

21st Century Stewardship & What the Bible Teaches

Introduction: This article was not written originally for publication, but friends who read it have encouraged me to make it available to others. It is certainly not an appeal to support the mission work in which I am engaged. Rather it is an expression of general concern regarding Christian giving in contemporary society. In the UK we are often rather reluctant to address this subject and I hope that the thoughts contained here might help to advance the spread of the gospel of Christ and other aspects of mission.

From the mid twentieth Century until the second decade of the 21st Century the pattern of Christian giving has changed substantially, influenced partly by the increase of materialism within western society, partly by wider cultural changes in supporting charities, and partly because of the development of computerised technologies. In this paper I propose to explore some of these factors and the impact they have had on support for mission and evangelism both at home and abroad.

Perhaps a good place for me to start would be to reflect on where missionary endeavour fits within the wider context of charitable giving. To speak of “mission” within the mid-twentieth century was basically to be speaking about evangelistic endeavour, although there were some mission organisations that had a specific medical emphasis. By and large overseas mission still reflected the culture of the great 19th century drive to take the gospel to every nation. Meanwhile, at home, various mission organisations were driven by patterns of evangelism that went all the way back to the tail end of the 19th Century.

Behind both aspects of mission there was a church based culture that saw support for such ventures as a central part of their own existence. Churches often had strong links with their own denominational mission work, while independent mission organisations also found an open door for what was called “deputation work”. This was the process of raising support through representatives (often mission workers on furlough) speaking at

regular mission meetings in churches, both mid-week and on Sundays.

Today “mission” is seen as a more complex issue including disaster relief, support for developing economies and scores of specialist organisations whose appeals for financial support come through our letterboxes, cover pages of Christian magazines and newspapers. All of this sits alongside major fund raising events such as “Red Nose Day” and other similar high profile events that pull at the heart strings of Christians and others.

At the start of the period I am addressing, mission organisations often benefited substantially from money left to them in the Wills of committed Christians. In some organisations this was a substantial part of their general fund income. For others such legacies were used for capital investment to launch new projects. In the mission organisation I joined in 1963 such legacies always led to significant steps towards our main mission goals, enabling visions to become reality. However, throughout the latter part of the twentieth century and into the 21st century western civilisation economies became based upon debt. People lived on borrowed money as our appetite for material possessions and a comfortable lifestyle was carried along upon the philosophy that “we are worth it”.

This has left a substantial hole in the pattern of missionary giving. Largely gone today is that pattern of earnest savers whose accumulated investment over decades provided a valuable source of income to maintain mission and evangelism at the heart of what being a Christian is all about.

Electronic communication has also resulted in a loss of general income. With the advent of email there came an opportunity to substantially reduce mailing costs. In common with other organisations I now send out hundreds of electronic newsletters each month for almost no cost at all. But the flip side of this is that where previously responding letters from supporting friends almost always contained a cheque or cash, incoming emails cannot bring any such income.

Larger secular charities seem to have done far better than mission organisations by tapping into the possibilities of online giving. They operate with banks of staff that receive telephone calls or process computer based appeals for giving through credit and debit cards. Smaller mission societies are not able to compete. Similarly they tend to lose out through schemes such as payroll giving.

Of course there have been benefits through Gift Aid but this presupposes a solid base of financial supporters.

Recognising the valuable work done by charities within the UK economy the UK Government has announced its intention to encourage charitable support every time a card-based transaction or a visit to the bank takes place. While much good work will benefit from such schemes it is far less likely to help mission organisation whose main purpose is to carry out or enable evangelism. This has steadily slipped down the list of priorities when it comes to Christian giving in the early 21st century.

Some Christians practice tithing (setting aside a tenth of their income for God's work) with a small minority giving even more generously. The giving of a tenth has basis within the Old Testament following the entry into the Promised Land. The members of one of the twelve tribes of Israel were given no land on which to generate support as they were consecrated to the service of God. The obligatory tithes from the other tribes provided their income from which they also had to tithe to support the high priestly line. However, the giving of a tenth does not have its beginnings in the Law of Moses, for Abraham gave a tenth of some spoils to a unique priest called Melchizedek (thought to pre-figure Jesus Christ) (Gen 14: 18-20). Jacob also covenanted to give one tenth of his income to God after his encounter with God at Bethel (Gen 28 18-22). Both precede the Law of Moses.

