

Giving and Living Generously

Here's what you need to know.



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Lessons in Sharing

It's not just a one-time lesson for kids; it's a lifelong lesson for all of God's children.

by Janine Petry

It's probably one of our first lessons in life—and one of our *hardest*: learning to give to others. With constant guidance from parents and siblings, we struggled to share what we had, namely our toys or the occasional candy bar, with those around us. As if that wasn't painful enough, we were also reminded that we needed to do it *with a good attitude*.

While I'd like to believe I mastered the art of sharing my toys as a child, it seems that as an adult, it's a lesson worth reviewing. You see, sharing isn't just a one-time lesson for kids; it's a lifelong lesson for all of God's children. And instead of getting simpler over the years, sharing seems to get more and more difficult.

Think about it: The older we get, the more “possessions” we have to potentially be asked to share. We have time, talents, skills, finances, wisdom, strength—and so much more. With so many resources to draw from, generosity seems to get complicated. Not only do we need to choose *what* to share, now

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we have to discern things like: to whom, when, how, how much, and for how long should our generosity be given? And I admit, there are no easy answers to any of those questions. But thankfully, our heavenly Father still guides us in how to become the cheerful givers He loves. It all starts with a simple heart-decision to give (2 Corinthians 9:7).

If you're looking to move beyond the *duty* of sharing out of obligation to a lifestyle of joyful generosity, this download will help guide you. Here, you'll find the wisdom and practical insights you need to gain a better understanding of what giving is and what living generously looks like, so that you and those you lead can experience its joys for yourselves. You'll also find plenty of other resources packed inside to help you go even farther in becoming a truly generous child of God.

Blessings,

Janine Petry

Contributing Editor, Gifted For Leadership

Christianity Today International

Introduction





THE HEART OF THE ISSUE

Helping People Give with Joy

People ask for financial advice, but are they getting the spiritual advice they need with it?

by Fred Smith, Sr

The issue of giving and money is an important scriptural concern. It shapes life in America as much as or more than any other single item. An amazing amount of wealth is coming out of today's stock market and booming economy. The best-selling book *The Millionaire Next Door* is not a fable, it represents fact. More and more people are asking financial advice, but are they getting the necessary spiritual advice they need?

It is the spiritual leader's responsibility to get involved in the financial lives of those for whom he or she is responsible. That does not solely mean speaking about the amount they give to the budget but helping them develop a philosophy of getting, keeping, and giving. For too long leaders have been self-conscious, trying to avoid the "money-grubbing syndrome."





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Here are several principles to consider when helping the people you lead to handle their money with integrity:

1. Giving may be harder than earning. I cannot imagine a more difficult or dangerous way of life than to spend the bulk of my time giving away my money to worthy causes, especially Christian causes. I say *difficult*, for profitable stewardship requires a new and more strenuous discipline than making the money. I say *dangerous* because of the temptations confronting those with money to give.

2. Giving must move from duty to joy. The sheer administrative monotony can turn the joy of giving into dull duty. A. T. Cushman, the past chairman of Sears, told me years ago, “Fred, the art of administration is constant checking.” But when done right, giving moves people from duty to joy.

A psychiatrist specializing in alcohol abuse reported, “We now know why some individuals after staying sober for years return to drink while others never go back. Those who labor every day, vowing not to drink today, may become overwhelmed with the onerous burden and start drinking again. On the other hand, those who move from the vow of sobriety to the joy of sobriety never go back.” Freedom comes in crossing the line from duty to joy. Theologically, freedom comes in moving from works to grace.

3. Generous giving is a lifestyle. That involves more than money or appreciated assets or techniques and programs. It involves our spiritual maturity. How often am I willing to pray, “Lord, prosper me financially in proportion to my spiritual maturity”? What a snare it is if we try to bribe God with financial gifts to rationalize our failure to offer him our spiritual gifts.

4. Motive is imperative. Biblical wisdom tells us, “Out of [the heart] are the issues of life” (Proverbs 4:22-24, ASV) In the New Testament, Ananias and Sapphira wanted the full credit for giving while only giving partially. Their greed for reputation cost them their lives. In praising the widow’s gift of a mite, Christ showed he is more interested in motive than amount. Here are several common motives for giving:

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Tax deductions. Many prefer to give to the church rather than to the government. Charitable organizations are anxious to protect the tax deduction, believing it produces gifts.

Peer pressure. A CEO of a large corporation had a reputation as a great fund-raiser. In actuality, he “suggested” that those doing business with him contribute specified amounts. He was a fund-raiser, but not a giver.

Many charitable and religious institutions send me lists of their donors by classification. That’s peer pressure. Some fund-raisers urge ministries to create annual, even semi-annual, emergencies, knowing that people give to emergencies. I have been chairman of several national ministries and know from experience that a great many of the emergencies are contrived or exist due to poor management. Also, pressure is often put on wealthy people to create human immortality by grants and buildings that perpetuate their name.

Obedience. Obedience is an excellent motivation if done out of respect, not fear. A successful businessman without deep religious convictions was told by his relatives that unless he contributed liberally to the church, God would take away his wealth. That is just as wrong as telling people that if they will give, God will increase their wealth. I know many devoted Christians, tithers and also givers, who are and will remain perpetually poor. Obedient giving is not to obligate God but to obey him.

Gratitude and love. Christian giving should reflect our gratitude and love for the Lord. Hans Selye, the Nobel Prize winner and authority on emotional stress, said that gratitude is the most healthy of all emotions. I also find it *the* most fragile, with the shortest shelf life. Christian gratitude, beginning at Calvary, should show itself in our love, and love is extravagant.

God’s glory. What promotes God’s glory? Do our gifts make others think of him and not us? Is it a witness to our belief in his grace and immortality? When we give for his glory, we must be careful not to try to share the glory, because God says he will not share his glory with us.

