

Where Your Treasure Is...

A fresh look at our life and our resources in light of the Kingdom.

—Russell G. Shubin
in conjunction with the *Mission Frontiers* Editorial Board

Believers are called to give of their resources. Most evangelicals would accept that statement as truth, whatever else they might say or feel about how well they've done in their personal practice of giving. Indeed, the principle is based squarely on a multitude of Bible passages—in both the Old and New Testaments. The widow's mite provides ample illustration of the type of giving that is glorifying to God.¹

North American Christians, for their part, have a long and established pattern of giving. The swelling number of options—very specific options—for giving, as well as breaches of trust and salesmanship from the pulpit, can make us reticent to stretch ourselves to give sacrificially. The number of needs—as well as the number of established institutions—have increased and are contending, if not competing, for our contributions.

In light of the Scriptural mandate for giving and this vast array of choices facing the giver today, we carry a burden to find ways to give with wisdom, giving special attention to causes that advance Christ's central mandate in the Great Commission.

In part, the very reminder to use wisdom in our giving is an implicit recognition of the success of efforts to mobilize the Church in the U.S. towards the cause of missions. Many more people today *want* to play an active role in the Great Commission and are seeking ways to give of themselves and their resources. The results, as we would expect, are mixed. Numerous are the tales of the sad, inadvertent impact of short-term efforts gone awry. But there are also sweet stories (and a new appreciation) of songs of praise being uttered in the languages of people groups hitherto unreached.

Giving to advance the cause of the Church among a people halfway around the globe with needs vastly different from those in North America is an increasingly complex task. *Strategic* giving, then, seems to be an appropriate designation for the type of giving we'd like to advocate.

Giving Today

A recent *U.S. News and World Report* article on charitable giving notes with a bit of amusement a recent trend in North American charity: a desire to control and

measure those things that we give towards.² This has contributed to an urgency to make a difference *now*—and it is not altogether compatible with the long-term view necessary in mission.

In some respects, a desire to see fruit born from one's generosity is entirely reasonable. But when it comes to the cause of church planting, results are not frequently measured as easily as are quarterly earnings of a corporation or returns off one's investment in a mutual fund. How many a missionary would have lost all funding because, as pioneer church planters, one or even two generations pass without a single soul confessing allegiance to the person of Jesus? Few (at least few evangelicals, it seems) would argue that an investment in such a missionary should be viewed as a failure.

But giving for the cause of Christian mission and giving to charitable causes in general do have some similarities—and trends and lessons learned in one arena are relevant in another.

The wealthy in America, in particular, have become standard-bearers for philanthropic giving that many, especially in Europe, are seeking to emulate. The Bill and Melinda Gates Foundation, which started with a \$21-billion grant, targeted for immunization of the world's poor, is the largest such giveaway to date. It has been widely viewed as very generous, even in light of Gates' vast wealth.³

The American inclination to control can easily manifest itself in unhealthy ways. But if that tendency to control can be tempered, the yearning to be involved with and knowledgeable about supported causes is a commendable attribute and could well lead to the advancement of the mission cause. Short-term mission work, for example, is increasingly utilized effectively as a tool to keep senders abreast of ongoing developments on the field.

The current generation of American philanthropy has also shown a desire to address root causes of problems—rather than simply applying ointment to wounds. Smarter philanthropy is better philanthropy, in whatever arena we find it. At its very core, the Great Commission itself could be construed as addressing the ultimate root cause—the condition of man's heart before God.

The mission world in North America is drawing

support from the same big pool as philanthropy at large, and it would do well to recognize and build on some of the positive philanthropic trends in a fast-changing culture. But significant parts of the mission community seem to have left sectors of wealth in our nation untapped. It has been widely recognized that many rich, especially the newly rich, have shown signs that they want to be a force for good.⁴ Maybe the burden is on us to show them just how good and God-glorifying an investment in missions can be.

