

MAKING GOD'S MONEY REALLY COUNT

Financial stewardship at Crossroads

What's the deal with money at Crossroads?

If you've been a Christian for a while you'll be aware that churches rely upon the generosity of the church family in order to pay their staff, use buildings and provide ministry resources. Crossroads is no different. Without people giving to support the work of Crossroads there would be no Crossroads.

People are often keen to know what we expect when it comes to giving, and thankfully, over the years, people have been faithful in supporting our church. But what do we teach and think in regards to this important issue? Where does the money go? Well before we get to some of these issues it's important that we step back and see why giving matters to the life of the Christian.



Giving is all about Stewardship

Giving is a key sub-set of an incredibly crucial area of life that perhaps we don't often think of very much: stewardship. God sees you as a steward. That is, He entrusts us with the management of His assets. What assets are we speaking of? Well, given that God is our creator, we are speaking about everything. Everything we own is actually God's possession and God never relinquishes ownership of anything – ever. That means not just your money, but your possessions, your job, your family, your time, your abilities and even you, are not actually yours to own, but God's to care for and honour as he directs. He is the owner, we are the stewards. Realising this shows how generous God is and also what a privilege and responsibility we have before him.

Unfortunately our sinful habit is to fail to see or honour God's generosity and purposes for us. Instead our materialistic and self-serving tendencies cause us to be stewards for our own self-benefit. We are not good at considering and asking how God wishes us to be using His materials. Perhaps this is why Jesus spends more time teaching on issues of stewardship, and especially money, than any other.

Giving is all about the Gospel

Giving doesn't actually make much sense unless we realise everything we have, including our money, is actually God's. But thinking about giving doesn't make much sense at all without the gospel either. Because, no-matter how much we may be told to be generous and to give, it doesn't have a deep and lasting impact on the sinful heart. Indeed, if we're honest, giving away doesn't really make much sense at all. For how can living off less be better? How could giving away be of benefit to me?

Giving is all about Grace

We don't want to encourage anyone in their giving at Crossroads without encouraging them with the wonder of the Gospel. God has not only given us life and possessions and opportunities, he's given us far greater riches in the person of Jesus Christ. The New Testament teaches that Jesus actually redeems people at the Cross. He buys us back. If you think about it, this means God actually has a double ownership over us. He made us in the first place, bringing us life, and then His Son dies in our place to secure eternal life. Here is the greatest generosity: God spent for our benefit, he gave that we might abound.

The Apostle Paul says the following:

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich. (2 Corinthians 8:9)

What an astonishing truth! The one with all wealth and blessing gave it up and became poor so that those in poverty might become rich. Something far greater and richer than mere money was given for us, and something far greater and richer than mere money is secured for us. Those who've become Christian have gladly responded to God's generosity and transferred the title deed of their lives over to the real owner. Thus fallen and sinful stewards are transformed into redeemed and faithful stewards seeking God's design and purpose with what they've been given.

This is a liberating and exciting truth

The fact that God owns everything and is committed to me like no-one else, actually frees me up to fully enjoy and use wisely and gloriously His resources and materials in life. This is at the heart of the Christian life.

So how does this relate to giving?

Within this framework we can look more closely now at the Bible's teaching on giving. In the Old Testament God's people Israel were called upon to honour God with their first fruits and to be committed to a tithe as well as contributing to various offerings. The tithe was a tenth of what they managed to produce or earn and was to be given to support the temple ministry. Once you add in the other expected offerings, some estimate that the faithful Jew was giving around 20% of their income/produce.

But the mindset of the faithful steward was not daunted by this, nor was this done begrudgingly. Let me illustrate...

Say I gave you my money and possessions with the only requirement being I wanted you to give back to me 10% of any earnings you might make. Use what I've given you wisely, give back to me 10% of what you can earn off what I'm giving to you. That's a very generous deal, and you'd be a very happy steward! Is that not what we see with God, but even more? He is the great giver, and even what he may ask back from us is actually for our spiritual good. For giving, probably more than anything else, reveals what we really trust.

Many people will insist that the Old Testament tithe is still required of Christians today. Some will even say that 10% is all God ever expects. But the New Testament doesn't teach this to be the case, nor are these kinds of examples given. Instead we see amazing models of joy-filled generosity as people are keen to give so the gospel can prosper and so people in need can be cared for.