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Three Types of Gifts

Giving is more than turning over ownership of an asset. Let's consider three situations, which may all be termed "gifts." They may not vary by the amount, but they vary greatly by the motive, effect, and reward:

1. The gift. The purest is the anonymous gift. The gift becomes known but not the giver—or at least the giver does not let it be advertised to his glory. The widow's mite was known but not because she rang the bell with the gift. She quietly demonstrated her faith with her sacrifice not knowing anyone would notice.

For us, it may be easy to be an anonymous small giver but far more difficult to be an anonymous large giver. When people give anonymously only to keep from being known as a giver and to keep their name off the many lists of givers, they are not giving anonymously for the right reason. Maybe it is difficult to truly give anonymously because in our heart of hearts we do not yet believe we are giving to God and that he sees and is pleased and will reward us as he sees fit.

2. A purchase posing as a gift. Here the giver buys a reward, which is generally recognition or social position. One of the most effective fund-raisers in Dallas is a wonderful lady who has a club, and in order to belong you must give at least \$10,000 each year. It is well publicized. Your "gift" purchases you a reputation. It would be more accurate to classify this "giving" as an expense. It is the price of admission. When we give for any reason other than as a gift to God, we receive our reward here.

As Scripture says of the Pharisees, "They have their reward." It does not say the reward is wrong or inappropriate, it simply says when you give for human reasons you get human rewards. If you want the reward here you get it here ... but there is no reward in heaven. You can enjoy the reputation as a great philanthropist, but you cannot earn sainthood. We all know we can purchase a position in an organization with the right-sized gift. Sometimes, we are purchasing power.

3. Giving as investment. Giving as investment is particularly attractive to those who are acquisitive and concerned more with leverage and return than with gratitude and love. They believe they

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are protecting God from others' misuse of money. I once asked a friend with this profile to give to a struggling minister doing an excellent (but small) work in the inner city. He quickly informed me that he did not give to small things. He gave only to those who had the capacity to change the whole system.

An example of another type of investment giving is the young man who was a significant contributor to hospitals. His friends told me he gave in order to get preferential treatment should he ever need it. Investors give for returns and, ideally for them, the return will be greater than the gift. A highly successful Christian entrepreneur recently sold his business for an enormous sum. In the paper he reported, "I am going to give a lot of it away. My parents told us we could not outgive God and that whatever we gave away would come back multiplied." That is not giving but investing. It is not just a reward but a return on investment that is expected. It is less gratitude than greed.

Ultimate Reward

The ultimate reward for the profitable servant is to hear the Master say, "Well done, enter into my joy." To desire to be a profitable servant requires a great deal more humility than most people possess. Money makes it more attractive and tempting to play the master. In the parable, the Master did not ask the servant how well-known he was, what his standing was in the community, how he enjoyed himself, or what his future plans were. He simply asked, "How were you profitable to me?" In the humblest terms, a profitable servant is like the ox who grinds out the corn. He doesn't own the corn. Nor does he get much of it to eat. But he does fulfill his purpose in life.

When we help others to fulfill their purpose completely, they can expect the joy of the Lord. Profitability to the Master out of love and gratitude is a great and proper calling.

The late Fred Smith, Sr., was a Christianity Today International board member and a contributor to LEADERSHIP for over 30 years. This article first appeared in The Pastor's Soul Volume 5: Leading With Integrity, a LeadershipBooks, 1999.

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Thought Provokers

- *What are the needs of those you serve when it comes to “getting, keeping, and giving”? How are you helping those around you to develop a proper philosophy of giving as a lifestyle?*
- *Which of the author’s principles for handling money with integrity would be most beneficial to those you lead? How can you practically begin addressing this issue?*

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GETTING DEEPER

Anatomy of a Giver

American Christians are the nation's most generous givers, but we aren't exactly sacrificing.

by Tim Stafford

Ask people their opinions and they will freely give them. Ask about money and you'll get a more guarded response. Many Americans are downright secretive about what they do with their money. That secretiveness itself suggests that uncomfortable truths may be discovered by following the money.

Jesus thought so. He assessed people's lives less by what they said ("Why do you call me 'Lord, Lord' and do not do what I say?") than by how they responded to him and, in particular, by how they handled money ("One thing you lack. Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me"). "Where your treasure is, there your heart will be also," Jesus instructed.

That is why I have been studying financial data—to try to listen to money talk about what kind of people we are. Particularly, I have tried to consider how Americans give money away.

Charitable giving is as close as we can get to truly free financial behavior. You are not obligated to give (and lots of people don't). You aren't buying anything you need, like food or transportation or





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housing, or even anything you enjoy, like vacations or premium cable channels. You get nothing out of giving except the satisfaction of your soul. And so, giving shows something about a person's soul.

Rich Americans

I grew up with a mythology of American small-town life that included "the rich banker." In my child's mind, society was composed of scatterings of poor folks (usually across the tracks), a wide band of hard-working ordinary people, and a very few unusual individuals who were rich. The rich were different from you and me: they lived in a nicer house, wore better clothes, and most of all, didn't have to worry about the price of things.

As a child I understood that there were good rich people and bad rich people, and the difference was generosity. I never knew whether a neighboring carpenter or a farmer was particularly charitable. With ordinary people, generosity or stinginess didn't stand out much. Yet people talked about generous rich people with respect and appreciation. Stingy and grasping rich people, however, like Old Man Potter in *It's a Wonderful Life*, were scorned.

Guess what? We have become the rich bankers. Compared to most of the rest of the world, ordinary Americans have an abundance. Compared to our own *grandparents*, we are rich. Sylvia and John Ronsvalle, who have spent years studying church finances, compute that the average American today earns almost four times what the average American earned in 1921, after adjusting for inflation and taxes. Real incomes have nearly doubled just since the late 1950s. Today's ordinary middle-class citizens live like the rich banker in their grandparents' town. We wear better clothes. We own bigger houses (with more closets to put things in). We eat out at restaurants.

How generous are we with our new riches? By comparison with other nations, Americans are very generous. "Total giving to charitable organizations of all kinds, both in absolute figures and as a proportion of income, is higher in the United States than in virtually any other advanced industrial society," writes Robert Wuthnow in *God and Mammon in America*. (The only possible exception is Israel.)

