



Biblical Perspectives on Giving

Current Versus Deferred Giving by Gary D. Latainer

Should Christian foundations distribute assets based on secular norms, that is, giving the legal minimum of 5% or should they do so at a far more aggressive pace?

Christian foundations play a significant role in the overall sphere of Christian giving. From a number of perspectives, these foundations constitute wise planning, effectively using the tax laws to maximize the value of charitable deductions, allowing time for careful evaluation of the best uses for these donations and providing a means for assets to grow virtually tax-free while planning for future giving. All of these considerations are consistent with wise stewardship over God's resources.

Yet many foundations consistently distribute the minimum percentage of assets required by the tax laws. Does this type of deferred giving, essentially distributing 5% of a foundation's assets each year, constitute wise stewardship, consistent with the major teachings of Scripture on giving or is this a case in which we are adhering to secular norms and ignoring the teachings of God's Word? In this paper, we will attempt, based on Scripture, to make the case that Christian foundations should distribute assets much more aggressively towards ends that clearly build and further God's kingdom, even if this means depleting a foundation's assets. The teachings of Scripture pertaining to this issue show us that:

1. God's people give as needs arise, not according to secular norms.
2. God's people give more than enough for His purposes.
3. God has clearly identified present needs within the Scriptures.
4. God values our obedience, not our intellect or reasoning and His wisdom is superior to ours.

Scriptural Models of Giving

As a starting point in building the case for a more rapid distribution of assets on the part of Christian foundations, we can look to the pattern of giving displayed in the Scriptures. The Scriptures give us four detailed expositions of broadly based giving on the part of God's people. We can view each of these as a model for the distribution of God's resources, illustrating for us valuable principles that we need to apply today as stewards over His resources.

As we look at these four episodes of giving, we will see a consistent pattern. In each episode, God places a need before His people. As soon as His people are aware of the need, they willingly give whatever is required, whenever it is required, to meet that need and continue to do so until the need is fully met. Whether they give over a short time period or a long time period is not determined by their own scheduling or planning, but according to the timetable God has determined for meeting that need. Nobody is compelled to give, yet obedience is always present because there is a willing desire to give and the willing desire to give is always present because it has been placed there by God. Moreover, the ability to give is always present because God always provides sufficient resources for fulfilling His purposes. Accordingly, each of these four episodes brings praise and glory to God.

1. The Building of the Tabernacle

In chapter 25 of Exodus, God instructs Moses to direct the Israelites to bring Him an offering so that they may make a sanctuary for Him to dwell with them. The offering is to be from everyone who gives it willingly with his heart. As soon as Moses gives these instructions to the Israelites (chapter 35

of Exodus), we are told that everyone whose heart was stirred and whose spirit was willing brought offerings for this Tabernacle. While the text does not use the word "immediately", there is a clear sense of an immediate response on the part of the people. There is no indication that anyone held anything back for their own purposes, nor is there any indication that anyone held anything back just in case God might need an offering for some other purpose in the future. In fact, giving continued on a daily basis on such a scale that the people brought more than what was needed for the work God commanded and had to be restrained from giving. Only at this point, did giving stop.

In this episode of giving, God showed Israel the need, gave Israel the desire to meet the need and determined the condition that had to be met for giving to stop, namely that the resources necessary to fulfill His command were completely provided.

2. The Building of the Temple

As with the building of the Tabernacle in Exodus, God's people gave willingly and abundantly for the building of the Temple. Chapters 22 and 28 of I Chronicles tell us of the preparations King David makes to acquire the necessary resources for the construction of the Temple. Even though the resources he provided in his position as king over Israel are described as without limit, David then gives an enormous sum from his personal wealth on top of this. When he asks the people "Who is willing to consecrate himself to the LORD?" (I Chronicles 29:5), the Israelites, beginning with their leaders, willingly offer another enormous sum for the building of the Temple. The next thing we are told is that the people rejoiced because they had offered willingly to the Lord with a loyal heart.

While the building of the Tabernacle and Temple are similar in how they reveal the willingness and abundance of giving on the part of God's people, they differ in one important aspect. Unlike the short time frame in which the Tabernacle is built, years go by before David's desire to build a house for God is translated into action. This delay though, is not due to neglect on the part of God's people. Rather, God told David that his son, Solomon, not he, was to build God's house. As soon as God reveals the appropriate time, David begins his preparations. In other words, God did not give a

command to build the Temple, only to find Himself dependent on the Israelites for the timing of its completion. Rather, He set the timetable for its completion and giving took place in abundance according to His timetable. Once the resources are called for, there is no holding back of giving.

