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## Nineteen Questions to Ask Before You Give to Any Organization

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### Introduction

*Read 2 Cor. 8:1-9; 14-15*

God has given more to us than we need, so that we may help others who have less than they need. God will provide for his children across the globe, and he will provide for the task of world evangelism and church planting and growth and discipleship. However, often his plan is not to provide directly, but indirectly, through his people—He has distributed resources unequally, with the plan that we will help each other. So, God provides his children with material abundance not primarily to raise our standard of living but to raise our standard of giving.

Giving is a great privilege, but also a great responsibility—and sometimes a confusing one. While the biggest hurdle is to gain a vision for giving, and to overcome our reluctance to give, once we've bought into God's call to eternal investment, once we've determined to plunge into giving then we must ask, **where and to whom and in what way and for how long should we give?** Where should I invest the money God has entrusted to me as his steward, his money manager? How can I tell what's a good place to give to and what isn't? God used to tell people, "everybody give to the temple now," but we have to discern God's direction in a way that's not so clear.

I served fourteen years as a local church pastor, and in my last four years I was responsible for our missions outreach. I visited missionaries on the field and met with representatives of mission boards and compared and looked around and visited fields and observed missions dollars at work.

For the last ten years I've been director of a nonprofit ministry that serves as an eternal investment brokerage where we recommend to donors other ministries, including missions and relief and prolife works. Sometimes we raise funds on behalf of these ministries, never at their request, always because I've come to believe in what they're doing, and am convinced they're worthy of support.

Beyond our recommendations to others, our ministry itself is committed to substantially supporting other ministries we believe in. The royalties from my books are owned by our ministry, and the books have been selling well, so we've had the privilege of dispensing funds as a small foundation might do. By God's grace, this past year our ministry was able to give about \$400,000 to missions and other ministries. I can't describe the joy this has brought to my family and this organization.

Like all of you, on a personal and family level my wife and daughters and I are always weighing what ministries to support personally. In each of the roles I've described—as a pastor, a parachurch director, head of household and individual—I've needed to figure out what questions to ask to properly evaluate ministries and decide which to support and how much support to give.

**1. Are there things about this ministry that make it uniquely worth investing in instead of a thousand other good causes?**

God does not call us to support every ministry, and not even every worthy ministry, and not even every extremely worthy ministry. This is the principle of selectivity.

We all have the same amount of time, and we have different amounts of money, but both are finite. Like time, money is limited. Wisdom is the discernment to do with our lives, our gifting, our time and our **money** what is most strategic for the kingdom of God. Years ago I said "yes" to speaking invitations just because it was a worthy opportunity and a good cause. But my time is finite, and I had to learn to say "no" to many opportunities that were very good, just so I could say "yes" to those that were the very best.

Our mailboxes are filled with urgent requests from innumerable ministries. The needs may be real, and need are important, but they are also endless. So needs alone are not sufficient reason. For the glory of God, we must say "no" to many need-meeting opportunities, even most of them, the vast majority of them, in order that we may say a strong "yes" to those that God has uniquely called us to support.

Of thousands of companies you might invest in, you or your broker choose a relatively small number. Even mutual funds are selective in their choices. Likewise, our eternal investment portfolios might have only a few dozen ministries, maybe a half dozen out of thousands of worthy ministries. I can almost guarantee you that God is calling all of us to give more than we're presently giving, but to give to less than 1% of all the ministries we could give to.

So, when it comes to investing in eternity, when it comes to giving, what shall I select—and **what shall I neglect**—for the glory of God? Feel guilty if you don't give, and if you don't give very generously. But don't feel guilty because you don't give to every good cause. You cannot and you should not give to every good cause. It is not the will of God for you to give to the majority of good causes, but only to the small minority of great causes he has called you to.

**2. Before giving elsewhere, have I fulfilled my primary giving responsibility to my local church?**

Missions, evangelistic crusades, hunger relief organizations, Christian schools, and campus outreaches are all "parachurch" ministries. Their function is to minister alongside of or beyond the scope of local churches. Originally, there was no "parachurch," only local churches. History has demonstrated, however, that there is much local churches have been either unable or in some cases unwilling to do. Parachurch groups have stood by the churches to fill this ministry gap.