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However, when we make a comparison with biblical standards, we're not very generous. The IRS reports that those who itemize deductions on their income tax returns have claimed that, since 1975, between 1.6 percent and 2.16 percent of their income went to charitable concerns. Gallup polls taken every two years for the organization Independent Sector have found charitable donations to run between 1.5 percent and 2 percent of income. *Giving USA*, an authoritative report published by American Association of Fund-Raising Counsel (AAFRC), says that giving has ranged between 1.7 percent and 1.95 percent of personal income over the last 20 years.

We are, then, a relatively generous people, but not nearly so generous as we might be with our increased wealth. Thirty-one percent of American households say they give no money away at all. Giving may be affected temporarily by the strength of the economy, by tax policy, by scandals among charities, and by the kinds of appeals made. Yet none of these circumstances seems to make nearly as much difference as the character of the donors.

The Character of the Donor

Research shows that there is a particular kind of person who gives generously to charity. The same person also volunteers in the community, as part of his or her lifestyle. Ninety percent of volunteers contribute to charity, their households giving 2.6 percent of their income—considerably more than the national average. The volunteer-donor is a distinctly American character, whom our communities depend on.

People who give generously to charity are not necessarily those who can afford it. In fact, the weakest givers (giving the lowest proportion of their income) are those making from \$40,000 to \$100,000 per year. The two groups that give the highest percentages of their income to charity or church are those who make less than \$20,000 a year and those who make more than \$100,000. People generally give more as they make more, but they often give a lower *percentage* of their income.

So what kind of people give? One of the clearest findings of all research on giving and volunteering is that the volunteer-donor is likely to be an active Christian. More than income, age, race, or education, faith predicts giving and volunteering.

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People who attend religious services weekly, while they are a minority of Americans (38 percent), give *two-thirds* of all charitable contributions in the entire nation, according to the Independent Sector Gallup Poll. Weekly attenders contribute 3.4 percent of their household income, while those who attend only a few times a year average 1.4 percent, and those who do not attend at all give 1.1 percent. Unquestionably, an active faith is the most important characteristic of those who give (as it is for those who volunteer).

Wuthnow provides fascinating information on how much church members' contributions to charitable causes can be predicted to increase annually according to the following behavioral changes:

- increase attendance from yearly to monthly or from monthly to weekly, increase giving \$456;
- become regular participants in a Sunday-school class, \$1,319;
- become members of a fellowship group, \$762;
- hear a sermon about personal finances, \$537.

American Christians are the core reason why Americans can be described as “generous.” American Christians care about their communities and feel responsible to the poor. They show it with their money and their time.

On the other hand, their generosity is rarely heroic. It very rarely approaches the 10 percent standard often taught to Christians, and it rarely interferes with “the good life.” Only a few denominations—for instance, the Wesleyan Church, the Christian and Missionary Alliance, the Assemblies of God—report contributions over 5 percent of annual personal income. Wuthnow found that weekly churchgoers were more likely to admire “people who make a lot of money by working hard” than “people who take a lower-paying job in order to help others,” or “people who give a lot of money to charitable causes.” Hard work and financial success seem to form a larger part of the Christian volunteer-donor’s mindset than do truly sacrificial living or giving.

Uneasy About Money

Considering that Christians are primary contributors, you might expect enthusiasm for giving to bubble out of our churches. Not at all. Robert Lynn, a student of the history of American Christian fundraising, writes





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that “one of the most familiar refrains in the Protestant teachings about giving involves a mournful recital of statistics. . . . This lament centers upon the gap between what Protestants can and should give and what they actually contribute.” Lynn says there is no golden age we can return to, no time when Christians tithed unstintingly so that all that the church needed was provided. He quotes Dwight L. Moody saying, “Blessed are the money raisers, for in heaven they shall stand next to the martyrs.”

“Some years ago,” Robert Lynn writes, “when our family moved to a new city, we found ourselves involved in that strange ritual known as ‘church shopping.’ Our search began in the fall, just at the opening of the season of ‘Stewardship Sundays.’ Several new friends urged us to ‘try’ their congregation but to stay away from visiting on that particular day. Even years later I can remember what one of them said: ‘It’s that time of year again. Don’t come on Stewardship Sunday, because you won’t get a sense of what our congregation is really like.’”

Wuthnow notes that it bothers people “when religious organizations seem to be materialistic or seem to emphasize money too much. This means that religious organizations may have to find a way of appealing for money without actually talking about it.”

What Appeals to People

How silently, how silently, the wondrous gifts are given. We don’t talk about money, and don’t know how our best friends give. It is a mystery, to most of us.

Some people, though, talk about such matters quite freely. They are those who make their living raising money. They have a practical knowledge of what compels Christians to give, because they try all kinds of appeals and see what draws a response. Here are some factors they mention:

Donors give to help the needy. Whether it is World Vision raising money for famine relief or the local rescue mission raising money for the homeless, Christian organizations find that people will give to causes offering tangible, immediate help. “Emergency feeding and sheltering is what works in rescue mission appeals,” said Tim Burgess of the Domain Group advertising agency. Burgess told me that getting

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money for job-training programs, for example, is much harder. And donors won't give for evangelism unless it is part of a program to offer material help. "It's very difficult to get an evangelism appeal to work," he said, "especially with people under 50 years of age."

People give for measurable results. "My generation is more cynical," Burgess says. "We want to know exactly what's going to happen with our dollars." People want it spelled out exactly what their money will do, and for whom. They do not give to solve the problem of child abuse in America. They give to support a program that meets every afternoon after school for the 38 at-risk children at Washington Elementary. Fundraisers suggested to me that lack of specificity explains why giving to churches has been flat or declining over the last several decades. Church appeals are usually for "the budget," for "Christian education," or for other generalities.

People give to those they know and trust. Even though several fundraisers mentioned to me that evangelism is a hard sell, older, trusted organizations, such as the Billy Graham Evangelistic Association, continue to find willing supporters. Campus organizations like InterVarsity Christian Fellowship, and many missionary organizations, raise funds for the personal support of those who do evangelism. Supporters know these missionaries as individuals and trust them.

