

STEPS IN THE JOURNEY TO BECOMING A MORE GENEROUS PERSON

Brian Starks and Christian Smith



Brian Starks and Sarah Moran, M.T.S. student, 2014

FROM THE DIRECTOR'S DESK

Unleashing Catholic Generosity, the first report released by Notre Dame's Catholic Social and Research Initiative, has been very well received. Because the report generated so much positive feedback, I feel confident the subject is worth additional investigation and discussion. What you are reading is a follow-up to our original *Unleashing* report. This analysis responds to questions I received in response to the first report and highlights important findings that were not included in the original.

Many people responded to the fact that our first report explored the *likelihood* of voluntary financial giving, but not *how much* Catholics give. Readers of our first report wanted to know "What influences how much money Catholics donate?" This is an important question, perhaps especially for stewardship and development professionals, yet difficult to answer in a straightforward manner. In what follows, Christian Smith (William R. Kenan, Jr. Professor of Sociology and the lead researcher on the Science of Generosity Survey) and I answer this question, carefully discussing the conceptual issues involved in making valid inferences about dollar amounts donated (we address the more technical methodological issues in a Methodological Appendix).

Our findings in this analysis help us better understand the key steps that Catholics need to take to develop as generous givers. In our first report, we showed that when Catholics become "spiritually engaged" with money, they become more likely to give to the Church. Here, we further show that Catholics who are more generous are very likely to have *made a prior conscious decision* to give more money away and *to follow routine, habitual systems of giving*. This finding suggests that, for other Catholics to become more generous, it would

help to do the same. These may seem like obvious findings, but they are important to note because they underscore the need to focus on creating varied opportunities for people to make purposeful decisions themselves to become more generous and to promote systems and practices of giving that routinize and habituate their own behavior-altering decisions.

I wish to thank all of the people who responded with affirmation and encouragement to CSPRI's first report. I am gratified by the many emails and letters from readers who took the time not only to study our report but to reflect and respond to it. I value the new relationships and exchanges that have emerged as a result. It all reaffirms the truth that good relationships always involve a generous exchange of personal gifts.

I want to acknowledge Sarah Moran for her contributions to CSPRI this year. She is a joyful coworker, and her efforts were vital, not just for this report but for CSPRI's blog as well. Thanks also go to Rob Robinson, Brandon Vaidyanathan, and Daniel Escher for their comments on earlier drafts of this report. Finally, I want to express my deep gratitude to John Cavadini and Chris Smith for their continued support and for their part in developing the vision and mission of CSPRI.

Sincerely,



Brian Starks

Founding Director, Catholic Social and Pastoral Research Initiative (CSPRI)



EXECUTIVE SUMMARY

Our study finds two decisive factors that promote financial generosity among American Catholics: *purposively deciding* to give away more money and *adopting habitual, systematic practices* of giving. American Catholics who made a prior conscious decision to give more money away (at some point in their lives) donated *three times* as much money to religious and non-religious causes in the previous 12 months as Catholics who said that their financial giving “just happened.” Further, American Catholics who relied on systems or routines in their financial giving gave away *two times* as much money as those who relied instead on spontaneous or situational giving.

Steps in the Journey to Becoming a More Generous Person

What role does intentionality play in charitable financial giving? How do routines and the development of habitual systems of giving shape generosity? In this report, we show that purposeful intentionality and the adoption of habitual, systematic practices of giving are crucial for increasing financial generosity.

The data we analyze in our report come from a survey of 1,997 U.S. adults—422 of whom are Catholic—conducted in May 2010. This nationally representative survey was undertaken as part of the Science of Generosity project directed by Christian Smith at the

University of Notre Dame, and was conducted online using a probability sample provided by Knowledge Networks. These are the same data that we previously used for our *Unleashing Catholic Generosity* report. Additional details regarding the survey data and methods can be found on our website, cspri.nd.edu.

For this analysis, we measure financial generosity by asking respondents if they donated money or possessions in 31 different areas in the past 12 months and use the total amount donated in the previous 12 months across all of the different areas (see Table 1).