3. The Early Church at Jerusalem

Chapter 2 of Acts shows us the beginnings of the early church at Jerusalem. The Jewish community at Jerusalem was not only far from wealthy at this time, but a variety of circumstances placed added financial stress on the new Christian believers in this community. First, these new Christians were under persecution from their Jewish brethren and this persecution undoubtedly included economic pressures. Secondly, some of the new Christians were Jews who traveled to Jerusalem from other regions for the feast of Pentecost and chose to remain there upon conversion. These new members of the community now had to be provided for, on top of the needs of those already living in Jerusalem.

Under such circumstances, we might expect to see those with financial resources conserving those resources, recognizing that their resources were limited and in all likelihood, would be needed in the future. Yet the response of the early church is quite different. As we see in Acts 2:44,45, "Now all who believed were together and had all things in common and sold their possessions and goods and divided them among all, as anyone had need". We are told virtually the same thing two chapters later in Acts 4:34,35, "Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them and brought the proceeds of things that were sold, And laid them at the apostles' feet; and they distributed to each as anyone had need."

Simply put, the early Christians used their financial resources for the sake of God's kingdom, as they were needed. For the early church, meeting the needs of the brethren took priority over any notion of conserving financial resources. The pace by which resources were distributed was determined solely by the needs within the church. The church did not have to worry that giving resources away now would make it harder to provide for their needs in the future, because they trusted in God's promises for their provision.

4. The Collection for the Jerusalem Church

For a variety of reasons, including famine and further persecution, the Jerusalem church became impoverished with the passage of time. Paul therefore takes up a collection among the Gentile churches, asking them to meet the needs of their Christian brethren in Jerusalem. This final example of broadly based giving on the part of God's people is detailed in chapters 8 and 9 of II Corinthians.

As with the three previous examples, there is a willing outpouring of generosity on the part of God's people to meet the needs He places before them. Indeed, as Paul encourages the Corinthians in giving, he points to the example of the churches in Macedonia, who despite affliction and poverty, not only gave abundantly, but actually sought the privilege of giving. This is described in II Corinthians 8:2-4, "that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints."

From a secular perspective, had the Jerusalem church been less giving and held on to more of its assets, it would undoubtedly have been better able to meet its needs in these difficult times. Yet God, in His wisdom, had other plans in mind, as He is glorified both by the generosity shown by His people who give and the praise and thanksgiving offered by those who receive their gift.

Applications for Today's Foundations

Scripture shows us that God's people gave willingly, abundantly and joyfully as He made them aware of the needs of His kingdom. In doing so, they had the privilege of being the means through which God furthered His purposes. While they may have distributed resources over a lengthy period of time for an ongoing need, they never held back resources in the face of a present need. By giving in this way, they obeyed the two great commandments: to love the Lord with all our heart, soul, mind and strength and to love our neighbor as ourselves.

Reasons for Deferred Giving

If we are to demonstrate the same obedience to

these commands, then whenever we are aware of the needs of God's kingdom, we have the responsibility of using the resources He has given us to meet those needs and we must do so as He shows us these needs, not based on a schedule that we believe is wise. Why then, do so many foundations distribute merely the minimum amount required by law? Indeed, why don't most Christian foundations disappear over fairly short periods of time as they disburse all their assets to meet Christian needs?

One possibility is that many foundations are not adequately aware of the needs of God's kingdom. If this is so, it unfortunately suggests that many foundations are not sufficiently relying on the Scriptures, for in them, God clearly and explicitly identifies a present need. He commands us in Matthew 28:19,20 "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you . . .". We need look no further than the Great Commission to see mankind's most pressing and urgent need. While we may not know which organization most faithfully and efficiently does God's work, we cannot claim that we are unaware of the work He commands us to do.