People give to ministry they can be part of. They naturally support organizations they volunteer with. They don't want simply to write checks; they want to participate in the cause through some other means as well. That is why so many Christian organizations offer their donors the opportunity to be part of a "President's Council" or some other inner circle. They try to draw donors into a feeling (if not a reality) of true partnership.

The Good Americans

What do we learn about ourselves by following the money? In sum, who are we? I believe money says that Christians are the quintessential Good Americans. Christians—not just nominal Christians, but believing, practicing Christians—are the backbone of virtually all

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charitable causes in America. They give most of the money, and they do a great deal of the work. By and large, they do it without bragging about it. That's why it is surprising to learn that two-thirds of all charitable giving comes from active believers. The reason is not some media conspiracy to keep this truth silent. It is the modesty of the volunteers. They don't usually make a point to say that they are giving or volunteering in the name of Christ. They don't even necessarily think about it that way. They just do it, like the hero in a Frank Capra movie who acts from sheer decency and thinks he has done what anybody else would do.

Yet there is also a question about these Christian Good Americans: Are they more American than Christian? They believe in hard work and decency more than they believe in distinctly Christian behavior. They support evangelism only when it is done by someone they are absolutely sure won't embarrass them. They give generously, but not sacrificially. As they have gotten wealthier they have been able to live better, but they give about the same, proportionately. Their affluence is indistinguishable from their neighbor's. They are very practical about where their money goes: they want to keep tabs on it and ascertain that it is not being wasted. They think charity begins at home—they are less and less eager to send money overseas for a missionary cause that seems distant and never-ending. Above all, Good Americans don't talk about money. Their money is their own, to do with what they like. It is a private matter, and they don't want it talked about too much in church.

Is this the image of the Christian in the New Testament? I don't believe so, for one reason above all else: the kingdom of God was a great deal more urgent than that. None of Jesus' disciples, not the fishermen who threw in their family business to follow him, not Zacchaeus who offered to repay four times what he owed, not the early disciples who sold their land to support the Jerusalem church—none of them was careful. Because nothing was nearly so important, so breathtakingly urgent, as Jesus and his kingdom.

Such people are rare today. That's what the money tells us.

Tim Stafford is a senior writer for CHRISTIANITY TODAY. This article first appeared in the May 1997 issue of CHRISTIANITY TODAY.

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Thought Provokers

- *What does it mean to be “more American than Christian” when it comes to giving and living generously? How can someone give generously, but not sacrificially? What would it look like for you to give sacrificially?*
- *What does the image of a Christian look like in the New Testament when it comes to giving? How can you practically adopt some of these characteristics into your lifestyle?*

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BIBLICALLY SPEAKING

Are Christians Required to Tithe?

We can't isolate the tithe from broader demands of generosity and social justice.

by D. A. Carson

The question has been asked: “The tithe is clearly taught in the Old Testament, but in the New Testament it seems to be downplayed. Are those of us who give 10 percent of our income doing something not required?”

A simple yes or no to this question would be horribly misleading.

We know that the law of Moses mandated the tithe (see Lev. 27:30-33), at least in part to support the ministry of the Levites (Num. 18:21-24). Like many other laws, however, it was frequently observed in the breach, although the prophets insisted that failure to pay the tithe was nothing less than robbing God (Mal. 3:6-12).

There were also offerings to be paid. Moreover, faithful Israelites were to be generous with their alms, so that the poor of the land were supported.





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In practice, the prophets found themselves inveighing against greed and social injustice (e.g., Amos) and against a raw form of capitalism that squeezed out the poor (Isa. 5:8-10). In other words, even within the Old Testament we should be careful not to isolate the tithe from broader demands of generosity and social justice.

The only passage in the New Testament that explicitly authorizes the tithe does so in a rather backhanded way: “Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices. . . . But you have neglected the more important matters of the law— justice, mercy, and faithfulness. You should have practiced the latter, *without neglecting the former*” (Matt. 23:23).

Jesus’ primary point, of course, is to criticize the scrupulous tithing of even a few herbs grown in the back garden if it is at the expense of fundamental issues of justice, integrity, and mercy. But one might have expected Jesus to say, “You should have practiced the latter, and let the herbs take care of themselves”—or some thing equally dismissive. Instead, he says, “You should have practiced the latter, without neglecting the former.”

After the Cross and the Resurrection, the New Testament provides no passage with the same explicit conclusion. That raw fact leads to all the usual debates about the nature of the continuity and discontinuity between the old and new covenants. Does the tithe continue as a divine mandate because it has not been explicitly abrogated? Or is it part of the “old order” that is passing away?

However we resolve that broad question, all sides agree that some New Testament writers insist that Christians be a giving, generous people (1 Tim. 6:18). So, at very least, we must insist that believers under both covenants are expected to give generously.

Some may wonder, *Is the dispute about nothing more than the amount? Is there something about 10 percent that is entrenched in moral law?* The following two points will help focus the issue.

1. Beware of pride. There is always a great spiritual danger in thinking that if in some area we have satisfied a specific, concrete demand we have done everything that God requires. Ten percent is a lot of money to some folks; to others it’s not very much. Isn’t that one





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of the lessons to be learned from Jesus' comments about the widow's mite? To suppose that God demands 10 percent—and nothing more—can itself foster a remarkably independent and idolatrous attitude: "This bit is for God, and the rest is mine by right." Likewise, if you choose to give more than 10 percent, you may become inebriated from the contemplation of your own generosity.

2. Remember why you're giving. A strictly legal perspective on giving soon runs into a plethora of complicated debates. Is this 10 percent of gross income or of net? How does this play out in a country where a progressive income-tax system rises to 90 percent of income? If we choose to tithe from our net income, are we talking "take-home pay" only, or does it include what is withheld for medical insurance and retirement benefits?

It would be easy to list such questions for a page or two without ever asking, "How can I manage my affairs so that I can give more?" That is surely a better question than "What's the correct interpretation so that I can do whatever's required and then get on with my life?"