An Attitude Toward Giving

Before we move into an analysis of and criteria for strategic giving, let us offer some broad strokes of our perspective on what constitutes giving that is strategic. The U.S. Center for World Mission and *Mission Frontiers* have been built on a core premise that the priority in our mission giving ought to go to those peoples (ethnic groups) that do not have a legitimate, viable church movement that would enable them to be reached by their own kinsmen. The Center was one of the early institutions to hoist a flag for what were once labeled “hidden peoples” and have long since been referred to as “unreached peoples.”⁵

Kingdoms in Conflict. We see in Scripture a battle between two opposing Kingdoms, Satan’s dominion of darkness and the Kingdom of God. Colossians 1:13 states plainly that it is Christ who rescues one from “the dominion of darkness” and brings him “into the Kingdom of the Son He loves.” In light of this battle between two

opposing kingdoms, it seems that one of the clearest ways to recognize the advance of the Kingdom of God over the dominion of Satan is the establishment of a viable Christian witness among peoples who previously had no opportunity to yield themselves to Christ’s benevolent Lordship. Stated more simply, mission to unreached peoples is a strategic thing to invest in—with one’s life, learning and resources. Other causes *may* very well be strategic; wise giving towards creating a Christian witness among the unreached is *always* strategic. Any donor should have work that advances the Gospel among the unreached on his or her short list of strategic causes.

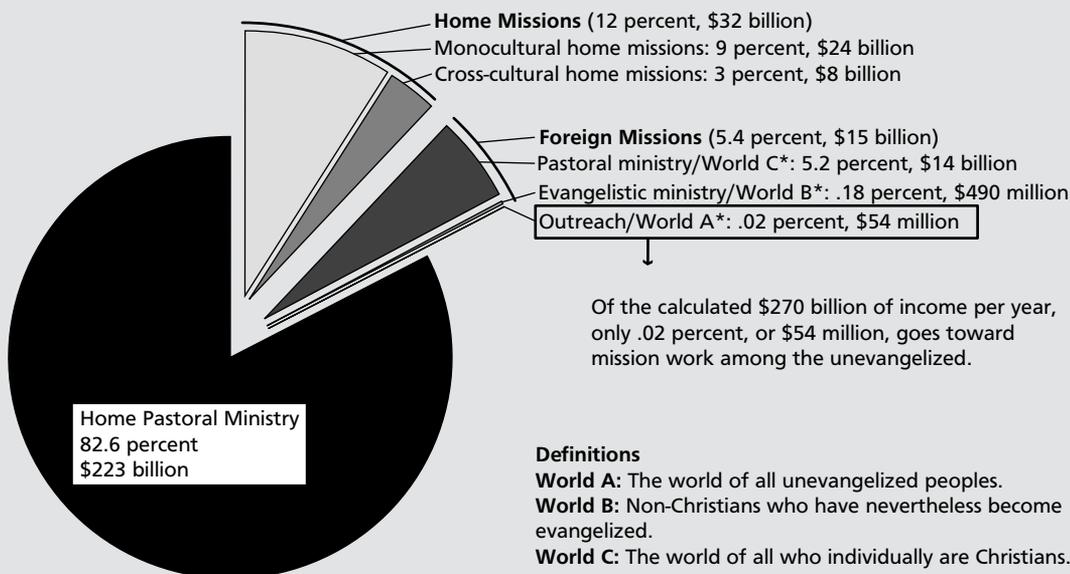
But advocating unreached peoples as a central and strategic target should not be understood as supporting a proclamation of the Gospel without a demonstration of it. Though often characterized otherwise in recent discussions on the subject, traditional mission agencies have long sought to give attention to the whole man—giving help to material and physical needs while offering people new life through yielding themselves to Christ. Holistic mission to the unreached is neither altogether new nor at tension with a central call to see a living witness for Christ among these people.

Less Generous

If giving towards frontier mission⁶ were viewed as a strategic, high priority, one would expect measurements of our monetary giving to reflect it. But, as it is, giving to

Giving to Missions Generosity?

Where money given to the Church is going



Figures reflect money given by the Church worldwide in U.S. dollars.

Due to rounding, totals may not add up exactly.

Source: *World Christian Encyclopedia*, Second Edition, New York: Oxford University Press, 2001.

frontier mission is really quite dismal. When looked at worldwide, those who did give to Christian work saw 82.6 percent of their donations go to home pastoral salaries, and, according to the *World Christian Encyclopedia*, only .02 percent of Christian ministry expenditures went to unevangelized peoples.⁷

Even so, as a nation, the U.S. continues to lead the way in charitable contributions and in giving to religious institutions. And, according to Barna Research, those whose beliefs were classified as evangelical were the most likely to share their wealth.⁸

While the accumulated charitable giving of all sorts last year surpassed \$200 billion in the U.S. for the first time,⁹ religious giving, as a portion of one's income, has shown a marked decrease over the last 30 years. In 1968, for example, the average portion of one's income given to the church was 3.10 percent. By 1998, that figure was 2.52 percent—nearly a 20 percent drop.¹⁰ And the practice of tithing is really quite low as well. In the year 2000, Barna Research reported that less than 8 percent of those who were classified as born again gave at least 10 percent to the church.¹¹ According to the research group Empty Tomb, Inc., if Americans simply tithed their income, giving would increase \$131 billion annually.