*Photo credit (left): Eck Hall of Law
Chapel Window by Matt Cashore*

TABLE 1: Areas of Generosity from Science of Generosity Survey

Family & neighbors—helping a family member or neighbor, working on issues to strengthen families or neighborhoods, crime prevention

Health—physical, mental, and emotional

Adult education—tutoring, education, ESL, computer training

Children & youth—tutoring, mentoring, education, after-school programs, ESL, recreational sports, camps, 4-H

Homelessness

Poverty—low-income housing, welfare programs, job location, microcredit

Alcohol & drug abuse—counseling or education about substance abuse

Prisoners—visiting prisoners, writing letters to inmates, prison ministry

Abused women or children—domestic violence or child neglect

Elderly

Immigrant, migrant, and refugee populations

Arts, culture, and humanities—performing arts, cultural or ethnic groups, museums, art exhibits, public television/radio

Animals—promoting animal welfare, ending animal cruelty, protecting endangered species

Environment—recycling, reducing pollution, promoting “green” living

Food issues—supporting local farmers, community-supported agriculture, sustainable agriculture, Co-ops

Community development—community revitalization, park cleaning, community gardens

Civil rights—helping to promote racial, ethnic, or gender equality

Separation of church and state

Supporting military troops

Anti-war

Supporting gay and lesbian rights

Supporting heterosexual marriage

Pro-life

Pro-choice

Political campaigns—supporting political candidates, nonpartisan political groups, community groups

Disaster relief—humanitarian aid (e.g., for the Haitian or Chilean earthquakes)

Human rights—domestic and international violations, including torture, political imprisonment, religious freedom, death penalty

Labor issues

Umbrella charities—United Way, community foundations, thrift stores

Religious—activities that are solely religious and not included in the above

Or is it some **other kind of cause or issue?**

A Behavior-Altering Decision: Choosing to Give Away More Money

Below, we examine why Catholics differ in their giving. In particular, what is it that distinguishes the Catholics who give the most money? We identify two important factors that help to explain higher giving among some Catholics: (1) a conscious decision to give more money away at some point in their lives and (2) the use of systems or routines to guide their giving rather than relying on spontaneous or situational giving.

Our first measure explores the conscious decision to be more generous financially.

Have you ever in your life made a conscious decision to give away more of your money to charitable, religious, or other good causes? Or has your financial giving mostly happened without a lot of planning and intention?

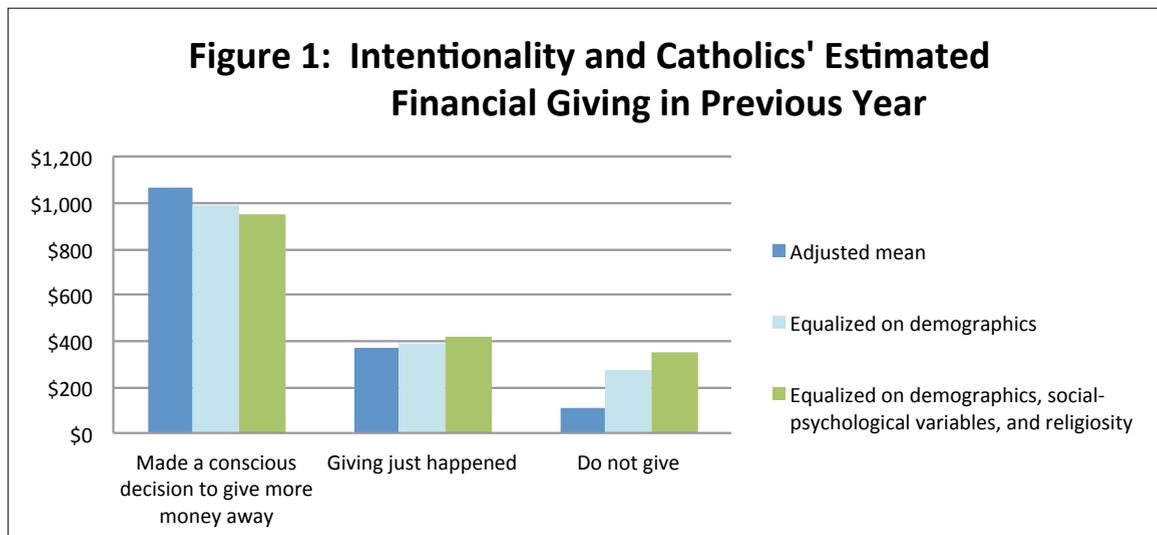
1. Have made a conscious decision to give more money away.
2. Financial giving has just happened.
3. I do not give money for charitable, religious, or other causes.

