

## ***Jumpstart Your Generosity***

by Amy L. Sherman

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We are called to be good stewards of all God has given us. That includes stewarding our power—and most Christians in America possess many forms of power. We have talents, skills, educational degrees, social networks, money, property, political influence, the benefits of citizenship, and access to credit, just to name some.

Perhaps the most readily identifiable type of power we have, though, is our money. Unfortunately, we don't hear enough good and creative teaching on how to steward our dollars for the Kingdom. Yes, most Christians have probably heard about the tithe, and most have probably sat through a (perhaps boring) "stewardship Sunday" sermon about the church's budget. But that may all the training Average Joe Christian gets. That's a big problem, considering how often Jesus, and the scriptures, speak on money matters. We need more rigorous and more creative thinking and new practices in order to grow into the kinds of radically generous people God desires us to be. We need intentional strategies for our charitable giving and also for wielding our power as consumers and investors.

### **CHARITABLE GIVING**

While the Bible doesn't present us a checklist to guide our charitable giving, it does offer some insights on *categories* of giving.

First and most common is our support for our local worshipping congregation. This form of giving is rooted in the Old Testament practice of financially supporting of Temple. Regularly reading the account of the Israelites' enthusiastic generosity in 1 Chronicles 29 is a great discipline for spurring ourselves to stretch our church offerings. In the New Testament, Paul encourages believers to provide hospitality and gifts to those who minister the Word (I Tim. 5:17-18). We are also to well supply missionaries (see 3 John 5-8). All this is accomplished by supporting our local congregation. But you might consider adding a more personal touch. I recently sent our pastor's wife a check to cover some babysitting expenses and was overwhelmed by her gratitude. The gift had enabled she and her husband a rare "date night" out without their three lively daughters. It was a little thing to me, but had a huge impact on her. I just grin when I think of her pleasure, and know the truth of "it is more blessed to give than to receive."

In I John 3: 17-18 we are told to show love concretely to our brothers in material need. Galatians 6:10 enjoins us to "do good to all people, but especially to the household of faith." In light of such teaching, we need to be quick to respond to financial needs exhibited by fellow Christians in our own churches or communities. A few years ago, my church suffered a tragedy when a wife and mother named Sandy died in a car accident. Her son has only recently begun processing his grief, and made huge strides in his healing this summer because of his opportunity to attend a special camp. The camp costs were beyond his dad's modest means, but several church members rallied to make it happen for Josh. I bumped into him recently and got a great deal of joy seeing a serenity on his countenance that hadn't been there before.

The Bible also calls us to remember those persecuted for their faith (Hebrews 13:3). While such “remembering” certainly implies praying for them, it also means providing for their physical needs. *Voice of the Martyrs* has a vibrant online presence (visit [www.persecution.com](http://www.persecution.com)) that helps Western Christians stay alert to the suffering of our brave brothers and sisters who endure torture, jail, and even death for their faithful witness to Jesus. Through VOM’s “Families of Martyrs” fund, donations can be sent to spouses and children of imprisoned or murdered Christians to meet their financial needs.

Another critical guide for our charitable giving lies in identifying and imitating God’s passions. When we’re passionate about something, we speak of it often. The same is true for God. Considering the over 400 verses in scripture concerning God’s heart for the poor, it’s clear that a portion of our charity should be earmarked specifically to those who are destitute. (For just a few samples, see Proverbs 14:31; Proverbs 28:27, Proverbs 31:20, Luke 12:33, and I Tim 6:17-18.) Any reading of the Old Testament will quickly acquaint one with God’s special triumvirate of “the widow, the orphan, and the stranger.” Again and again God identifies with these three, rails against those who neglect them, blesses those who bless them, and gives instructions for His people--both individually and corporately--as to how to treat them.