Christians will want to acknowledge with gratitude that they are mere stewards of all that they "possess." Moreover, New Testament ethics turn not so much on legal prescription as on lives joyfully submitted to God.

This is why the most penetrating New Testament passage on giving is 2 Cor. 8-9. Under severe trial, the Corinthians' "overflowing joy and their extreme poverty welled up in rich generosity" (8:2). Even so, they first gave themselves to the Lord (8:5).

So, why not aim for 20 percent in your giving? Or 30? Or more, depending on your circumstances (8:12)? "For you know the grace of our Lord Jesus Christ, that ... for your sakes he became poor, so that you through his poverty might become rich" (8:9).

D. A. Carson is research professor of New Testament at Trinity Evangelical Divinity School. This article first appeared in the November 15, 1999 issue of CHRISTIANITY TODAY.





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Thought Provokers

- *The author writes, “To suppose that God demands 10 percent—and nothing more—can itself foster a remarkably independent and idolatrous attitude: ‘This bit is for God, and the rest is mine by right.’ Likewise, if you choose to give more than 10 percent, you may become inebriated from the contemplation of your own generosity.” Reflect on your stance on the issue of tithing. How do you struggle with either of the two extremes the author pointed out? How do you strive to live in accordance with 1 Timothy 6:18?*
- *Which question describes your approach to giving: “How can I manage my affairs so that I can give more?” or “What’s the correct interpretation of tithing so that I can do whatever’s required and get on with my life?” How does 2 Corinthians 8:9 inspire you to act?*

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Especially for You

Give gifts with purpose—and a small price tag.

by Kathi Hunter

During a difficult financial year, it dawned on me the most meaningful presents I'd received in my life weren't things that could be purchased at a mall. Instead, it was the black-and-white picture of our son, Justen, in an antique frame; a rosebush my friend Barbara helped me plant in our backyard; a series of Bible verses my friend Katie put in bright yellow frames; my grandmother's recipe box my mom gave me after Grandma Edna passed away. I realized I too could come up with thoughtful gifts yet stay within any budget. Here are 20 inexpensive gift ideas that convey the love of Christ in a special way to others.

1. Now You're Cookin'. People constantly look for new dishes to put on their table. Why not compile the recipes you're famous for into one cookbook? For an extra treat, add a jar of homemade salsa to inspire the future cook.

2. Two-for-Two. My friend Kimberly, who lives 400 miles away, gave me a one-year devotional with this note: "I bought two copies of this book—one for me and one for you. Even though we live apart, we'll always be on the same page."





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3. Double It Up. Always get double prints when developing film. When I leaf through my pictures at the drug store, I mentally decide who gets the second print of my favorite snaps. I recently came across a great picture of my mom and daughter. While still at the drugstore, I found a frame for it. Instantly, I had the perfect gift for my mom.

4. Memory Makers. Here's another way to use double prints: Take a selection of pictures and slip them into a memory book to send to faraway relatives.

5. Coupon Craze. My friend Tokoshi is a genius at flower arranging. As a gift to me, she printed coupons redeemable for floral arranging lessons taught by her. She put the coupons in a bag with floral scissors and a list of other items I needed to bring to "school." Whether your coupons are to teach your niece to bake or your mom to scuba dive, you'll be giving two gifts in one: the lessons *and* your time.

6. This Is Your Life. When my friend Linda turned 50, her best friend gave her the issue of *Life* magazine from the week she was born. This inexpensive gift she scooped up at an antique store was the hit of the party.

7. Letter Brigade. My friend Bill wanted to give his wife, Patti, something special while staying within their newlywed budget. On the sly, Bill contacted Patti's closest friends and relatives and asked them to write letters to her about why she's special to them. Bill had the letters mailed to his office, then wrapped them up to give Patti.

8. Reading Room. For your child's teacher, try an age-appropriate book signed by your child to add to the in-class library.

9. The Gift of Paper. Give a gift certificate to your local bookstore, coffee shop, or café, along with a note of appreciation. In Proverbs 12:25, it says, "An anxious heart weighs a man down, but a kind word cheers him up."

10. Game Time. Games are great for any day—and especially rainy ones.

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11. Trinkets for Teachers. Disposable cameras, blank videotapes, roller-ball pens, note cards, and stamps are often expenses that come out of the teacher's pocket.

12. Subscribe Today. Do you have a budding shutterbug in the family? Show your support for your child's passion by giving him a subscription to a photography magazine. Buy the current issue off the newsstand and wrap it up with a few rolls of film.

13. Custom Costuming. Stretch a child's imagination. Decorate a box to hold cast-off uniforms, jewelry, hats, and shoes to create a treasure chest of dress-up clothes.

14. Play It Again. Make a recording of yourself reading your child's favorite book so he can hear it over and over. This gift will be appreciated by your child as well as the baby sitter!

15. Auto Shop. For the car lover, grab a bucket and fill it with car-care items: chamois, wheel cleaner, glass cleaner, leather conditioner, and an air freshener. Many of these items can be purchased in "trial size" bottles at an auto parts shop. (If you're lucky, you may get your car cleaned, too.)

16. Personal Shopper for Dad. Offer to shop for the women in your dad's life. If your father's anything like mine, this is the best gift you can give him—and your mom!

17. Total Control. A master remote control will let your guy have reign over the stereo, DVD player, VCR, TV, and surround sound all at once. There are many remotes that will do the job for under \$20.

18. Family Field trip. Give a family membership to a local museum or zoo. Be sure to find out what special events and benefits exist for members: a special newsletter for kids, members-only hours, discounts on programs and at the gift shop.

19. Cherished Moments. My friend Vikki received a "Memory Jar" from her friend Dawn just before Dawn moved out of state. On pieces of paper Dawn wrote her favorite memories they'd shared and put them in

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a decorative jar. Now, even though they're apart, they keep filling the jar by adding things they continue to remember or new memories they make on trips to visit each other.