As shown in Figure 1, Catholics who say they made a conscious decision to give more money away at some point in their life donated almost *three times* as much in the previous 12 months as those whose financial giving “just happened” (\$1,064 vs. \$367 in survey-adjusted terms).¹

Our models initially adjust for survey weights, then take into account demographics (i.e., age, gender, income, education, employment, marital status, and family size) and finally account for the social-psychological (empathy, materialistic values) and religious measures (religious attendance, spiritual engagement with money) discussed in our first report. Thus, the light blue bar shown in Figure 1 calculates what would be given assuming demographic characteristics are identical. The green bar shows estimated giving when not only demographics but also other social-psychological and religious factors are identical. As we include additional factors in the model, the difference associated with making a conscious decision declines somewhat, but it remains large and statistically significant.

Our results are clear. We find that for the average Catholic respondent, making a conscious decision to give away more money (at some prior point in their life) is associated with three times as much financial giving. Even after controlling for a host of demographic, social-psychological, and religious factors, we find that making a conscious decision to give more money away at *some point in one’s lifetime* is estimated to lead to giving \$953 in the previous year as opposed to \$414 if giving “just happened.”²

To get a sense of how this compares to other factors in our model, we can explore how much change in another factor—for example, income—would be required to produce a similar \$500 increase in financial giving. Income, unsurprisingly, is one of the most stable



and consistent predictors of how much money people donate in our study. Because people with higher incomes have more money to give, they tend to donate larger amounts of money (though not a larger percentage of their income). In our model, we find that earning an extra \$10,000 in income is associated with an extra \$65 in voluntary financial giving. Therefore, our model suggests that it would take around \$83,000 more in earned income to equal the \$539 increase in financial giving that occurs among American Catholics after consciously choosing to be more generous. Clearly, the power of conscious choice makes a substantial difference in generosity relative to other factors.

Following Systems and Routines in One's Giving

Our second measure examines the effect of making financial giving a habitual, routinized part of one's life.

When it comes to voluntary financial giving, do you follow regular, structured systems or routines that help you be consistent in your giving? Or do you always only give in a spontaneous or situational way?

1. Follow systems or routines.
2. More spontaneous or situational.
3. I do not give money away.

In Figure 2, we show that following systems or routines in one's giving leads to *twice* as much financial giving as relying on spontaneous or situational giving (\$976 vs. \$473 in survey-adjusted terms). As with Figure 1, our models initially adjust for survey weights, then adjust for demographic factors (i.e., age, gender, income, education, employment, marital status, and family size), and finally adjust for the social-psychological and religious measures discussed in our first report. Again, the light blue bar equalizes on demographic characteristics, and the green bar indicates the estimated giving when all other factors in the model are identical. Comparing models, we see a consistent increase in financial generosity associated with following a system or routine for one's giving (as opposed to the alternatives). As we include other factors in the model, the differences decrease somewhat, but remain substantial and statistically significant.³

To put this result in dollar terms, after equalizing respondents across a host of factors, we find that using a system or routine for one's giving is estimated to lead to donating \$862 a year as opposed to \$491 if giving is "more spontaneous."⁴ Examining the relative effect of income (an increase of \$62 in donations for every \$10,000 in income in this model) suggests that the impact of following systems and routines (as opposed to spontaneous or situational giving) is comparable in impact to an increase of \$60,000 in a respondent's income—again, a very sizeable result.⁵

