

If we want to keep our American churches from being sold off to developers, we have two options:

1. We can get better at financial development by doing excellent work in planned giving, major gifts, and annual pledging, along with some great work in membership growth. We can have a stunning mission that makes people stop in their tracks and swoon with a deep awareness that this mission must go on. We can be the kind of churches Jesus had in mind: laboratories for change, gymnasiums for souls, and hospitals for the easing of human suffering. We can do such great work that everyone will want to make a philanthropic investment in that human return. Or . . .
2. We can find new sources of revenue to pay the bills for our building and our diocesan or judicatory offices. As we lose churches, bishops' offices lose revenue. Churches are becoming innovative in their resource development—opening cafes, tea rooms, and renting spaces for civic events in order to stave off selling old and gorgeous buildings at fire-sale prices, only to see them made into condos, art galleries, museums, and shopping centers. I know one urban church so busy renting out its rooms and sanctuary to urban groups that they have trouble meeting in their own building. But they would rather rent than give money or raise it; that seems sad. That priest is not a minister but is rather a special-events space landlord. The congregation is slipping by without being challenged at all to make gifts. It is a lose-lose situation.