

*Joyful Giving*  
*Percentage Giving in Hard Economic Times*

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The recession hits churches just like it hits your business and your investment portfolios.

Wings of Faith has been unusual in that over the first ten years it has never operated in the red -- until this year. For ten years we always had money in the checking account and savings accounts to cover our expenses. This year our offerings are down and we are behind in giving relative to budget. So is nearly every church in America, I would expect.

The reasons we are down are pretty easy to see.

Reason #1

1) Many of the men in our congregation own their own businesses. Most give as a percentage of their income, which I believe is the way God prefers that His people give. If their income is down due to the recession -- and some are really fighting to stay solvent -- then their giving will also be down if they are giving as a percentage of income.

Reason #2

2) As mature believers who understand the concept of percentage giving move out of the area to other congregations they are usually replaced by younger believers who have not yet matured in this area. The difference is huge -- one who believes that giving a 10% offering is a good and reasonable offering verses one who feels that putting a \$20 bill in the offering is adequate. Often, those giving the \$20 each week do so with a pure heart but simply have not yet learned the principle of giving as a percentage of income. It takes spiritual maturity to make the commitment to this kind of giving and that takes time.

**Discourse: The principle of Percentage Giving**

Perhaps, then, it is time to present the concept of percentage giving afresh. Let me start with an example.

Example: Assume that Jim is making \$1000/week, or \$52000/year. A percentage gift of ten percent is \$100/week, or \$5200/year.

Fred is putting a \$20 bill in the offering each week and thus gives \$1040/year.

So if you have 2 or 3 percentage givers move away and they are replaced by fixed offering givers, the impact will be great.

While there are many individuals who may not make \$52000/year, there are many couples who are making considerably more than that when both of their incomes are considered. Bob makes \$40,000/year and his wife Carol makes \$60,000, thus their family income is \$100,000/year and they give a percentage gift of 10% so that their annual giving is \$10,000.

Alice, who owns her own business, has had a very difficult year financially. Since her personal income is directly proportional to the income of her business, as her business has suffered in the recession, so has her income, thus although she gives a percentage of her income, since her income is down, so is the total amount of her giving for the year. Alice is still faithfully giving the same percentage, yet her annual giving is not what it was last year. That is perfectly OK -- I think the Lord is pleased.

One thing that seems to be true with percentage givers is that the percentage is not fixed. Often, over time, the percentage seems to rise as the Lord entrusts more and more to those who become trustworthy givers. The Bible talks about a tithe offering which is 10% and most people see that as the basic goal of percentage giving.

However many people are able to see that percentage move to 15%, 20%, and even beyond as the Lord blesses. This is not a promise -- so don't get that idea that if you give more the Lord will give you more. That is the fallacy of "the prosperity gospel". There is no formula for return on investment here. In fact, the Lord will probably test you by seeing you through recessions and sudden unexpected expenses if you start to believe that. But generally, over time, it seems to be true that those who practice percentage giving are delighted to raise that percentage as the Lord blesses.

The Greek word describing a "joyful" giver is the word from which we get the English word "hilarious". So the Lord really does enjoy someone who gives with real and genuine joy.

### Reason #3

3) Wings of Faith has been a place for hurting people over the years and we have seen in many lives that it takes a while for people to get on their feet, establish a firm work situation and home environment before they can make the adjustment in giving to percentage giving. It just takes time to grow.

Giving is an important part of worship for it is the recognition that God supplies. It is our response of thankfulness and worship.

### Firstfruits

Think about it -- God doesn't need our offerings in the sense that He might be in any way lacking for resources. But because of the principal of choice which permeates all creation, choice is also a part of our response to God. Thus, we have choice in giving. God wants us to choose Him first.

In essence, this is the principal of firstfruits -- as farmers were asked by the Lord to bring the first of the harvest to the temple each year, so I think He would like our offering check to be the first check we write each week, not the last.

### As the economy improves ...

As the economy comes off of its lows and improves as we move to the end of the year, it might be a good time to think through your own giving. Are you a percentage giver? If not, this might be a good time to start. Although the biblical model seems to be a 10% base, maybe you feel you can't start at that level. OK - start at another level and work into it. If it takes a while for you to juggle things around until you are comfortable giving at that level that's OK. The Lord loves a cheerful giver. He would prefer that you give joyfully at a lower level than to have you give un-joyfully in order to meet some particular higher level.

We are hopeful to meet budget for 2009. Since my salary is a function of our giving I am really hopeful we meet budget for 2009. :) But I also recognize the economic realities of the times and how that impacts giving as well. So we also must suffer some right now -- why not? We're no different. We look forward to times when percentages are up and giving is joyful and bountiful. Right now, it still be might joyful -- maybe just not as bountiful. We'll make it! The Lord is good