

Christian giving: A complex matter?

Each day, we are assaulted by news of the economic crisis in Europe and its possible consequences for Australia. Our news outlets feature the daily stock market report and the fortunes of the Australian dollar. However, for many Australian families trying to live on one income, such matters are very remote, but the advent of ever increasing compulsory superannuation has made most Australians, not only self funded retirees, more interested in wider financial matters.

For Christians, being part of the world and also being responsible to God have created a series of issues about how they should use their money and wealth. This, of course, is not the only issue created for Christians by economic changes. The type of job, how they seek promotion and how they use their time are but a few other matters in the area of worldly demands versus godly responsibility.

In this article I want to share some thoughts on the matter of Christians and their money, especially giving. I don't have any superior knowledge, or wish to send readers on a guilt trip and I am not attempting to raise funds for anything. Nor is what I have to say comprehensive. It's just some views about negotiating the world of finance from a Christian perspective.

Are Australians good givers?

By world standards, not necessarily God's standards, Australians per capita are good givers. *The World Giving Index* measuring financial giving to charities (70%), the provision of voluntary services in the last month (38%) and the helping of a stranger in the last month (64%) places Australia at the top with a score of 57%.

<http://www.guardian.co.uk/news/datablog/2010/sep/08/charitable-giving-country>

While the volunteer rate is down, Australia scores well in the other two categories and at the top in giving to charities. When considering the outpouring of generosity at home after the Queensland floods, and away from home after the 2004 tsunami, it is easy to accept these figures. However, other measures are not so good and philanthropy, significant giving from those who have most, and corporate giving, are well behind other western countries. As I watched the Santos sponsored *Australia Downunder* cycling tour I wondered why Santos, a mainly gas energy company, had suddenly decided to make its name known in the community through advertising and by sponsoring a major event. I am sure that their desire to change negative community attitudes to coal seam gas mining and their association with this extraction had a lot to do with it. Very few wealthy individual Australians and companies have a history of generous giving.

From a purely secular viewpoint, Australia is one of the world's wealthiest countries and on the 2010 Quality of Life index rates Number 2 behind France <http://internationalliving.com/2010/02/quality-of-life-2010/> and Sydney rates Number 11 in the world cities index. <http://www.mercer.com/press-releases/quality-of-living-report-2011> Yet these figures should be of little interest to Christians as they are accountable to God first and not to any humanistic community support for giving, however great that might be in a wealthy country like Australia.

Are Christians different?

They should be, but in reality Christians like the rest of the community, differ in their attitudes to money and giving. Some of the Biblical principles affecting these attitudes can be explored.

Generosity

In 1 Timothy 6:17-19, Paul accepts that some will be rich and encourages them to be rich in good deeds and generous with their wealth. Being a Christian is about generosity not only in wealth but in time and love. Here the recognition is God's generosity in sending Christ to die

for our sins and providing the opportunity for a new way to God. Because of what he has done for us, we also ought to be generous. Generosity is a mind-set and people look to give their time, help and money to God's work including those in need.

Generosity can create issues for Christians. Is it a responsible position to give everything away, or most, and have to rely on others, including the Government, for basic needs, especially if those others are family members? Yet, giving substantially to others outside the family can create other problems of jealousy which in turn can cause breakdowns in relationships between family members. In addition, generous people can be easily taken in by unscrupulous people and their wealth depleted. Even some Christian churches promoting a prosperity gospel can relieve Christians of their wealth on the belief that God will reimburse individuals for their generosity, an Old Testament founded argument not substantiated in the New Testament.

Nonetheless, Christians need to be careful that generosity prevails and not use bad experiences of giving, whether theirs or other people's, as excuses to be tight fisted with money and wealth.

Tithing

Tithing played a huge part in the thinking and practice of the people of the Old Testament and Jesus both released his followers from its legalistic compliance and expended it to a generous attitude to life. *Do not store up for yourselves....* (Mat 6:19), *No one can serve two masters....* (Mat 5:24) *Give to the one who asks....* (Mat 5:42). Unlike Paul's comments about generously supporting brothers and sisters in Christ, Jesus' attention is always to the whole of humanity which poses a great challenge for Christians.

Because it is so easy to be caught up in the attitudes of the world, some Christians use tithing as a guide to giving often seeing it as a way to keep a check on their minimum giving. But even this poses issues. Is this giving in pre-tax dollars or post tax dollars? How is this tithing to be apportioned between local church, para-church organisations and wider Christian missions and community groups?

What constitutes Christian giving? Is it exclusively to church and other Christian organisations? Are the fees for a child at a Christian school part of giving? Are donations to non-Christian charities part of giving? Different Christians will have different answers. However, the more they err on the side of generosity the less significant such questions become.

Stewardship

Many Christians stumble on the issue of stewardship. At one level it is easy to acknowledge that everything they have comes from God and that they are but stewards of what he has given them. But at a practical level, Christians can easily fall into line with the goals of accumulation of wealth, seeking higher incomes and devoting their time to their work all of which says more about their ownership than God's ownership.