Different Systems of Giving

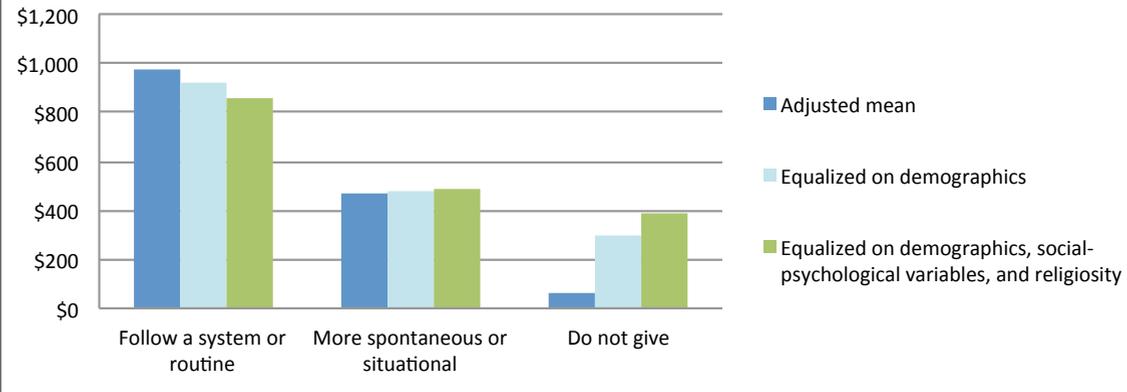
It also turns out that the *type* of system or routine used makes a difference, and Catholics tend to employ less generous routines or systems. The Science of Generosity Survey also asked this question:

The following are five different methods by which some people decide how much money to contribute to charitable and religious organizations. Which comes closest to your own approach in deciding how much money to give?

1. I do not give money away.
2. I give spontaneously, depending on the situation.
3. I give whatever it seems like I can afford for a period of time.
4. I decide on a monthly or annual *dollar* amount that I give per month or year.
5. I decide on a *percent* of my annual income to give.

If we examine the various alternatives in Figure 3 that people use to donate money, we find Catholics who decide on a monthly or annual dollar amount give significantly more (\$843) than those who give "whatever it seems like I can afford" (\$498).⁶ In fact, Catholics who merely give "what they can afford" are nearly identical to Catholics who give "spontaneously, depending on the situation" (\$479). A fourth approach—deciding to give a percentage of one's annual income—appears to lead to the most financial giving (\$1,978 on average). However, this latter approach was only selected by nine (9) Catholics in our sample (which itself tells us something important), and we cannot generalize this to the broader Catholic

Figure 2: Routines and Catholics' Estimated Financial Giving in the Previous Year



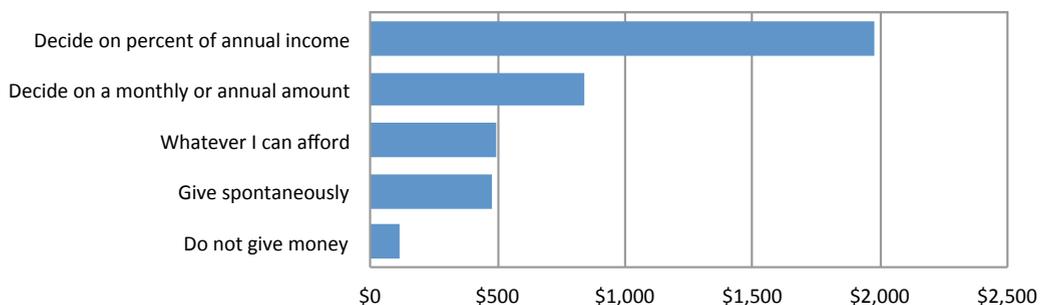
population on the basis of so few respondents.⁷ To gain additional perspective here, we provide in Table 2 the number of Catholics who chose each method and the median amount of dollars donated by each group. The median is an alternative measure of average that is less influenced by outlying cases (see Appendix).