Giving should be done first to the local church because it is the giver's primary spiritual community. ("Electronic churches" are a contradiction in terms—they are programs with viewers and supporters, not churches with members and participants.) Church leaders are paid in order to free them to singlemindedly devote their time to ministry. Paul calls this the minister's "right of support" from the church (1 Cor. 9:3-14). Those who sit under the teaching and leadership of godly servants should do their part by helping support them. In Galatians 6:6 Paul says, "Anyone who receives instruction in the word must share all good things with his instructor."

I admit that some churches use their money poorly and spend way too much money on themselves, especially on facilities, rather than strategic and needy causes to promote the kingdom. But sometimes when we balk against giving to the local church, it may also reflect our desire to control what isn't ours to control.

Provided the church teaches the Bible and exalts the Lord Jesus—and if it doesn't we need to be part of a church that does—we have to learn to trust and submit, and recognize our giving is to the Lord, and when it comes to the church we can voice our opinions, but we can't and shouldn't seek to control where everything goes. In the early church believers laid their money at the feet of the apostles so it could be distributed as there was need.

If pastors are not aware of or connected with strategic ministry opportunities, it's our job to gently, in a spirit of partnership, share our vision with them. If you cannot give money to your church it's a sign that something is seriously wrong either with the church or with you, and some changes need to be made.

I was a pastor for fourteen years, and for the last eight I've directed a parachurch ministry. I'm sensitive to the legitimacy and needs of both. I believe that beyond most people's giving to the local church there are abundant resources for giving to parachurch groups. Personally, our family gives a minimum of 10% to our local church, and with special offerings to the church, it comes out to more. Only after that do we look beyond to the wide array of international opportunities for kingdom investments. Giving need not end in the local church, but it should begin there.

**3. Have I not only studied the literature from this ministry, but talked with others who know it close up but have no vested interests in it?**

How can a man whose ministry is in Chicago or Dallas or Los Angeles be accountable in any meaningful way to donors living in a small town in Oregon or Vermont? How can supporters evaluate whether he lives up to biblical standards?

In most churches, people sometimes see their own pastors in real life situations, and have some feel for their character and qualifications. But what they know about this man and his ministry is primarily **what he tells them** through the mail or on radio or television. Before giving to ministries that we aren't intimately familiar with, we should do our homework.

Proverbs 27:2 says, "Let another praise you, and not your own mouth; someone else, and not your own lips." Every time we read a fundraising letter or any other publication of a ministry—and I do recommend reading them—we have to keep in mind that these words are coming from their mouths, their lips, not from an objective third party. It's like a student recommendation form filled out by the student or a political candidate saying "here's why you should vote for me"—there's a built-in subjectivity. While it's right for them to produce this material, it's also right for us to seek confirmation from others about the value of their work.

Are their stories and ministry reports verifiable? I know of a ministry in one part of the world which claims to be planting three hundred churches a year. But credible Christian leaders who have worked in the same part of the world for decades have never heard of this ministry. That is a very big red flag!

Most ministry groups do not excel at negative self-disclosure. If you never read anything about weakness and struggle and failure, if you only read about success and accomplishment, you're not getting the full story. Ask them what their weaknesses are. If they can't answer, it shows a serious lack of self-evaluation and a lack of initiative for improvement.

This homework can include consulting with others who may know first-hand what the ministry is really like. Ask your pastor what he knows about this organization and its leaders. Missionaries are often good resources. Larger churches, like mine, may have missions pastors who travel extensively and keep abreast of which organizations are doing what, and how well. Missions professors at Bible colleges and seminaries are often familiar with foreign ministries.

Years ago when I was missions pastor we decided we were neglecting the ministry of famine relief and needed to get involved. So we called the head of the missions department at Western Seminary in Portland and asked which famine relief organization he most recommended. Without hesitation he said World Relief, the relief arm of the National Association of Evangelicals. He had no connection with World Relief, but he had some substantial reasons to support his recommendation, which began a relationship with World Relief that has resulted in a tremendous church-wide vision for helping the needy.