A more likely explanation for why Christian foundations distribute only the minimum percentage of assets required by law is that they are applying secular wisdom, rather than God's word to the handling of their assets. Foundations justify distributing just 5% of assets each year because by our reasoning, doing so allows us to increase the overall good we can do with our resources over time. To give too much away today would jeopardize our ability to give in the future and reduce the amount of good we can ultimately do with our resources. Moreover by investing a foundation's assets successfully, we can contribute even more in the future. Certainly, giving away all of a foundation's assets now would be foolishness at best and poor stewardship at worst.

While this may be sound reasoning from our perspective, it does not agree with God's perspective. None of the examples of giving in the scriptures show God's people using this type of reasoning. Rather, the examples we looked at showed complete and timely obedience to what the Lord required. If

this obedience called for giving an amount that might seem unreasonable in the sight of men, God's people nevertheless gave that amount and did so joyfully.

Rather than relying on their own wisdom, God's people relied on His promises. Proverbs 3:5 tells us, "Trust in the Lord with all your heart, and lean not on your own understanding;". A foundation that is aware of Christian needs, has the resources to meet those needs, yet chooses not to do so because that might interfere with future giving opportunities is trusting in its own wisdom, rather than the Lord's. To hold on to assets because we can then provide an ongoing stream of contributions in the future is to claim that our financial planning and management will produce better results for God than turning His assets over to Him today. Moreover, for a foundation to ignore or delay giving to Christian needs because it has already distributed the legally required percentage of its assets is to completely ignore the Biblical principles of God's ownership of our material resources and our role as stewards over His resources.

Obedience versus Secular Wisdom

It is true that we need to be wise stewards over God's resources and to haphazardly give them away without diligently evaluating the organizations to which we give is poor stewardship. But what God values most from us as stewards is obedience to what He has commanded, not doing what is right in our own eyes because we think He needs our help.

Consider the case of King Saul. In chapter 15 of I Samuel, God instructs Saul to utterly destroy the Amalekites, including all their possessions. While Saul destroyed all the people, we are told in verse 9, "But Saul and the people spared . . . the best of the sheep, the oxen, the fatlings, the lambs, and all that was good, and were unwilling to utterly destroy them. But everything despised and worthless, that they utterly destroyed." When confronted by the prophet Samuel and asked why he did not obey the Lord, Saul explains that he did obey, it's just that the people kept the best of the sheep and oxen to sacrifice to God. In other words, even though God commanded that everything be destroyed, Saul reasoned that he would please God even more if Israel

kept these animals to sacrifice to Him. In his own eyes, Saul undoubtedly saw his motives as good ones. But Samuel responds in verses 22 and 23, ". . . Has the LORD as great delight in burnt offerings and sacrifices, as in obeying the voice of the LORD? Behold, to obey is better than sacrifice, and to heed than the fat of rams. . . . Because you have rejected the word of the LORD, He also has rejected you from being king."

When God gives us commandments, we are to carry them out, not reason ways by which we might improve on what He has commanded, thinking that these will be even more pleasing to Him. Yet this is exactly what we do when we give based on secular norms. Building and furthering God's kingdom is not something that is to be deferred for the future. While the desire as stewards not to waste God's resources must always be present, we must not let this delay turning resources over to God that He has clearly called us to do.

What Can Foundations Do?

Suggesting that foundations give more aggressively in no way implies that they should be less diligent in the management of God's resources. In this regard, Christian ministries can greatly help foundations by communicating their work in a way that will inspire confidence on the part of foundations that the ministries are efficiently and faithfully utilizing God's resources. Both financial and spiritual accountability are essential. Meanwhile, foundations can readily take several steps to move to an increased pace of wise giving.

1. Once a foundation finds a ministry that is faithfully doing God's work, rather than giving an amount based on the foundation's budget, it should give whatever is necessary for doing that work. Even if that means giving all the foundation's assets, this is wise giving, consistent with the examples of God's people in the Scriptures.

2. Foundations need to look to the clear teaching of God's word, not their own ideals or intellect in examining the merits of a particular ministry. Too often, we are looking for something new and novel and ignoring those basic efforts which are clearly faithful in doing God's work. Any foundation that claims it cannot find appropriate ministries to sup-

port is simply not looking in the right places. Instead of awaiting the most creative new ministry to seek our funds, why can't we give to such basics as Bible translation and distribution, tract distribution, missionaries or church planting efforts?

3. If a foundation truly cannot find the right ministries to fund, it should start its own ministry work. If there is an area of Christian work that is neglected or if ministries in a particular area of Christian service are spiritually unfaithful or materially wasteful such that you cannot support them, set up a new ministry to do that work.