Justice is another fundamental passion of our God. Here’s a quick 5-point theology of justice:

- #1 God hates injustice and delights in justice (Deut. 10:17-21, Psalm 99:4, Isaiah 61:8)
- #2 God hears the groaning of the oppressed (Exodus 2:23b-25, Psalm 102:19-20)
- #3 God is committed to rescuing the oppressed (Psalm 35:10, Psalm 103:6)
- #4 God says “doing justice” is part of what it means to know Him (Jer. 22:11-17)
- #5 Justice was part of Jesus’ threefold mission on earth (Luke 4:18)

The prophet Isaiah warns us that there is no true worship without justice (Isaiah 1:10-20). Since we are to worship God with *all* that we have, it seems reasonable to suggest that some regular portion of our giving should be designated specifically to the work of advancing justice in our world. Abroad, there’s no better place to start than the International Justice Mission ([www.ijm.org](http://www.ijm.org)). For over a decade, IJM has been the premier Christian mission to rescue girls and boys from forced prostitution and bonded labor, to defend widows from the unjust seizure of their lands, and to fight in the courts to get illegally detained prisoners set free.

Here in the U.S., “justice giving” can be steered into Christian legal aid centers that provide free legal services to low-income individuals and immigrants (my personal favorite is the [Neighborhood Christian Legal Clinic](#) in Indianapolis). The “restorative justice” movement is another worthy recipient of Christian charity. You can learn about this movement, which focuses on reforming the criminal justice system in ways that embody Biblical values of reconciliation, restitution, and restoration, through such websites as Prison Fellowship’s [Restorative Justice Online](#).

Additionally, one of the growing injustices in the U.S. is that of usurious lending practices by payday advance loan stores. Presently, some 15 million working poor people are

using payday lenders every month. The typical transaction looks like this. A strapped individual comes in needing about \$325. He writes a post-dated check to the payday loan store for that amount and walks away with about \$275 in cash (because the initial loan fee averages \$50). The date on the check falls shortly after his next pay period. The problem is that the person who's in need of a few hundred bucks one week may not be in a position to repay that amount just two weeks later. And, indeed, that is usually the case. If the lender cashes the check, it will bounce and the borrower will face more fees. The problem is that payday stores require payment in full. Since borrowers cannot meet that obligation, they end up "rolling over" the original loan—extending it for another few weeks, and paying new fees and finance charges. The average borrower in this debt trap ends up rolling over the loan several times, paying back on average \$793 for the original \$325 loan. That's an interest rate of 417%! With payday loan stores now *four times* more common on city streets than Starbucks (yep, it's true), this crisis is reaching epic proportions.

What's desperately needed is some kind of alternative to payday lending, offering the working poor the help they need to make ends meet but through a mechanism that doesn't sink them ever deeper into debt. Goodwill Industries has pioneered a new effort to try to do just this. It's called Good Money (<http://www.goodmoneystore.com/contact.asp>) and through it borrowers can receive far lower interest rates and repayment plans that allow installment payments. More of these kinds of alternatives to payday lending are needed, and would be good candidates for Christians' financial support.

## **CONSUMER POWER**

Charitable giving is a critical part of our financial stewardship – but not the only part. Christians need also to consider the opportunities we have for stewarding our money through our power as consumers and investors.

Individually and corporately, we in the church have power as consumers. We need to employ it with discretion and deliberateness. The following examples offer a starting point for creative thinking.

*Complaint Letters:* I was distressed at Thanksgiving to read ads in the local newspaper announcing that certain department stores would be open for their "day after Turkey Day" special sales events starting at 4:00 a.m. *Four in the morning???* That meant their employees likely needed to be there at 3:00 a.m., which made the stores' claim of giving their workers a Thanksgiving holiday a joke. This is a bad policy. Out of love of neighbor, Christians should oppose it. My guess is that if as few as 25 Christians wrote complaint letters to the store manager, informing these retailers that they were appalled by the practice and would withhold their holiday shopping from them in protest, this bad idea could be put to bed. (And the employees could get more sleep.)

As Christians, it's worth thinking some about the stores we patronize and the influence we can have. Inner-city grocery stores are often of far less quality than those in the suburbs. I've been in some that are downright dirty and stinky, with wilting produce and ancient canned goods. If a visible group of church folks start shopping at such a store on a regular basis and consistently

complain to the management—and their higher-ups—about deficiencies there, they can bring about improvements.