While only nine Catholics indicate that they decide to give a percentage of annual income, 103 non-Catholics also chose this approach, and these respondents are especially generous (\$2,958 in mean giving; not shown). Within this larger sample, we can conclude that percentage giving is related to greater generosity, and the near absence (2%) of Catholics who give a percentage of their income is notable. Just over 14 percent

(76 out of 522) of Evangelicals and over half (19 out of 34) of Mormons responded that they decide to give a percentage of their annual income, and these groups are the most generous in our survey sample. Because the lack of percentage-givers among Catholics contrasts sharply with Evangelicals and Mormons, who stand out as especially high financial givers in our survey, we think this relationship is worthy of consideration and much more study.

It is also worth pointing out that 91 Catholics report that their congregation teaches tithing, but only two of them say that they, themselves, choose to give a percent of their annual income (and another 19 report choosing an annual amount). At face value, this suggests that

Figure 3: Mean Total Financial Giving by Approach to Giving (U.S. Catholics)



merely teaching tithing does not make Catholic parishioners more likely to tithe (but it also does not make them any less likely). It is not clear exactly what Catholics mean when they say that their parish teaches tithing, and this number seems quite high to us, based on personal observation. Without further investigation, it is hard to properly assess these results, except to say that talking about tithing in a parish is not likely to be an easy panacea. Simply talking about tithing will not likely lead to the emergence of a large number of tithers in the parish (though it is not likely to drive them away either). Changing parish cultures and people is a process that takes time and requires Catholics, themselves, to consciously choose and implement habitual practices of giving.

How Do Catholics Compare to Members of Other Religious Traditions?

How do American Catholics compare to members of other religious traditions on our key factors? As Figure 4 illustrates, Catholics are significantly *less* likely to have made a conscious decision to give more money away than Mormons, Evangelicals, or Mainline Protestants (but are more likely than the nonreligious to do so). While American Catholics are likelier than some other groups to follow routines or systems of giving (Figure 5), they are still less than the sample mean, because they are significantly less likely than Evangelical Protestants and, especially Mormons, to follow a system or routine.

TABLE 2: Methods of Giving among Catholic and non-Catholic Respondents

	# of Catholic Respondents	Median Amount Donated (Catholics)	# of non-Catholics	Median Amount Donated (non-Catholics)
I do not give money away	54	\$0	213	0
I give spontaneously, depending on the situation	117	\$120	464	\$173
I give whatever it seems like I can afford for a period of time	143	\$210	386	\$150
I decide on a monthly or annual dollar amount that I give per month or year	39	\$300	133	\$800
I decide on a percent of my annual income to give	9	\$100	103	\$725