Conclusion

In the parable of the talents in Matthew 25, a man gives money to his servants to manage while he goes on a journey. While the servants who wisely invest their lord's resources are praised for doing so, they also turn those resources back over to him as soon as he requests them. They did not say to him, "Lord, why don't you let me hold on to this money even longer so I can return even more to you in the future". They fully acknowledged their lord's own-

ership of their resources and were motivated solely by a desire to obey him.

Christian foundations must likewise be motivated solely by a desire to serve and glorify God. In establishing and overseeing Christian foundations, we must be on guard against pride, ego, the desire to be seen as a philanthropist or anything that would interfere with the motive of glorifying and serving God. Moreover, we must not be concerned with secular norms, thinking that God needs our assistance to make His resources last longer. God calls on us to meet needs according to His timing, not ours. The needs of God's kingdom are with us now and while they will remain with us until the moment of Christ's return, we can fully trust God to provide whatever is necessary to meet those needs in the future. We need to prayerfully use the resources we have today to meet the needs He has shown us today.

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Q. Our foundation is new and as such, we simply are not familiar with the merits of the many ministries we might potentially support. Wouldn't it be imprudent of us to give substantial assets away before we've been able to evaluate these ministries?

A. It would indeed be imprudent to give assets away without careful consideration of the ministries to which you might give. This is a very legitimate concern for a new foundation and arguably the soundest reason for deferring giving to the future. That said, a new foundation should have the goal of making this only a short-term concern by gaining sufficient familiarity with various ministries so that, as soon as possible, it can identify those that are faithful and begin giving more aggressively. This may be a challenging task, but resources are available within the Christian community to help foundations gain this knowledge. Once again, if we set aside some of our own wisdom and turn to God's wisdom we are likely to have more success in this endeavor. Is there some reason, for example, that a foundation that can't find a ministry that sounds new and clever couldn't provide full support for ten missionaries? If you have personally supported a ministry that has proven faithful over the years, couldn't your foundation support the same ministry?

Q. I want to teach my children the importance of giving generously by eventually having them involved in my foundation. If the foundation gives away too much of its assets, how will I be able to do this?

A. Teaching our children the importance of giving generously, as with teaching any other aspect of Christ-like character, is more than just an important goal. It is a command of God, who instructs us in Ephesians 6:4 to bring up our children in the training and admonition of the Lord. The question is whether we will do so based on the authority of God's Word or based on our own ideas. Knowing that God has commanded us to make disciples among all nations, we cannot hold back assets that can be used for God's kingdom now, however lofty we may think our reason for doing so. When we

hold back assets, we are ignoring God's authority and relying on our own efforts to teach generous giving. We should have no expectation that these efforts will be successful, for Jesus tells us in John 15:5 that without Him, we can do nothing. On the other hand, there is no better way to teach generous giving to our children than by our own obedience and faithfulness to God in joyfully returning His resources to Him as needed, regardless of the long-run implications. In doing the latter, we not only teach generous giving, but teach what Deuteronomy 6:5-7 tells us is the most important thing we can teach our children, namely, "You shall love the LORD your God with all your heart, with all your soul, and with all your strength. And these words which I command you today shall be in your heart. You shall teach them diligently to your children . . .".

Q. Our foundation's assets are substantial. Can we really trust a ministry to handle a much larger distribution from us over a short period of time?

A. Unfortunately, the fact that some ministries are not faithful, either spiritually or financially, makes this a legitimate question. When Paul takes up the collection for the Jerusalem church, he places a great deal of emphasis on building trust in the handling of these funds. Ministries today often do not place the same emphasis on building confidence among their donors. That said, we need to remember that it is not our cleverness that accomplishes God's purposes, but His power. We need to place our trust in God and not in our own reasoning. He has control over our financial resources. Indeed, the only reason a foundation's assets are substantial is that God has sovereignly decreed them to be so. If we, in faith, turn those assets back over to Him, we can be sure that God will accomplish His purposes with them. Luke 16:10 tells us that "He who is faithful in what is least is faithful also in much . . .". Since money is what is least and the true riches are spiritual, a ministry that faithfully does God's work has demonstrated that it can be entrusted with the true riches. As such, it can certainly be entrusted with more money.