“What we're seeing is a wholesale accommodation to culture,” says Sylvia Ronsvalle, Executive Vice President at Empty Tomb. Noting the correlation of the great rise in personal income with the relative decrease in giving to Christian causes, especially Christian charity (which includes mission), she

Words of Wisdom on Money from John Wesley

John Wesley's teaching on money offered simple, practical guidelines for every believer. His first rule about money was **gain all you can**. Despite its potential for misuse, money in itself is something good. There is no end to the good it can do: “In the hands of (God's) children, it is food for the hungry, drink for the thirsty, raiment for the naked.”

Wesley's second rule for the right use of money was **save all you can**. He urged his hearers not to spend money merely to gratify the desires of the flesh, the desires of the eye, or the pride of life. He cried out against expensive food, fancy clothes, and elegant furniture: “Despise delicacy and variety and be content with what plain nature requires.”

Wesley's third rule was **give all you can**. One's giving should begin with the tithe.

Beyond these broad strokes, Wesley listed four scriptural priorities for the use of money:

1. Provide things needful for yourself and your family (1 Tim. 5:8). The believer should make sure the family has “a sufficiency of plain, wholesome food to eat, and clean raiment to put on” as well as a place to live and enough to live on if something were to happen to the breadwinner.

2. Be content. “Having food and raiment, let us be therewith content” (1 Tim. 6:8). “Whoever has sufficient food to eat, and raiment to put on, with a place to lay his head, and something over, is rich,” he said.

3. Owe no man. “Provide things honest in the sight of all men” (Rom. 12:17) and “Owe no man anything” (Rom. 13:8). Wesley said the next claim on a Christian's money is the creditors'. He adds that those who are in business for themselves need to have adequate tools, stock, or capital for the carrying on of that business.

4. Do good. “As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith” (Gal. 6:10). After the Christian has provided for the family, the creditors, and the business, the next obligation is to use any money that is left to meet the needs of others.

Wesley recognized some situations were not clear-cut. He accordingly offered four questions to help his hearers:

1. In spending this money, am I acting like I own it, or am I acting like the Lord's trustee?
2. What Scripture requires me to spend this money in this way?
3. Can I offer up this purchase as a sacrifice to the Lord?
4. Will God reward me for this expenditure at the resurrection of the just?

—Excerpted from a piece by Dr. Charles Edward White (Spring Arbor College, Michigan) that initially appeared in *Leadership* magazine in Winter, 1987.

finds little room for optimism. “The way we are spending our money is like a thermometer of our spiritual condition—and there is not a lot of encouragement,” she says.

A Biblical Attitude

Beyond the Biblical call to give, Scripture provides additional principles pertinent to the subject of strategic giving. The guidelines provided below are not intended to be exhaustive principles, but helpful ones.

Give joyfully. We should give as God has given to us. 2 Corinthians 8 and 9 illustrates that the abundant joy we have in Christ, the overflow of which results in our generosity—is the wellspring of our giving. The act of giving may increase our joy—but the *source* of that joy is Christ alone. When the Church gives less than 4 percent of its income to all charitable causes, we need to ask ourselves why we invest so little in His Kingdom from those resources He has entrusted to us. Do we give grudgingly or cheerfully?

Use a consistent measurement. We are evaluated—or judged—in the same way we evaluate or judge how we give (Mt. 7:1-2). Do we dismiss a missionary need for a sturdy, off-road vehicle used to transport community development supplies over rough, unpaved roads while we casually purchase an SUV to ferry the kids to school or soccer practice?

Our giving should reflect where our treasure is (Mt. 6:21-22). When one considers the disparity between stated beliefs and Christian practice when it comes to giving, one can readily question whether, in fact, we really believe what we

say we believe. In the last issue of *Mission Frontiers*, K. Rajendran posed a question in light of the apathy he sees in himself and in the Church at large: “My complacency causes me to question whether or not I really believe that hell is real. . . . If India is to ever change we must be committed to the ethos of Jesus and convinced of the reality of salvation through Christ.” Similarly, the change necessary in the Church at large is dependent on a renewed commitment to the centrality of the person of Jesus.

Give and live strategically. While American charity at large is increasingly financed by large-scale donations and charitable foundations, the mission enterprise today is still largely funded by relatively small donations of individuals, families and churches. We should be keen in scrutinizing our own lifestyles and be willing to amend—perhaps streamline—our lifestyle in order to increase our contribution to the Kingdom. A strategic view of all of life gives attention to how we spend our time and talents—as well as our resources.