Figure 4: Intentionality by Religious Tradition

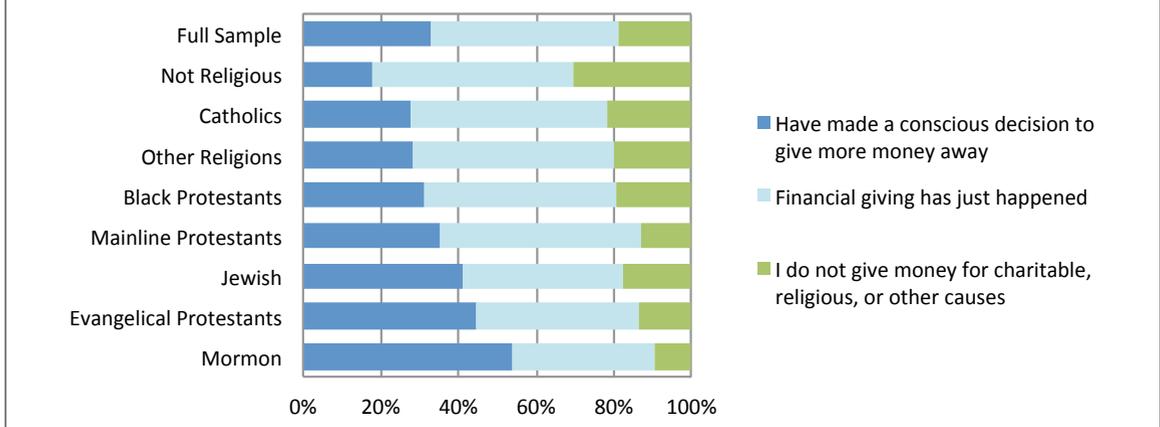
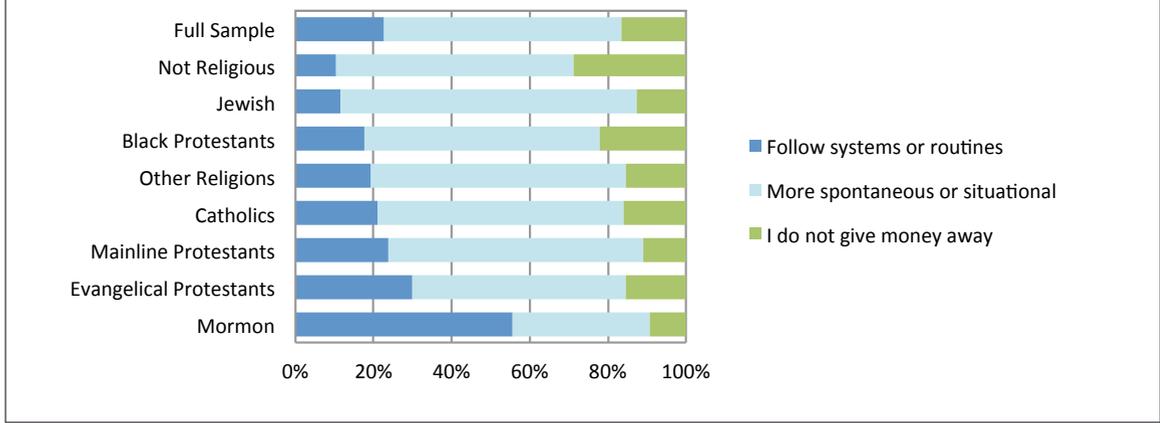


Figure 5: Systematic Giving by Religious Tradition



Conclusion

We find that American Catholics making a conscious decision to give money more generously and having a routine or designated system for determining how much money to give significantly increases their financial generosity. For American Catholics, making a conscious decision to give boosts their annual giving on average \$539; and their having a system for determining giving boosts it on average \$471. Also, deciding as a matter of policy to give a certain dollar amount or percentage of income is associated with Catholics giving larger amounts of money than giving spontaneously or what one thinks one can afford in a given situation. Many Catholic parishes use pledge cards and giving

envelopes to help encourage parishioners in their financial giving. Based on what we have learned here, that is a good practice, but perhaps not enough. Our results suggest that the Catholic Church would also do well to develop and offer a variety of other, different kinds of opportunities and occasions for the faithful to consider the question of voluntary financial giving not as a spontaneous, “as able” concern, but a matter worthy of conscious deliberation and decisions and of establishing specific systems or routines to implement. We have every reason to believe that such purposive approaches to financial giving will foster greater responsibility, intentionality, and generosity among American Catholics.

Endnotes:

¹ All Catholic respondents analyzed here reported giving less than \$17,000 in the previous 12 months. For our results, we dropped one outlying Catholic case of \$30,750 in reported voluntary giving. While the response appeared genuine, it was significantly more than any of our other Catholic respondents. If we had included this case, the differences we discuss would have been even larger. See the Appendix for a full discussion of the rationale for this and other choices. We also discuss methods employed to test the robustness of our findings and discuss the different statistical tests of inference that we used to confirm the significance of our findings. The estimates shown are from Ordinary Least Squares regression.

² A few of the people who said “I do not give” in response to this question later reported giving money to one of our 31 specific areas of potential generosity, which illustrates the messiness of sociological survey responses. However, the amounts reported are small, and the median amount given is \$0 for “do not give” as compared to \$150 for “just happened” and \$377 for “conscious decision.” The “do not give” category increases substantially when we include controls, but this is not a problem as the green bar estimates what a person who responds “I do not give” would donate if they exhibited average religiosity, income, and so on. The increase simply illustrates that part of the reason that people respond “I do not give” is related to the fact that they, on average, attend church less often, earn lower incomes, have more materialistic values, have lower levels of educational attainment, and so on.