*Boycotts:* Boycotting is not new to the Christian community, and can be an effective weapon against evil when waged with precision. In the past few years, it has been successful in shutting down pornography stores and getting the porn magazines removed from some retail store outlets. Over 100 years ago, William Wilberforce got Christians to boycott sugar produced on slave plantations. Currently, boycotting is a strategy of the pro-life movement to get corporations to stop providing charitable support to Planned Parenthood. According to Life Decisions International, PP has lost over \$35 million in corporate support because of this boycotting.

*Advocacy:* Here in my hometown of Charlottesville, VA, our local electric utility has a program to help low-income residents with high heating bills in the winter. Customers of Dominion Virginia Power can contribute to the EnergyShare fund—very conveniently, as there is a little check box right on the billing statement each month. When low-income folks run behind on their bills, they can contact the utility for help from the EnergyShare fund. They will be directed to a local nonprofit agency (here it's at the Salvation Army) to complete an application. Not all utility companies offer this kind of program. If yours doesn't, why not advocate for them to start one? You could contact your neighbors who are also customers of that utility company with a petition recommending that the company launch this sort of initiative.

We are also consumers of public services, in the sense that we pay taxes for police and fire protection, and perhaps also for city trash pick ups. The quality and reliability of such public services is not always equally distributed in a city; poor neighborhoods sometimes get short shrift. Christians enjoying better neighborhoods need to let public agencies know that they both appreciate the good quality of the services they enjoy and are dismayed by the poor quality experienced by others just a few blocks or a few miles away.

*Church Procurements:* Every local church has expenses. Middle class churches buy everything from graham crackers and cribs for the little ones in the nursery to telephone systems for the office staff. Churches spend on services such as paving the parking lot or landscaping the grounds. Certainly church administrators in charge of making the decisions about how to spend church dollars on these necessities should be influenced by thrift: there's nothing wrong with trying to get a good deal. But price ought not be the exclusive criteria in the procurement process. It may be that by being willing to spend a little bit more, the church can help a minority business owner or a local firm whose costs are slightly higher but whose employee or environmental practices are superior.

## **INVESTOR POWER**

Beyond our consumer power, many Christians also possess investor power. Proverbs tells us the wisdom of putting aside money for a rainy day. It also states that the righteous “leave an inheritance for their children's children” (Proverbs 13:22). And 1 Timothy 5:8 warns that the one who doesn't provide adequately for his own family is worse than an infidel. These kinds of teachings legitimize the practice of saving and investing. Inflation is a reality; the cost of living

increases annually. Money stashed under the mattress thus actually loses value—indeed, it offers sure loss. Investing, viewed from this perspective, can actually be less risky.

But what should our “decision grid” for investing involve? Obviously, the prudent investor wants to understand risk, potential return, and the liquidity of the asset. Of course when we invest, we are hoping for a return—for the security of our principal and some interest or dividends. There’s nothing wrong with that!

But when we invest our money, it goes to work for something and someone. It is lent out to support some kind of activity. *And we ought to give some thought to what kind of activity.*

Religious groups have been at the front of the “socially responsible investing” (SRI) movement since at least the Quakers in colonial America, with their decision to refuse to invest in the slave trade. John Wesley’s famous sermon in 1872 on “The Use of Money” outlined his basic tenets of social investing. He counseled his followers not to harm their neighbors through their business practices and to avoid investment in industries such as tanning and chemical production that abused their workers. The modern-day SRI movement typically focuses on creating mutual funds that avoid investing in companies that engage in certain kinds of practices, such as environmental abuse or military weapons production or tobacco. (Some popular SRIs include [Pax World Balanced Fund](#) and the [Thrivent](#) group of funds). In 1992, Arthur Ally launched The Timothy Fund (<http://timothyplan.com/home.htm>). This SRI fund is screened for familiar morality issues: it refuses investment in any companies involved in any way in abortion, pornography, alcohol, tobacco, gambling, anti-family entertainment, and the promotion of homosexual lifestyles.