20. Baby Blessing. When our kids were young, our neighbors prepaid our baby sitter for five hours. We had a wonderful night out, and our kids had a great night in with their favorite baby sitter. If you're short on cash, do the baby-sitting yourself.

With a little prayer, creativity, and thoughtful planning, you'll have a gift that will be both lovingly given and joyfully received.

Kathi Hunter, a freelance writer and speaker, lives in California. This article first appeared in the November/December 2002 issue of TODAY'S CHRISTIAN WOMAN.

Thought Provokers

- *What would you add to this list of gifts that are meaningful and inexpensive, and why?*
- *Think of those around you, whether in your family or those you serve or work with. Which of these suggestions could you use to bless someone in the near future? Make a list of whom, when, how, and get started!*





GETTING PERSONAL

A Cheerful Giver

Here's how I learned a lesson about Christ-like generosity.

by Liz Curtis Higgs

It's always the season to be generous, to give gifts to friends, donate goods to needy families, and write checks for worthy causes. Imagine my dismay when our 16-year-old son showed me I wasn't nearly as happy about giving as I claimed to be.

My lesson in humility began one Tuesday afternoon. Our son, Matt, sat perched on the steps of a downtown office building waiting for his father to pick him up after his first driver training class. A man in shabby clothes ambled along, asking for money, supposedly to pay for having a tire changed at a nearby garage.

When Matt told me this story later, I felt my skin grow hot. *Yeah, right...he needed money for a tire. More like for drugs. Or a cheap bottle of wine.*

"The man said he needed \$17," Matt explained. "So I gave him \$10."

"Ten dollars?!" I fumed. How dare this panhandler talk my son out of his hard-earned money?





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“Honey, why would you do such a thing?”

“Because it felt good to help somebody, Mom.”

Ouch. Still, I felt Matt didn’t understand the situation, didn’t get the Big Picture about how the world worked. “A dollar would have been plenty, Matt. Just to show him you cared.”

Just to get rid of him. That’s what I meant, even if I didn’t say it.

Matt’s brow drew into a knot. “But wouldn’t ten dollars show him I cared even more?” *Ouch again.* Adult logic goes by the wayside when faced with a teenager determined to do the right thing.

The Bible teaches, “If a man’s gift is . . . contributing to the needs of others, let him give generously” (Romans 12:6,8). Then why wasn’t I congratulating my son for being generous instead of chastising him for being taken advantage of by a stranger on the street?

Before I could sort out my feelings, Matt confessed, “He asked me if I could spare any more, so I gave him another three dollars.”

“*What?!*” I threw my arms in the air, exasperated. “Son, you don’t have to keep giving people money just because they ask for it! What that man did amounts to polite robbery.”

“But he didn’t rob me, Mom. I gave it willingly,” Matt reminded me. “And it was my money. I just wanted to be kind.”

Ouch, ouch, ouch.

Matt had given generously. And I called him gullible. Matt had given joyfully. And I robbed his joy. He had done precisely as he’d been taught—not by me, obviously, but by Jesus: “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7).

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Matt wasn't at all reluctant. But I was. He said yes to this man without feeling coerced. I would have said no and blamed the man for being pushy. My son was cheerful. I was infuriated.

Here's the saddest truth of all: I gladly write a check each December to a Christian mission for the homeless not far from the very spot where Matt did his kind deed. Sure, I'm willing to help the needy. But only if I control the amount and how it's spent. And only if I can drop my money in the mail, not press it into a grimy hand.

It's embarrassing when your children teach you by example how to be more Christlike. The only thing worse is refusing to be taught. *Teach me, Lord. And forgive me when I stumble.* If you're like my son—a cheerful giver—then may you have many opportunities to exercise your spiritual gift.

But if you're like me—a conditional giver—then may the Lord nudge your conscience, as he has mine, and show you what “cheerful giving” really means: to give without judgment. To give without hesitation. To give from the heart.

Liz Curtis Higgs, author of 26 books, including her novel, Thorn in My Heart (WaterBrook Press), lives with her husband and their two teenagers in Kentucky. This article first appeared in the September/October 2003 issue of TODAY'S CHRISTIAN WOMAN.

Thought Provokers

- *Reread Romans 12:6,8. When confronted with an opportunity to give, are you generous and willing, or skeptical and fearful of being taken advantage of? Why do you think you tend toward this behavior?*
- *What advice would you share with a “conditional giver” who wants to become a “cheerful giver”? What biblical references would provide insights and help bring about this change?*





BRINGING IT HOME

Attack of the “Gimme Bug”!

How our family wards off greed.

by *Alicia Bruxvoort*

Last year, as the holidays approached, I read an article detailing a “disease” running wild in America. It’s called *affluenza*, a term a sociologist coined to describe our country’s insatiable appetite for material consumption. While affluenza’s prevalent year round, the “gimme bug” is epidemic, especially when Christmas approaches.

As extravagant Christmas trees emerged in store windows and holiday music cackled from loudspeakers, the threat of affluenza weighed on my mind. Surely *my* children—one-year-old Elizabeth and three-year-old Lukas—weren’t victims of this disease. “Besides,” I said in an effort to ease my mind, “they never seem to have as many toys as the kids next door.” The thought brought momentary comfort, but as I looked more closely at my family, I couldn’t ignore a nagging feeling I was wrong.

In the corner of my son’s room stood an overstuffed toy box. Downstairs in the playroom, many of last year’s hottest gifts gathered dust. Baby toys and rattles discarded by my daughter now were claimed by our new puppy. Horrified, I realized our one-salary, struggling-to-stick-to-our-frugal-budget, average family had fallen prey to the nation’s epidemic.





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As the weeks passed, my mind became a film reel of memories. An embarrassing image of my children on a previous holiday shuffled to the forefront. We’d just finished the gift exchange at Grandma’s. The children were buried beneath brightly colored wrapping paper and shiny metallic bows. Surrounded by towers of flashy new toys, my then two-year-old son had dared to ask, “Is that all?” Oh, yes, affluenza had struck before!