³ In the final model with all variables included, the difference between “follow a system or routine” vs. “more spontaneous” is statistically significant with a one-tailed test, but only marginally significant with a two-tailed test.

⁴ Again, the fact that the “do not give” category increases considerably and is rather large after we include controls is not a problem (see footnote 2).

⁵ Because making a conscious decision and following routines are correlated and because, in the models reported, we did not test for interactions, we caution against adding increases across models. Indeed, when we included both variables and conducted supplemental interaction analyses to examine the impact of “just making a conscious decision,” “just following a system or routine,” or “doing both,” we found that just making a conscious decision increased giving by \$479, just following a system increased it by \$138, and doing both together added \$712.

⁶ In this section, because of the multiple groups and small sample sizes discussed, we do not conduct multivariate analyses. Furthermore, whereas different types of significance tests were consistent in earlier models, they sometimes diverged here. Consequently, we rely on the Mann-Whitney two sample statistic for tests of statistical significance because it does not require distributional assumptions and provides unbiased results.

⁷ Indeed, the mean of \$1,978 for “percent givers” is highly dependent on two very generous respondents in the sample. At the same time, three of the nine Catholics who choose this approach reported giving zero dollars—one can imagine some respondent laughing as he answers the question, “Yeah I give a percentage, 0 percent, that’s my system.” Because of the wildly varying results for this category among Catholics, we urge caution in interpretation.

Methodological Appendix:

How much money did the *average* Catholic in our survey donate in the previous 12 months? This sounds like an easy question, but it turns out to be difficult to answer. When we speak of averages, we usually refer to the arithmetic “mean.” However, using the mean as an average assumes that variation in the population looks like a normal bell-shaped curve. Financial giving, however, looks very different.

Since most people hover near zero in their giving, and there are some people who give away a great deal of money (e.g., \$30,750 from one Catholic, \$120,165 from one black Protestant, and \$125,565 from one non-religious respondent), an assumption of normality requires some in the population to be large negative givers. However, negative giving is not possible with our measure—thus, we have only half of the usual bell-shaped curve. Social scientists begin to worry about unusual cases (called “outliers”) if they are more than three standard deviations away from the mean, and a few of our financial givers are more than 20 standard deviations above the mean. Furthermore, because there are no negative givers to balance out high givers, these few outlying respondents push the overall mean of giving higher and have a disproportionate impact on determining average giving (using the arithmetic mean). This is why we dropped the Catholic who reported donating \$30,750 (and the two non-Catholics who gave even more) from our analyses.

An alternative way to measure the average is the “mode,” or the most typical or frequently reported giving amount. However, the modal (most common) response in our data is zero. That is, the typical respondent does not give at all. A third measure of average is the “median” giving amount, which is the financial giving of the middle person in the distribution. With a normal distribution, the mean, median, and mode are identical, but this is obviously not the case for financial giving. Table A provides the mean and median for Catholics and the overall sample (the mode for both is \$0).

Table A: Financial Giving in the Past 12 Months

	Mean	Median	N
Full Sample	\$1,024.44	\$101	1760
Catholics	\$623.08	\$125	369

Why not simply use the median? First, because almost 40 percent of respondents report no financial giving, the median is quite low and might well give some readers a distorted view of how much financial giving occurs among those who do give. Second, most organizations are interested not only in examining differences in average giving but also in gaining a sense of the overall size of the differences and how this influences the total (overall) giving that they are likely to receive from the population. While total overall giving in a population is easily calculated from a mean (simply multiply the mean by the number of individuals in the population), it cannot similarly be estimated with a median. This beneficial property of the mean can be seen when we calculate the total amount of giving in the previous 12 months that occurred among the 369 Catholics in our sample as \$229,916 ($\623.08×369). Examining the median giving of \$125 will not allow total giving to be calculated accurately.