Christians also know that any investment made in Jesus name will have benefit for all eternity. Giving actually becomes a joy because it expresses thanks and trust in God and gives him opportunity to keep demonstrating his care for us. Therefore giving benefits and blesses the giver both now and into eternity.

If under the Old Covenant law people were expected to give at least 10%, it would seem very hard to argue that now under the New Covenant of grace we would be expected to give less. But more than that, if giving builds us spiritually and has return on investment for all eternity, why would we want to limit our giving to a certain percentage?

So how much?

The gospel actually frees us from asking 'how much do I *need* to give?' and turns the question into 'how much *can* I give?' There is a world of difference. One is minimal and self-centred, the other is maximal and God trusting.

I wonder how you'd describe your current giving habits?

Here are five possibilities

1. Don't give at all
2. Give irregularly/haphazardly
3. Give regularly
4. Give proportionally
5. Give generously/sacrificially

In most studies it reveals that most Christians easily fall into the first three categories. But in view of the gospel, and for our own spiritual health and eternal joy, we would urge people to honour God and give generously. Now generosity will be different between individual stewards. We have different incomes, we are in different circumstances and may have very different needs and obligations.

I would suggest then that the Old Testament tithe is not a bad place to start. Some call it the 'training wheels of giving'. That is we encourage people to seek to live off 90% or less of their household income and then regularly review and pray with a desire to give increase that level so that your giving is truly generous.

That may sound a bit scary to many people. But I would rather live off 90% or less and have God's blessing in my life knowing that I'm trusting him, than live off 100% and not have his blessing.

As part of this 90% or less we encourage people to allocate the following:

5% + to Crossroads Christian Church

5% + to mission and mercy

In a way the figures are just suggestions, but we do believe there is a biblical priority to give to the church ministry you directly benefit from. As a church family we want to ensure we can continue to pay those who labour in the Lord amongst us (our pastoral and office staff). We also want to keep employing godly leaders and developing Gospel driven ministries.

We also believe Christians are called to give to ministries that see the gospel flourish and grow elsewhere, both in Canberra and around the world. Further, much significance is placed on how we treat and care for the needy and suffering in our world, so support for this is to be part of our giving as well.

Here's how it might look proportionally:

Church 5%

Mission (eg FMI + CMS 4%)

Mercy (eg Compassion + Tear Australia 3%)



What might the numbers look like?

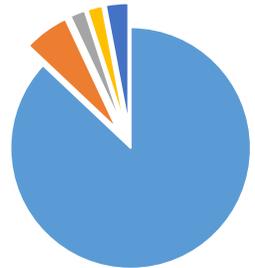
Here are a few examples.

The Petersons earn the average household income for Canberra and have a total take home income of \$115,000 per annum. This figure includes any benefits they may be eligible for plus investments.

This is how the Petersons have apportioned their giving:



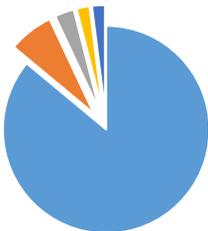
		Fortnightly	Monthly	Annually
Total income		\$4420	\$9550	\$115,000
How much they give	13%	\$575	\$1240	\$14,950
To Crossroads	6%	\$265	\$575	\$6900
To mission and mercy	7%	\$310	\$670	\$8000
FOCUS Ministries Inc	2%	\$90	\$190	\$2300
OMF	3%	\$130	\$285	\$3450
CEIS	2%	\$90	\$190	\$2300



Candice works in the Commonwealth public service, her take home pay is just over \$51,000.

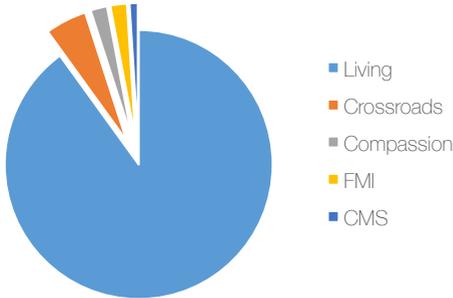
This is how Candice has thought through her giving:

		Fortnightly	Monthly	Annually
Total income		\$1960	\$4250	\$51,000
How much she is giving	14%	\$275	\$595	\$7,140
To Crossroads	7%	\$137	\$297	\$3,570
To ministry and mercy	7%	\$137	\$297	\$3,570
Wycliffe	3%	\$58	\$127	\$1,530
Pioneers	2%	\$40	\$85	\$1,020
Tear Australia	2%	\$40	\$85	\$1,020



Roger is a full time student who does some part time work and who also receives some government benefits. He lives off \$25,000 per annum.