Next emerged a picture of my husband standing amidst drifts of snow with an assortment of boxes at his feet. Beads of sweat dripped from his forehead as he attempted to stuff our children’s loot into our car. I was crammed between two crabby children in the backseat of our weighted-down car while oversized gifts claimed my rightful spot next to the driver.

Something had to be done! A verse from a recent Bible study ran through my mind, “I came that [you] may have life, and have [it] abundantly” (John 10:10, NAS). Was my family missing out on abundant life because our “stuff” got in the way?

With new resolve, I approached my husband. After some discussion, we decided to sort through our things and find items to donate, then enlist the children’s help in choosing some of their belongings to share. While we realized Elizabeth, our one-year-old, was too young to understand our mission, we were certain that three-year-old Lukas would benefit from our project.

Invigorated, I discovered a local shelter was getting ready to hold its annual “Christmas Store.” Every December, the mission sets up a makeshift store. Shortly before Christmas, people who otherwise couldn’t afford to give their loved ones gifts are invited to shop for very low-priced, used, but in good condition, presents the community has donated. The store preserves people’s dignity, but better yet, it allows the customers to experience the joy of giving rather than simply being the recipients of handouts. I immediately was sold.

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The next morning, I explained to Lukas that there were kids in our city who didn't have any toys. In my best I-have-a-great-idea voice, I suggested we hunt through our toys and find things to share. I waited in anticipation for my son's equally excited reply. Only silence followed. Finally, Lukas looked up from his cereal bowl and informed me in his no-further-discussion-needed tone,

“I like *all* my toys.”

Meanwhile, my husband piled flawless items of clothing on our bed: pants he hadn't worn since college but had hung in his closet “just in case the diet worked.” I smiled in approval at his choices and started in on my closet across the room. One look inside, and I realized my beautiful wardrobe of career clothing had sat untouched for the past two years I'd been a stay-at-home mom. I knew the downtown mission served many women trying to get their feet back on the ground and hold down jobs. Without further hesitation, I pulled the suits and dresses out of my closet and added them to my husband's pile. I continued through the house, purging my kitchen of new coffee cups, extra sets of measuring spoons, and random gadgets I'd received as wedding gifts but never used. The more I found to give away, the more I wanted to share. It was exhilarating! As I packaged the donations into boxes, Lukas walked by. I explained our agenda again and prayed once more for a way to entice my son to join our project.

Three days later, my prayer was answered. That evening, Lukas and I watched Winnie the Pooh. During the movie, Pooh made a wish come true for his friend Christopher Robin. My son clapped his hands in glee as the story ended with a dream fulfilled.

“Lukas,” I whispered. “You could be a dream-maker just like Pooh!” I saw a sparkle in his eyes. It was an offer too good to refuse.

“Remember those kids I told you about, the ones who don't have any toys? Well, they're wishing for someone to bring them a toy this Christmas.” I held my breath and waited. Something clicked, and my previously selfish son was transformed.





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“I could make those wishes come true!” he boasted with three-year-old confidence. The rest of the evening was a blur. Lukas bolted upstairs, threw open his toy box, and pulled out toys he hadn’t used in months. I watched with pride at my son’s display of generosity. My little project was complete. I smiled as I returned to my room and began closing the boxes. Just as I was stacking them in the corner, Lukas trudged in with another armful of toys.

“I really don’t play with this much,” he said as he handed me his *favorite* toy. “And I could give those kids my safari animals,” he mentioned as he plopped his brand-new birthday gift on top of the sealed boxes.

My simple holiday project was getting out of hand. I was trying to talk Lukas out of such extravagant generosity when God reminded me, *But Alicia, I remember one Christmas when I gave everything away for you.* I stopped, startled at the thought, shocked at the boundaries of my own generosity.

As we dropped off our goods at the mission, I smiled at the way our holiday season had begun, whispering a prayer that Christmas truly would be different this year. While I don’t suppose donating gifts to a charity rid our family of the “gimme bug,” it began a valiant shift. I knew change was happening when my kids and I were shopping after Thanksgiving, and Lukas picked up a shiny remote-control car gleaming in the toy section. I prepared to give my ritual you-don’t-need-more-toys speech, when, with a sudden grin, Lukas waved the toy at me and gushed,

“Mom, this car would make the best present for a boy who doesn’t have many toys.” I smiled at our progress.

While I enjoyed watching my son grow in generosity, I found myself approaching the holidays with a new outlook, too. I offered to baby-sit for my stressed-out neighbor so she could finish her Christmas shopping; I baked dozens of cookies just to give them away; I planned a birthday party for Jesus as his big day drew near. With the help of 12 preschoolers, some party horns, and a birthday cake, we celebrated God’s best Christmas gift ever.





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As the holiday passed and the new year began, I was thankful God had been willing to teach me a priceless lesson through an unsuspecting three year old. Generosity has no limits. God proved that long ago when he gave his only Son on the very first Christmas so we might have eternal life. We can't outgive him. We can't repay him. We simply can accept the amazing gift of his love and experience Christ's lavish generosity. Now that's a lesson I could learn every year!

Alicia Bruxvoort, a freelance writer and speaker, lives with her family in Nebraska. This article first appeared in the November/December 2002 issue of TODAY'S CHRISTIAN WOMAN.

Thought Provokers

- *How have you seen the problem of “affluenza” manifested in your family? How does “stuff” get in the way of experiencing abundant life?*
- *What practical steps can you take to instigate change in your family's attitude toward things? What are the consequences of ignoring greed in your life and the lives of your family members?*





LEADERSHIP TOOLS

11 Meaningful Gift Ideas

Let her know how much you appreciate her.

by Ginger Kolbaba

Having trouble brainstorming meaningful and inexpensive gift ideas for those you serve or lead? Here are 11 creative gifts that will show your appreciation.

- 1. One of your favorite books.** Write in the front why you liked this book, what it meant in your life, and why you think she'll enjoy it.
- 2. Museum passes.** She can play tourist in her own town.
- 3. Hand-stirred, fragrant soap.** The Enterprising Kitchen, a nonprofit organization that provides life-skills development to impoverished women in Chicago, produces an extensive line of natural soaps available in various scents. Check out their Web site at www.theenterprisingkitchen.org.