Prosperous Christians can be asset rich and cash poor leaving them unable to meet the needs of others when God might call upon their wealth. Their assets can be locked into in property, shares and more liquid assets like fixed deposits and lines of credit. They are all legitimate but can sometimes leave individuals short of cash and unable to respond to God's call on their wealth. In a rich society, rich Christians need some cash reserves, irrespective of the interest rate differential, to be sure that they can respond appropriately with the resources God has given them.

Managing money has always been a matter of risk and return. Christians should not seek to maximise returns only by investments that provide the highest risk and highest interest. If it looks too good to be true, then invariably it is too good to be true. Greed is an important factor and must be countered by rational Christian principles and actions. For instance, it is

never wise to borrow money to chase a higher interest rate and maximise returns. Such investments are by nature less secure and subject to the variances of the market. There are some local councils and at least one church denomination that learnt this lesson the hard way in recent years with millions lost.

Christians are challenged by savings in compulsory superannuation funds during a time when the returns from managed funds have been very poor, if not losses. Setting up future income streams is a very important matter and one that requires considerable understanding of the risks and alternatives. One principle to be used for those involved in self managed funds and super lump sum payouts is to keep a diverse portfolio for the long term so that an income stream can be maintained and the overall funds protected from the variances of the market. If this is not the case, Christians can be sucked into continuous monitoring of the market, buying and selling to try and maximise their returns, and thus devoting considerable time and energy on wealth accumulation. God calls his people to be stewards of what he has given them for the work of the kingdom, and not only money and assets, and not to be distracted by the desire to maximise returns at the cost of their time, health, job and family and involvement in Christian community.

Juggling priorities

As mentioned above, one of the difficulties for Christians is where the giving should be directed - family, local church, para-church organisations, overseas mission and welfare for the wider community and does it matter? Some issues to consider are:

1. Family

You can't take it with you, so should Christians accumulate wealth to hand on by gift or through death to their children or family? Sounds reasonable, but to what extent? Some families go to great lengths to keep wealth entirely within the family. How does such wealth accumulation compare with *Do not store up for yourselves...*? How do family trusts fit into this picture?

Another issue is: In what circumstances do you liquidate assets to contribute to God's work. It is challenging to consider how the principles of generosity and stewardship apply simultaneously. Some Christians would never liquidate assets because that denies a future income stream. But is this how God views this matter? There is of course no one solution, but in seeking answers Christians need to take seriously the needs of others and not dismiss them lightly with worldly principles of good savings. An answer that pleases God is more likely if a person really believes that it is God's money and not theirs. This belief frees up money and assets to be generous.

2. Church

Most Christians have their favourite horror story about a church that sought to extract huge amounts of money from its members. But being part of a Christian community has responsibilities, even if many modern churches are small scale where the pastor has a worldly day job. Ministry by churches costs money and the obligation is on the members to provide both part of the ministry and its costs. Related matters about decision making and leadership within the church determine church budgets and contributions to building funds always create anxiety as members question the long term debt and capacity of future members to pay. In fact, this matter is not much different to individuals buying a home. There is a need to go into debt and the real issue is capacity to meet future repayments. The amount borrowed needs to be based on realistic and conservative faith figures. God does not always sign up for overzealous building programs.

Ministry, buildings and outreach to the community are key factors when Christians consider the level of giving to their church and its priority with their total giving.

3. Christian organisations

What proportion of giving should go to a local church as opposed to other Christian organisations, missionary work and community charities? God often lays on the heart of his people the circumstances of people in these organisation and the needs of the organisations themselves. When that call is received it is time to give.

Elizabeth and I have responded to the educational needs of a Christian school system in India. In addition to the calling on our time and funds, we are influenced by an economic factor. The high Australian dollar, in India, will buy around five times what I can buy in Australia and many more times in terms of salaries. For example, a teacher's salary in a Christian run school can be as little as Rs 48,000 a year. That is, at current exchange rates, less than \$900AU. The economics of value for money is one factor that can influence Christian giving, but more importantly it is a matter of what God lays on the heart of each believer and how they respond.

4. Community

In the community there are many groups, not all of which are Christian, that support the welfare needs of others. Should these groups be supported by Christians or should funds only be channelled through Christian organisations? Christians answer these questions differently but, perhaps the parable of the Good Samaritan, where Jesus redefines who our neighbour is, should have prominence in providing an answer.

In the Spirit

Giving for Christians is not a simple matter. There are some guiding principles, but a host of possible applications, The New Testament is strong on generosity which can be best exercised once stewardship is embraced with a belief that all money and assets are God's. Each Christian will no doubt have their own view and answers to these questions. It is my hope that each of us will review our answers regularly because, where wealth and money are concerned, it is too easy to become part of the world and begin to think that we own them.

Reviewing our accountability by examining the principles of giving, seeking to be more generous and committing these matters to prayer will go a long way to acting in a Godly manner using the resources he has given us. Some Christians will have giving as a high priority within their local church and others will be led by God to other areas of Kingdom work. Being open to God's leading and taking action on that lead should make us more secure about how God might view what we are doing with what he has given us.

Rick Warren has the following sentence at the beginning of his book *The Purpose Driven Life: It's not about you*. I think my sentence in a book on Christians and money would be *It's not yours*. An understanding of these messages changes lives.

John Gore