Recent studies done by both Barna and Gallup point out that those who are involved are more likely to give of their resources. That fact may seem obvious, but we often advocate people increasing their commitment largely through giving their resources. But the notion of a non-active giver may, in fact, be an increasingly rare one. Behavior patterns indicate that, if our desire is for people to give to mission, they need to be increasingly involved in mission. When they can see and understand the central, strategic and God-glorifying role that mission plays, they will be willing to commit to it long-term—whether that means serving on a mission committee or a foreign field, supporting a missionary or committing to daily, disciplined prayer.

We should give more of ourselves as well as our

resources. Beyond the giving of ourselves to mission, are we willing to yield up our children to be God’s servants, advocating, even fueling, their mission inclinations?

Give wisely. As to how this applies specifically to strategic giving in frontier mission, consider ministries or projects that fulfill many of the following criteria:

- Squarely address systemic issues that few others can or will address
- Show creative initiative (culturally, geographically, or conceptually)
- Convey transferable concepts, replicable models, multiplying leaders
- Show “bench strength” on the team, reducing dependence on one person
- Integrate evangelism and church-planting with holistic development
- Carry a prior track record of effectiveness and responsibility
- Demonstrate healthy mechanisms for comparing goals to results
- Distinguish applications of capital giving from operational income
- Evidence a capacity and care to honor the other “players” on the scene
- Demonstrate a desire to learn, grow, and adapt

Give generously. Dependency can be a great problem in world mission. Indeed, *Mission Frontiers* has been an active voice in articulating healthy and appropriate cautions in attempting to avoid dependency. Yet, a consideration of the Biblical emphases is helpful. The Scriptures include admonitions to personal responsibility in financial affairs (especially in the wisdom literature and pastoral epistles), but there is an even greater weight of emphasis on generosity, mutual responsibility and stewardship on

behalf of the greater good. We should not, for example, allow our anxiety about dependency to choke out the generosity spoken of in 2 Corinthians 8 and 9 or the stewardship-for-others commanded in 1 Peter 4:10. Peter Drucker’s admonition, spoken to an audience of organizational managers, is equally relevant in this context: “Make sure you know your degenerative tendency and try to counteract it.”¹² Care must be taken lest a desire for *wisdom* degenerate into *stinginess* in giving.

Called to Go?

—*Robby Butler*

Every day mission agencies in North America send out 500 collective responses to first-time inquirers. Presently only 5 percent of those mission inquirers are themselves supporting someone in missions.

But those who are already supporting someone are about 20 times as likely to get into service as those who are not yet supporting someone. This is evidenced in the fact that 50 percent of those who get into service were supporting someone before they inquired. And among those who live on faith support I have yet to meet someone who is not supporting others.

Here are questions a church or mission agency could ask all its aspiring missionaries:

1. Are you supporting a field missionary the way you would like to be supported if God calls you to the mission field?

2. Are you supporting a stateside mission activist (in administration, teaching, mobilization, etc.) the way you would want them supported if your effectiveness depended on theirs?

Your church can be instrumental in identifying a quality mission worker. If mission inquirers understood the value *to them* of a personal support relationship with an established missionary, it would result in a widespread revolution in the mission effort. As the head of one association of mission agencies has written: “A rising tide lifts all the ships in the harbor.”

Robby Butler is Personnel Director for the Frontier Mission Fellowship.

Give to the local church. Too often, mission has been seen as the competitor to the work of the local church. First and foremost, we ought to see ourselves as members of a local body—and view it as our first responsibility and privilege in giving. Within that body, we ought to advocate and educate on missions, cultivating a deeper understanding and commitment on the part of the group.

Give sacrificially. Paul’s admonition in Romans to offer up our bodies as living sacrifices emphasizes the active dimension of our life before Christ. Our offering to Christ is not static, dead or distant from us. What we do with our lives (including our resources) does not earn us salvation or merit, but does bring pleasure to our God. Though our culture of affluence might bristle at embracing, even choosing limitations or hardships, God exhorts us to “spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.”¹³ What we ought to be spending on behalf of the needy and oppressed, then, is our lives—including but certainly not limited to our resources.