The problem with the mean, however, is that in order to make inferences about the overall Catholic population, not just about our overall sample, we have to make distributional assumptions. If by chance, we picked up one very generous Catholic donor in our sample (as we did—with one Catholic respondent reporting \$30,750 in giving, well over 10 percent of the total giving among our Catholic respondents) and assumed that this donor is much more common in the larger population than they actually are, then we would overestimate giving in the overall population (and our overestimation could be quite large). On the other hand, if we assumed that this type of large donor is less common in the larger population than they actually are, then we would underestimate giving in the population (and again our miss could be by a large amount.) Usually, we assume a normal distribution

in order to calculate a respondents' likelihood in the population, but as previously discussed, an assumption of normality would be incorrect for financial giving.

Needless to say, outliers and the assumptions we make regarding their distribution in the broader population can have large impacts on numeric results and are especially influential when analyzing mean financial giving. As a result, in addition to standard statistical tests, we conducted additional tests for this report that do not require distributional assumptions to be sure that the differences we discuss are significant (i.e., they will be found in the larger population and are not due merely to sampling error).

Tests of statistical significance that do not require distributional assumptions are generally non-parametric, which means that these tests are unable to tell us the size of dollar differences across groups. In order to provide numeric differences, we provide survey adjusted estimates of dollar figures using OLS regression, rather than reporting non-parametric results.

For the analyses in this report, we dropped one Catholic respondent who reported giving over \$30,000. In supplemental analyses, however, we analyzed plots of leverage and residuals from regression models to explore for additional outliers. We also used Cook's distance to determine influential cases and dropped cases that had a Cook's distance greater than $4/N$ (approximately .01 in this instance). These residual plots and Cook's distances were created after regressions that did not use survey weights, since Stata does not estimate them with survey weights. However, after deleting outlying cases, all models were run again with and without survey weights to assess the robustness of results. In these supplemental analyses, the difference between "made a conscious decision" and "just happened," which had previously been \$539 (\$953–\$414), was reduced to as low as \$326 but remained statistically significant. We also re-ran our analyses using a Huber M-estimator (mregress in Stata), and again, our results were robust in terms of significance, although the dollar difference declined to \$150. Finally, we conducted supplemental analyses that used a natural log transformation of total giving and deleted non-givers (in order to approximate a more normal distribution). In these analyses, our results remained statistically significant, but the difference was \$272.

We used the same strategy of analyzing plots of leverage and residuals to explore for outliers and using Cook's distance to determine influential cases in our models that examined systems and routines. In these supplemental analyses, the difference between "follow systems and routines" and "more spontaneous" which had previously been \$371 (\$862–\$491), was reduced to \$302, but it remained statistically significant for our one-tailed tests. However, the difference was only marginally significant ($p < .07$) for a two-tailed test, and supplemental analyses using a Huber M-estimator (mregress in Stata) were not statistically significant. Finally, the regressions following a natural log transformation showed a \$128 difference, but it was also not significant. Thus, these supplemental analyses provide some additional support for the findings discussed in this report; however there are indications of a slightly less robust finding for "follow systems and routines."

One final methodological issue is worth mentioning. Not all of our respondents answered all questions. For instance, out of 422 Catholics sampled, we have full responses about voluntary financial giving from only 369 of them (87.4 percent of the total). Missing data creates concerns about self-selection bias. If this data is missing completely at random, it is not a serious issue. However, missing responses may be due to the fact that finances and financial giving are sensitive topics. Or perhaps some respondents were fatigued from responding to 31 different areas and chose to skip ahead to the next section of the survey. Again, this may not be a problem, but if these underlying factors for skipping items are correlated with financial giving, then missing data can indeed create problems. To minimize concerns, we examined whether respondents with missing data differed significantly on other variables from those who did respond and conducted supplemental analyses using different missing data strategies to explore the robustness of our results. The point of this Appendix, then, is to make readers aware of the complexities that accompany most analyses of financial giving, the means we use to deal with those complexities, and some of the assumptions and risks involved.

Suggested Additional Readings:

Anderson, Gary. 2013. *Charity: The Place of the Poor in the Biblical Tradition*. New Haven, CT: Yale University Press.

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