The tenth part of generated income was seen as being holy to God. So much so that failure to give tithes and offerings was proclaimed to be theft by the prophet Malachi (Mal 3:6-12). While the New Testament does not contain any teaching that states or implies that tithing is compulsory for Christians, many Christians have found that it has proved a good principle and I have yet to meet such a

person who has got into financial difficulties through tithing their net income of their business or personal life.

Both within the economy of the Old and New Testaments there is a presumption that human need will also be met through a compassionate response. Consider, for example, the story of the Good Samaritan where genuine love of a neighbour was expressed through extravagant giving. Indeed, this is the principle that lay behind the sale of property in the early church to support those who were poorer, the support of widows, and the relief of poverty through the introduction of the weekly freewill offering. See Acts 2:44-47; Acts 4:32-37; Acts 6: 1-7; 1Corinthians 16: 1-4; 2Corinthians 8 & 9; Philippians 4: 10-20.

It also seems to have inspired support for the first missionary endeavour of the apostle Paul and team, though Paul was quite prepared to raise his own support through his skill as a tent maker (Philippians 4:10-20; Acts 18:2-4).

For Christians, such generosity was set against the example of Jesus who, though he was rich, yet for our sakes became poor that we might become enriched (2Corinthians 8:9).

It is my dream that once again we will find Christians in the western world returning to a pattern of planned giving. Here is how I suggest it might be developed. Two things are required. Firstly, there needs to be a consideration of what proportion of our income should be set aside for the Lord's work. Secondly, we need to determine our own priorities for applying the money we set aside.

I grew up in a very poor family. When I became a Christian in my teens I decided to tithe money earned doing paper rounds and later when I got full time employment. Later still, my mother, whom I had the privilege of leading to the Lord, became convicted she should also tithe. She was not a fit person but supplemented the family income by cleaning offices in the evenings. She decided to tithe the money she earned and give a tenth of half the housekeeping money my father gave her. My father's health had suffered badly during World War II and he had lost two businesses through bombing. At this time he had only a poorly paid job as a

warehouseman. Although a Christian, my father's giving to God at that time was a nominal amount given in the church collection.

My younger sister and I were still at school. My older brother had moved to London. The weekly housekeeping money had to keep the four of us fed, clothed and warm. My mother used a cash tin with several compartments for such items as rates (council tax), water rates, gas, electricity, food, and clothes. She carefully apportioned the money accordingly. My mother's decision to tithe was known only to me - and the Lord of course.

At the end of the first week my mother tithed two strange events took place. The first of these was that she found she had some money left over in her purse. This had never happened before. Again and again she went over in her mind what she had bought but could not discover how she was left with some change from the amount regularly set aside for buying food.

The second event involved a visit from her bachelor brother who lived in the next street. My mother had always done his laundry out of love for him. That week he announced that he wanted to replace my mother's old Hoover upright with it's pathetic side paddle with a gift of one of the new fully automatic plumbed in washing machines (new in the shops at the time). God is not some mean, grasping, divinity demanding sacrifices from us. My mother's giving was not based on legal requirement but on a love for God and a desire to see his purposes fulfilled on the earth. The blessing that came back as an unusual surplus housekeeping and the substantial gift she received that week are far from unique experiences to those who honour God, and certainly not coincidence.

Each week we spend money on genuine needs but also on pleasures including TV, newspapers, sweets, meals out, and extra holidays. So ask yourself where your love for God is reflected in what you set aside for *his* purposes each week.

If you do not feel that you can tithe I encourage you to set aside a smaller specific percentage of your income, and that you review whether you can safely increase this from time to time.

