

Kids Korner

What gifts are you giving this Christmas Season?

Color these two examples of giving. How are they not the same?

The "Thank You" Gift & The "Joy-Filled" Gift



Remember, Jesus has an empty stocking too.

"God sees the heart, not the hand —
the giver not the gift." — Benjamin R. De Jong

References:

1. "Laugh!", *Reader's Digest Magazine*, June/July, 2011, p. 202.
2. Concepts from: Kristen Scharold, "Which Charity Should I Give To?" *Christianity Today*, December 2008.

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The Stewpot

A potpourri of practical ideas to help you become a better steward

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CAN YOU SPARE SOME CHANGE?

By Gordon Botting, DrPH, CHES.



A story is told about a community charity that had never received a donation from the town's prominent banker. So one year the director of this non-profit made a personal call to the banker.

"Sir, according to our records, your annual income is over half a million dollars, and yet you haven't given one thin dime to our important cause. Wouldn't you like to support your community this season?"

The merchant banker replied, "Did you not know my mother is very sick and her medical costs are extremely expensive?"

"No, Sir," answered the charity's director, "I did not know."

"Or that my sister is both blind and unemployed? Or that my brother's wife died, leaving him with three children to care for?"

"I... I... I... I'm sorry, Sir," mumbled the director, "I didn't know."

"So," continued the banker, "If I don't give my family financial support, why do you think I would give any money to your charity?"¹

We may smile at this implausible story, but, unfortunately, there is an ounce of truth in its message. Far too often we assist large, organizational charities but forget there are many needy individuals or families in our own backyard. Is there a struggling college student in your church who would really appreciate a gift certificate to the university bookstore? Maybe you could pay his or her rent for a quarter. Or is there a single mum whose vehicle growls like a lion when it should purr like a kitten? Make your Christmas gift a complete tune-up for her car. And with a little TLC of cleaning, washing and polishing, your children could donate their time and talent to making her car sparkle, both inside and out. Contact your local assisted living center to see if they know of a client who has no relatives or family close by and would enjoy a surprise excursion to a local zoo or museum, and include a homemade picnic lunch as an additional treat.

Committed to
GENEROSITY

Stewardship is a total lifestyle. It involves our health, time, talents, environment, **relationships, spirituality** and **finances**.

THE DO_s AND DON'T_s OF CHARITABLE, GENEROUS GIVING



Since the Christmas season is here and fund-raising drives from churches, missions and non-profits kick into high gear, this year it's important that Christians put a great deal of thought into which organizations they wish to support with their donations. Approximately 80% of the world's evangelistic and ministry dollars come from the United States. What a remarkable responsibility for American Christians! To reassure you that the money you give is being wisely spent, here are six guidelines to help you choose astutely and prudently.

1 Where should you give?

When it comes to choosing a charity or ministry, as a donor you must first determine what causes you are most passionate about — relief and development, foreign or home missions, evangelism, community services, senior care, education, the arts,

music and literature endowments or scientific research.

2 How often should you give?

It is best, as the donor, you contribute to just a few charities in which you believe, trust and fully champion. For example: having personally participated in two overseas church building tours for Maranatha International, I feel more comfortable supporting their “one-day” school or church projects because I have experienced the organization's accomplishments..

3 How should I give?

If an organization sends you an e-mail or calls on the phone, never commit on the spot but rather say to them, “Please send me something in the mail. If I'm interested, I will respond, but I do not donate over the telephone.”

4 Is this charity financially efficient?

No charity can operate without some over-head expenses. The responsible agencies attempt to operate with less than 30% of

donations going to over-head and a few are able to function with as little as 15% going to over-head. Most try to manage their ministry so that the majority of the contributions go directly to the projects for which the funds were solicited. For additional facts about Christian charities, go to ministrywatch.com or ecfa.org [Evangelical Council for Financial Accountability], and for the broader non-profit sector, give.org (better business guide), charitynavigator.org, (data analysis regarding fundraising efficiency on more than 5,500 charities), and guidestar.org, (a database of 1.8 million IRS-recognized nonprofits).²

5 Do they have long-term solutions?

Is this charity just out to continue its existence and to keep the money flowing in? Do they have a long-term view or just frequent quick fixes? We all feel empathy for hungry children because of their country's famine, but sometimes helping with food and clothing is not the answer. A better method could be donating funds to educate the people about better farming methods and supplying them the resources to grow their

own food. Also, is this organization willing to try new methods and creative ideas—without neglecting their basic purpose?

6 Does this charity have a good track record?

Most of us are familiar with disaster relief ministries such as the American Red Cross and the Salvation Army who for over one hundred years have been consistent in their humanitarian work and services. Another well-known and respected organization is the American Cancer Society. Unfortunately, millions of their dollars are diverted to other cancer charities because of their look-alike appeals, copycat names and logos. To avoid confusion, the best policy is to donate to charities, though they may be national organizations, which have affiliates in your local area.



75% of Americans give less than 1% to charities.