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4. Board games. And be sure to set a date when you can challenge her to a rousing game of Pictionary or Scrabble.

5. Take her out for coffee—your treat—and just listen. No interrupting, no planned responses to her statements, no advice! Simply listen.

6. A photo tree. With its base and arms to hold photos, you can display shared snapshots of you and your friend, other happy times, or even cards. Plus she can constantly change them—every woman's prerogative!

7. Have a cow, man! Or a yak, or a water buffalo, or a goat—your pick. You can help people around the world by purchasing in your friend's name practical items such as animals, wheelchairs, food, or medical supplies. Contact Christian organizations such as The Heifer Project (www.heifer.org), World Relief (www.worldrelief.org), or World Vision (www.worldvision.org) for catalogs.

8. Your cleaning services. Is your friend hosting a party and panicking because she has too much to do? Show up on her doorstep with scrubbing bubbles and rags for you, plus a bottle of aspirin and a giant-sized chocolate bar for her. She'll name her next child after you!

9. A Friendship Ball. This elegant silver ball ornament designed for passing favors back and forth between friends was created by Alda Ellis, founder of Alda's Forever. Or check out her Friendship for the Cure™ ball that she created in memory of her mom, whom she lost to breast cancer, which contains a body puff bath sponge, a bar of almond soap, and a reminder card for monthly breast self-exams.

10. Solitude. Take her kids for a day so she can relax, sleep late, have uninterrupted devotions, shop peacefully, or have alone bathroom time. What overworked, harried wife and mother wouldn't rise up and call you blessed for this priceless gift?

11. Laughter. This is just about the best gift. Clip cartoons. Share articles and funny stories. Your gift will say, "I love to laugh with you." You could even put these "funnies" into a scrapbook for her to enjoy.

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Whether the gift you give is tangible or intangible, make sure to include a handwritten note to let her know how much she means to you. That'll blow her away—plus you'll be “encouraging one another and building each other up” (1 Thessalonians 5:11). After all, that's what friends are for!

Ginger Kolbaba is Editor of MARRIAGE PARTNERSHIP. This article first appeared in the November/December 2000 issue of TODAY'S CHRISTIAN WOMAN.

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Additional help to help you further

A Biblical Perspective on Giving Generously: Learning How to Receive God's Blessing, by Rich Brott (Abc Book Publishing, 2008).

Giving to others brings indescribable pleasure. Just try to give something away without feeling wonderful. An inward joy comes to you when you have reached out and helped others. Whether it be monetary gifts or simply rolling up your sleeves and helping out the old-fashioned way, the act of giving brings its own reward. When you give first, your own personal needs will be automatically taken care of. After all, giving is the Lord's work. It is Christianity in action.

Finding Contentment, a downloadable resource from the **Today's Christian Woman Store.com**. Contentment is often robbed by unmet expectations, dashed dreams or unfulfilled hopes. Yet, contentment is our choice. Do we focus on our circumstances or on God? In this guide you'll find helpful articles that offer advice and insight on how to find true joy and contentment.

Get Ahead Financially, a downloadable resource from the **Today's Christian Woman Store.com**. Saving money requires wisdom and patience. Use this Life Guide from TODAY'S CHRISTIAN WOMAN as a key to establishing good credit for tomorrow. No matter how big or how small your income may be this resource is for you. These articles provide expert advice on how to save for retirement and more while on a fixed income. Don't let financial instability hold you back another day.

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Getting Out of Debt, a downloadable resource from the **TodaysChristianWomanStore.com**. The suffocating power of debt often destroys many good things in our lives—from marriages to feelings of self-worth, regardless of the reason for being in it. Debt has the power to stifle our lives.

In this guide you'll read stories of men and women who've managed to escape debt's stranglehold and came out better for having lived through it. No matter how much debt you're in, there is a way out.

Giving to God: The Bible's Good News about Living a Generous Life, By: Mark Allan Powell (Eerdmans Publishing, 2006). We all know that everything we have is a gift from God. But sometimes it's hard to know just how to give back to God. How much is enough? What does the Bible really say? What should giving look like in our everyday lives? Filled with good news for followers of Jesus, Mark Allan Powell's *Giving to God* shows Christians the way to a better life and a better relationship with their money ... and with God.

Materialism: The Trap of Wanting More, a downloadable resource from the **TodaysChristianWomanStore.com**. Do you find yourself constantly wanting or needing more things? Download this valuable resource and evaluate whether or not your love for things out-weighs your love for God. Read testimonies of other women who struggled to lay down their materialism. May you be encouraged and inspired to focus more on God and less on the things of this world.

Simplicity, a downloadable resource from **GiftedforLeadership.com**. Cut out the clutter in your life. This downloadable packet from Gifted for Leadership gives you the wisdom and advice to get you on a simpler path.

Surviving a Financial Crunch, a downloadable resource from the **TodaysChristianWomanStore.com**. When we hit stressful periods in our lives we are usually offered advice that sounds like this, "Don't worry. You'll get through this." Those sentiments can be frustrating at times, but they can also offer a sense of perspective. In this guide you'll find articles to help you deal with financial stress. The stories offer tangible financial advice along with encouraging relational wisdom that will help you realize even in a tough money crunch, it'll eventually pass.

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To Give or Not to Give: Rethinking Dependency, Restoring Generosity and Redefining Sustainability, by John Rowell (Authentic, 2007). A uniquely missions-centered look at giving, addressing dependency on cross-cultural contexts with special emphasis on promoting sustainability. This book answers the questions whether Westerners ought “to give or not to give” in support of global evangelism and encourages maximum generosity as the path most reflective of God’s heart on the matter.

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IF you're a capable, called, and gifted Christian woman in leadership, join the conversation at **GiftedForLeadership.com**. This blog, along with downloadable resources, will help you safely converse with other women about the issues you face. You'll walk away feeling encouraged, supported, challenged, and definitely not alone!



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