		Fortnightly	Monthly	Annually
Total income		\$960	\$2,080	\$25,000
How much is he giving	10%	\$96	\$208	\$2,500
To Crossroads	5%	\$48	\$104	\$1,250
To ministry and mercy	5%	\$48	\$104	\$1,250
Compassion	2%	\$20	\$42	\$500
FMI	2%	\$20	\$42	\$500
CMS	1%	\$10	\$42	\$250



The God who keeps giving

In the end you are to decide in view of the Scriptures how you may wish to give as a steward of God's money. But at Crossroads we encourage people to give generously and trust God totally. What we find is that the God of all grace, who has given us His own Son, keeps using our generosity to bring further spiritual blessing into our life and into eternity. If Crossroads is the church ministry you benefit from, I'd encourage you to take this to prayer, and, in view of the gospel, make your money count.

I hope you can join with many others, joyfully making the most of God's money.

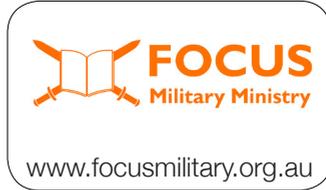
God bless,

Marcus

Marcus Reeves, Senior Pastor

How to give to mission and mercy

At Crossroads we urge people to take individual responsibility for their mission and mercy support. Some funds are allocated from our church budget, but we believe far more will be given if people take a direct interest in supporting ministries we have confidence in. The ministries we regularly cheer on and want to see well supported are:



How to give to Crossroads

There are several ways that you can support the work of the Gospel at Crossroads:

Direct Deposit

Our preferred method is by direct deposit where you set up a regular transfer from your bank account to the Crossroads account. This method costs us nothing and keeps you in control of your giving. The Crossroads account details are:

Bank: Commonwealth Bank
Account: Crossroads Christian Church
BSB: 062 919
Account No.: 10115993

Credit Card

To support the work of Crossroads by credit card, go to:

www.givenow.com.au/crossroadschurch

There is a fee charged by your bank for every credit card transaction you make. We use the GiveNow platform for credit cards giving as they have negotiated a reduction in these fees for the charities it collects for. If you choose to support Crossroads by credit card, we encourage you to give monthly rather than weekly to minimise the fees.

Automatic Pay Deductions

Many employers allow you to set up an automatic pay deduction. To receive information about setting up an automatic pay deduction go to:

www.crossroads.asn.au/deductions

Cash

If none of the options above suit you, there is still the possibility of placing cash in the offering box on Sundays. Look out for the perspex box labeled 'Connect With Us' at the exit of our Sunday gatherings.

For more information contact the Crossroads office on 02 6247 4409
or email accounts@crossroads.asn.au



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Resources

2 Bible studies on stewardship
(a pdf file that you can download)

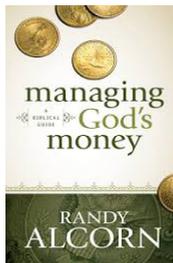


<http://bit.ly/studiesonstewardship>

Books

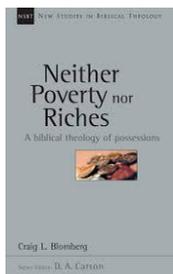
Managing God's Money

Randy Alcorn
Tyndale House Books
ISBN-13: 978-1414345536



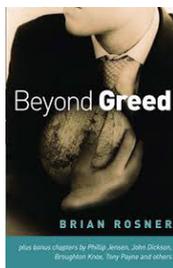
Neither Poverty Nor Riches

Craig Blomberg
Apollos
ISBN-13: 978-0851115160



Beyond Greed

Brian Rosner
Matthias Media
ISBN-13: 978-1876326760



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