Having decided how much you are setting aside for the Lord's work now reflect on how you feel this should be shared according to a hierarchy of mission priorities. These might include evangelism, famine relief, medical mission work, organisations working for justice, etc. Of course you also need to think about your responsibility within your home church and denomination. Some churches encourage their members to tithe or to give a large percentage of their giving to their local church. In turn some of these churches tithe their annual income to outside missionary endeavour.

Of course, ministry and administrative staff both need proper support if they are full time or part time. Buildings need to be maintained and heated, etc. But some secondary or incidental costs are disproportionately high compared to the amount being spent on evangelism - the primary task Jesus committed to his followers. I suggest that church fabric is a low priority in God's economy and should be a low priority for us. I was saddened to learn of one church that spent £30,000 repairing a pipe organ even though they had adequate alternative instruments. This is by no means unusual, but how many lives might £30,000 have saved?

Why not set up standing orders at your bank for those who will benefit from your planned giving. You might also want to leave a proportion as an "emergency" fund so that you can respond to special needs as they arise. Some people keep a separate bank current account for managing their giving. Others are able to manage by good book keeping. My mother's compartmentalised cash tin worked well for managing her funds and is not a bad model.

Finally, a great deal can be done through odd change. My wife and I support another mission by setting aside 1p and 2p pieces and occasionally 5p pieces. Over the course of a year this raises a significant amount and we don't miss what goes in the box.

Since 1965 I have engaged in mission activity where to varying degrees I have had to trust God both for personal income and for covering the running costs of my activities. We have never had an extravagant life style, though we did celebrate one special wedding

anniversary with a two week holiday in Hawaii, blowing much of our savings. Yet we have never been in want. We own our own small terraced home where we manage to stay warm in winter and keep the property in good repair. We probably eat more each week than we should. We are adequately clothed. We have maintained a car for my wife's personal use in addition to the one I use for the Lord's work. All of this is on top of our planned stewardship. Often, while active in ministry in some of the poorest parts of the world I have felt ashamed at our comparative luxury.

If I get anxious about financial matters it is more likely to relate to the work of the ministry where income has not kept pace with costs because of the issues outlined at the start of this paper. But we are still here serving God today. While we cannot do all that we might want to do for God, we have achieved and are achieving much, maintained through the income that results from the Lord touching the hearts of his people. To him be all the glory!

Obviously, if the Lord's people are supporting his work generously then it is incumbent upon the mission and charitable organisations to use the funds sensibly. Frankly, I was horrified to discover that one major UK charity that does excellent work spends 40p out of every pound it receives on raising more money. That is one charity I do not feel inclined to support despite the good work they do.

Here are some "bullet points" for you to reflect upon.

- Review your expenditure on non-essentials where funds could be redirected to better purposes;
- Determine what proportion of your regular income will express your love for God and his purposes;
- Will it help to put this into a separate current account (or use one of the charity management schemes, such as "Stewardship")?
- List aspects of mission (e.g. evangelism, famine relief, etc) and create a hierarchy of priorities so that you can divide your giving proportionately;

- Consider inappropriate use of funds (e.g. maintenance of non-essential expensive buildings and equipment, too much spent on administration and fund raising, etc);
- Set up standing orders to move money from your bank account into those aspects of God's work you prayerfully determine to support. Regular giving helps organisations to plan well;
- Use a box or bottle for your small change and decide how you want to use this;
- Take advantage of Gift Aid through which the UK government will enable registered charities to recover tax, increasing the benefit of your giving;
- Consider helping the Lord's work through your Will;
- Review your stewardship plan each year.

There is something about UK culture that often makes preaching, teaching or writing about giving an embarrassing and uncomfortable experience. I think this is sometimes because we are afraid that it looks like appealing for support for ourselves and/or our particular work for God. That certainly was not my intention in writing this paper. It is written out of concern that income for overall aspects of mission - especially for conducting or enabling evangelism - has suffered for various reasons as I have set out. I hope that you will be an intelligent and generous giver and enjoy watching what you then help to enable.

Barry Osborne December 2010.

4 Clarence Street

Market Harborough

LE16 7NE

Email: barry@ruralmissions.org.uk

Copyright©Barry Osborne 2010.