

## **Time, Talent, Treasure — and Teens**

### **It's Never Too Soon to Teach the Three Ts**

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What difference could you make with \$10?" The eighth-graders at St. Pius X School and those in the parish's faith-formation program in Greensboro, N.C., heard this challenge as each surprised teen was handed a \$10 bill to spend in any way they chose.

Soon, one group pooled its money to buy plants to beautify a home for unwed mothers. One boy invested in a vegetable garden to help supply an urban ministry in town.

Every teen's choice became an example of stewardship in action, proof positive that there's no official starting age for fulfilling God's call to spend time, talent and treasure generously, well and wisely — not only as a way to evangelize and catechize, but also as a good in its own right.

"That particular experiment took place with the children in the confirmation program, which has projects we specifically call stewardship projects," says Tracy Welliver, pastoral associate at St. Pius.

In fact, Bishop Robert Baker of the Diocese of Birmingham, Ala., calls confirmation the sacrament that makes us God's stewards. As head of the former ad hoc committee on stewardship at the U.S. Conference of Catholic Bishops, he was the prime mover for their 2007 brochure titled "Stewardship and Teenagers." He finds confirmation a prime time to teach and challenge young people about stewardship.

"It's a matter of telling God he owns everything you have, and you can only do that if you are a person of prayer," says Bishop Baker, emphasizing prayer as the central core of stewardship. "You can't be a good steward unless you're empowered by God's grace."

Bishop Baker begins by stressing the necessity of Sunday Mass. "Without that, you can't tell God he owns it all," he explains. "You're saying, 'This is mine.'" By missing Mass, you're telling God the basic proclamation of Easter is not true — the time is all yours.

Then, too, the offering of the day "becomes another dimension of being a good steward," teaches Bishop Baker. We tell God the day is all his by praying the daily Morning Offering and offering to the Sacred Heart of Jesus all our prayers, works, joys and sufferings. (For more on this, go to [BHMDiocese.org](http://BHMDiocese.org) and click on "Confirmation and Stewardship.")

Prayer is the foundation of the three Ts of stewardship — time, talent and treasure. To this many add a fourth T: tradition. The bishops' brochure suggests that sharing tradition might mean inviting a friend to Mass or praying for others.

Focusing on stewardship and youth, St. Pius X has successfully broadened the traditional three Ts with, for example, a stewardship of prayer with different themes. This year, the young people adopted and prayed for an unborn child. Last year, connecting with a state adoption office, each class chose a specific child waiting to be adopted, then prayed every night for that child to find a happy home. After a year, well over 50% of those children had been adopted.

"One can pray with their time," says Welliver, "as a real, practical application of that time."

## **Giving Back**

For time, “Stewardship and Teenagers” also proposes visiting the elderly and sick shut-ins and sharing knowledge with a sibling. For treasure, teens and children can give part of their allowance to help the parish or donate pizza money to raise money for childhood disease prevention.

Winner of the 2009 Archbishop Thomas J. Murphy Memorial Parish Stewardship Award by the International Catholic Stewardship Council, St. Pius X has a yearly work camp for projects like building a ramp to enable a handicapped woman to leave her trailer home.

“The focus is on being a steward,” says Welliver, “not on ‘service.’ Using the term ‘steward,’ you’re zeroing in on having received something from God and now the call is to give that back to God and what profound difference you will make with that gift you have received.”

Few make the connection, but Bishop Baker also sees stewardship as “a preliminary step in the area of vocation discernment because everyone is called to give 100%, whether single, married or a religious,” he says, before adding that there’s a need to get stewardship lessons into high school and confirmation textbooks.

The bishop explains the Holy Spirit’s role in discerning God’s will for a young person’s vocation in *The Questioner’s Prayer* (OSV, 2007): “I like to describe this as the ‘stewardship’ dimension of life. The sacrament of confirmation enables the Holy Spirit to work in a tangible and powerful manner to help young people discern the gifts of time, talent, and treasure they have available to offer to become co-workers with Jesus Christ in building up his Kingdom on earth.”

From Bishop Baker’s experience, teens embrace — and rise to — the challenge.

## **Ownership vs. Stewardship**

Rick Sarkisian, author of *LifeWork: Finding Your Purpose in Life* (LifeWorkPress.com), is of similar mind about the proper understanding of stewardship and forming a “culture of vocations.”

He finds a lot of high schoolers thinking about their future are saying, “Show me the money.”

“I say, ‘Show me God’s call,’” he explains. “What does God want me to do? They must realize we have an unrepeatable purpose only we can fulfill. No one can do what Fred or Suzie is called to do.”

“Stewardship recognizes God has a unique plan for our life,” adds Sarkisian. Our general mission is to share Christ with others, he points out, but our specific personal mission, which is essentially a life work, doesn’t mean just our career or job.

Sarkisian notes that God has entrusted each of us with a unique set of talents, skills, virtues and spiritual gifts, and he wants us to use them in a particular way over our lifetime to bring glory to God in everything we do.

“Stewardship simply means to do that,” he says. “Failing that goes against the grain of stewardship.”

Phil Lenahan, Register “Financial Life” columnist and founder of Veritas Financial Ministries is thrilled to hear that Bishop Baker adds the T for tradition.

“The fourth T is the driving force,” says Lenahan, adding that praying the Rosary, the Morning Offering and the midday Angelus are linked to the three Ts.

Young people need the “steward of Providence” message, he says, pointing out No. 2404 in the Catechism of the Catholic Church: “The ownership of any property makes its holder a steward of Providence, with the task of making it fruitful and communicating its benefits to others, first of all his family.”

In teaching youth about treasure, he shows the necessity for two components — faith and financial literacy. Says Lenahan, “If we don’t connect the two, and without the priorities of the faith, they’re going to be in trouble with money.”

He cites recent major studies showing that 57% of youth are “financially illiterate,” while 87% said “getting rich” was their most important goal in life. Only around 10% cited spiritual matters as a top priority. This, says Lenahan, is a formula for failure.

Like Bishop Baker, Lenahan teaches Catholics to give to God first, yourself second — and then live on the remainder while avoiding debt.

He’s piloting a workbook this fall, tentatively titled “Generation Next,” for high school seniors and college students on how to put together a financial plan that honors God and the responsibility he’s giving them.

“When you get people grounded with the right life principles and they choose to imitate Christ,” says Lenahan, “they’ll realize they’re ultimately responsible to the Lord and what he would have them do. You don’t express ownership in the same way the rest of the culture does.”

So: What difference can a young person make with \$10? It’s never too soon to ask.

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