Give for the long haul. If “I want to make a difference *now*” is the heart desire of many givers to mission today, Paul’s exhortation to be long-distance runners is in order. The North American desire to leave a building as a tangible and immediate fruit of a short-term mission endeavor has likely served *us* better than it has served the cause of advancing the Gospel. We ought to be deliberate in tempering our fast-food culture that seeks immediate gratification and be willing to invest for the long haul. One of the most obvious—and strategic—investments one can make is a dedicated, growing commitment to a missionary that increases over time.

Be willing to take a chance. Sometimes the most innovative and potentially ground-breaking endeavors in mission are projects that do not have a guaranteed “return.” We should have a willingness to give in faith, hoping that a particular ministry venture bear good

So what to do?

A short list of valuable projects, some are specific examples of work individually supported by members of the *Mission Frontiers* editorial team:

1. Churches should support missionaries called out of their own congregation. Some congregations send their people out to other congregations to get support when they could provide that support themselves.
2. Mobilization work in North America.
3. Supporting a missionary working in a limited-access country in North Africa.
4. Key Bible resources. On a recent trip to Turkey, one worker recognized that there was no available Bible concordance. In fostering the growth of Bible-based church movements, we do well to recognize key tools (beyond the text of Scripture itself) that foster hunger and maturity in the Body of Christ.
5. Tools for pre-evangelism. In an effort to create a hunger for the Gospel, there are a number of tools that are being created to expose people to portions of Scripture, (the Proverbs, for example) and draw people to the living God.
6. Support of the training of national Bible translators.
7. Support of research initiatives (in Bible translation agencies) pinpointing those people groups who do not yet have a Bible translation in their heart language.
8. Literature and periodical development. While care must be taken to insure that funds go to start-up and not long-term dependence, the church is aided greatly by literature development in one’s heart tongue—written by men and women who are their kinsmen.
9. Seed money for a mission publishing house that helps document the emergence of culturally-relevant expressions of Biblical faith.
10. Ministries of mercy and compassion are as Biblical and valid as ever. Remember prisoners, widows, orphans, refugees, those in the persecuted church and those with AIDS.

fruit, but not feel as though money has been wasted if results are otherwise.

A Complex Task

What is provided here is intended as a guide and a catalyst, not a step-by-step manual for where to place your personal investment in the mission enterprise. The issues are admittedly complex, and one does run the risk of giving to a project that doesn’t meet its intended objective.

Recognizing the layers of complexity involved in missions, we ought to commit ourselves to being lifelong learners, increasingly wise in our giving. But any response that fails to give as God has given the ability falls short of faithfulness to the central place Christ has given the Great Commission.

Perhaps one of the greatest problems North American believers face today is the sad apathy we often feel in the face of grand, awe-inspiring Biblical truths and Scriptural causes. We should never give grudgingly, but it is not inappropriate to give with the sincere hope that the heart’s affections will follow. 🌐

1. Luke 21:1-4.
2. “The New Philanthropy,” *U.S. News and World Report*, June 11, 2001, pp. 40-43.
3. “Saint Bill,” *Economist*, June 16, 2001, p. 16.
4. “Don’t Let’s Be Beastly to the Rich: The wealthy are increasingly a force for good,” *Economist*, June 16, 2001 p. 17.
5. “For evangelistic purposes, a people group is the largest group within which the Gospel can spread as a church planting movement without encountering barriers of understanding or acceptance,” *Perspectives on the World Christian Movement: A Reader, Third Edition*. Pasadena: William Carey Library, 1999, p. 514.
6. Frontier mission is cross-cultural evangelism to peoples among whom no missiological breakthrough has yet been made. That missiological breakthrough is the establishment of a viable, indigenous, church-planting movement. Adapted from *Perspectives on the World Christian Movement: A Reader, Third Edition*, Pasadena: William Carey Library, 1999, pp. 512, 517.
7. The term “unevangelized peoples” is a rough counterpart to unreached peoples in the most recent *World Christian Encyclopedia*, New York: Oxford University Press, 2001.
8. “Evangelicals Are the Most Generous Givers, But Fewer than 10 Percent of Born Again Christians Give 10 Percent to Their Church.” *Barna Research*, April 5, 2000.
9. “Gifts to Charity in U.S. Topped \$203 Billion in 2000, Study Says,” *New York Times*, May 24, 2001.
10. Empty Tomb, Inc., “Current Giving Data, Figure 2: Giving as a Percent of Income and Membership of U.S. Population, 1968-1998,” 2001.
11. “Tithing” as popularly understood constitutes the giving of 10 percent of one’s income to the church.
12. Peter F. Drucker, *Managing the Non-Profit Organization*, New York: Harper-Collins, 1990, p. 25.
13. Isaiah 58:10, NIV.