SRI tends to focus on *avoiding* investment in certain kinds of corporate activities, and that is one important aspect for Christian investors to consider. More recently, there have been exciting developments focused on the question: What about particularly *positive* investments to pursue?

The first one in this category that I learned about was Ministry Partners Investment Corporation in California (<http://www.ministrypartners.org/>). Investors in MPIC provide affordable capital for churches and Christian schools to build new facilities or remodel old ones. I heard a presentation about MPIC at a conference years ago and was thrilled to realize that I could invest in a vehicle that essentially acted like a Certificate of Deposit (CD), earning a modest rate of return, while simultaneously helping with ministry-oriented endeavors. My first investment was for a 24-month note for \$5,000 at about 5% interest.

More recently I’ve learned about other exciting investment opportunities. I’ve been interested in “social venture capitalism” for some time, loving to hear about social entrepreneurs who are putting their talents and the market’s power to work in for-profit activities that generate a double bottom-line: financial return and positive social impact. The field whets my appetite, and I’ve wondered how I could be involved. I don’t have a lot of cash available to invest, but I’d love to know that it was going to some creative and socially responsible businessperson who was trying to improve the community, help the poor, protect the environment, or cure a disease. Or who was launching a traditional business like a bakery or ice cream store or auto shop but was

doing so with the mission of providing job opportunities to urban, at-risk youth or ex-cons trying to follow the straight and narrow. But all the opportunities I could locate weren't accessible to me. There is a burgeoning field called "social venture funds" but these funds are only looking for high net worth individuals—the millionaires who are jazzed about social enterprise.

So, I was thrilled to discover The Calvert Foundation (<http://www.calvertfoundation.org/index.html>). It offers regular folks like me with opportunities to invest in "Community Investment Notes." The Notes can be purchased in denominations starting at \$1000. Investors select their own terms (e.g., 1, 3 or 5 years) and interest rates (up to 3%). Even better, they can choose from several portfolios: Affordable Housing, Microcredit, Small Business Development, Community Facilities, and Social Innovations. This means that Sue, who is passionate about poor working widows in the Third World, can practically help such women by investing in the Microcredit fund, while John can help the homeless by investing in the Affordable Housing portfolio, and I can help finance a social entrepreneur through the Social Innovations Fund. ShoreBank is another place that offers community development-oriented investing opportunities. Its "[Development Deposits](#)" are regular, FDIC-backed deposit accounts like money market checking, IRAs, or time deposits. Money invested in them is loaned out as affordable credit to community developers—including Christian groups, since ShoreBank has a special program in "faith-based banking."

If a \$1000 investment in one of Calvert's Community Investment Notes is beyond your means, there's still good news for you. An exciting new venture called Microplace (<https://www.microplace.com/>) was launched in 2006. Its website hawks the opportunity to "do good for the world, and for your wallet." Through Microplace, you can invest in micro-entrepreneurs in the U.S. or the developing world. You can target your investment geographically (e.g., invest in Latin America or Africa) or by social criteria (e.g., focusing on extreme poverty or on rural areas or on initiatives specifically for women). You also choose your rate of return, up to 3 percent. Some of Microplace's partners are Christian nonprofits. You will see profiles of the kinds of people your investment will help, learning about their situations and businesses. Your investment cannot be targeted to a specific individual, as the logistics of trying to track that would be too costly for Microplace and jeopardize the whole venture, but you are guaranteed that your money will go into the specific loan fund you have chosen.

## **Conclusion**

In I Tim. 6:17-18, we read that those who are rich in this present world should do good, be rich in good deeds, and be generous and willing to share. Most American Christians fit the definition for being "rich" when compared to the rest of the world. Much is required of those who've been given much, and that means we need to take time to be intentional, thoughtful, and creative in our financial stewardship. So next Sunday, don't just plop your usual offering in the plate and consider your stewardship done with for the week. Get with your Heavenly Father in prayer and see whether He'd have you do some new things with the money He's entrusted you.

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