Though our missions budget was only \$60,000 at the time, we took a famine relief offering of \$25,000 and were informed that made us World Relief's largest church supporter. (Which I thought was very sad, considering all the big churches part of the NAE.) God has grabbed hold of our church in the years since, and under the leadership of our current global outreach pastor, missions has become a huge part of our fellowship. In 1998, our church's missions budget was \$384,000. Above that we gave \$200,000 to various missions projects and \$253,000 to World Relief, for a total of \$830,000. Our confidence in World Relief's work was a major part of our catching a great vision for famine relief.

**4. Have I considered a ministry or vision trip to see and participate in what this ministry is actually doing on the field?**

Those of you who have been overseas and gotten involved in ministry know how exhilarating it is. I look back on trips to Egypt, Kenya, Greece, eastern Europe, the USSR, China, Cambodia and other places as some of the most rewarding and strategic experiences in my life. There's just nothing like seeing missions work first-hand. I will never forget, for instance, watching people riveted to the Jesus Film on back streets and abandoned lots in some countries, and in private homes with the curtains drawn in others. I saw with my own eyes how God was using this wonderful instrument to win people to Christ and plant churches.

As great as vision trips are, however, we have to realize they too have limits. For one thing, you may have been part of a very good work, but there may be a better one you haven't seen first hand. Plus, remember you're not seeing everything. You may be seeing an organization's best work, with their best face put on it in light of your visit. If you're

traveling with the head of a mission you will be receiving some special attention.

My daughter was on a missions trip in China just before President Clinton visited, and she saw how all the streets on the presidential travel route were cleaned and spruced up to show the television cameras China at its very best. But just a block or two behind the beautiful façade were the dirty, stinky decaying streets and shops of China. In a parallel sense, a mission may choose to show you their very best work, not their mediocre and struggling works. But even then you will get a vision and a feel for what they're doing that will help you evaluate them and inspire you to further giving.

Of course, you don't need to take a trip to see every ministry you support. But maybe you can talk to someone you trust who's made such a trip. I put a lot of trust in my church's missions pastor, Barry Arnold (who now pastors another church). I knew he had a discerning eye—he'd look for the right things, and he'd see weaknesses along with strengths. I trusted his evaluation, so when he came back from a missions trip and I read his report and talked with him, I was confident I was getting a trustworthy appraisal of the ministry. On a few occasions, before our ministry distributed funds I've emailed him and asked, if he had \$10,000 to send out this week, where would he send it? I then took some of my ideas and integrated some of his.

#### **5. Does the ministry's staff demonstrate a servant-hearted concern for those to whom they minister?**

Does the literature and day to day operation reflect a ministry that is not just project-centered, but people-centered? Does the organization serve people, or simply administer programs? Programs should serve people, but sometimes people fall through the cracks in the name of accomplishing visible and quantifiable achievements that serve to promote the organization's visibility and fundraising efforts.

Do these people demonstrate a spirit of servanthood and humility? Or do you detect presumption, self-importance or arrogance? Is the organization more concerned about its image, or what it actually does for others? Is it better at talking about ministry, or actually doing the ministry?

#### **6. Do the organization's workers demonstrate a sense of unity, camaraderie and mutual respect?**

Whether in a home office or on the field, how well do staff members get along with each other? Is there a family atmosphere? Are they quick to encourage each other? Do they appear to be a team, or is there a feeling of distance or competition among them? Do you hear laughter in the halls and lunch table, or do you sense a climate of tension or unrest?

Here's a question to ask employees—for what reasons have people left this organization in the last year?

#### **7. Have I talked directly with people at the "lower levels" of this ministry, not just executives and PR people?**

Examining an organization's literature or listening to its broadcasts is necessary, but not *sufficient*. The ministry will rarely report failures, infighting, immorality, or misappropriation of funds (except in the form of a defense when alleged abuses reach the media). While no organization is perfect, we are responsible to take reasonable steps to insure we are supporting ministries which live by God's principles.

Does the ministry have an Internet web site? Examine it. See if you can pick up not only the beliefs and projects, but the attitude and spirit behind the ministry. See what other organizations they provide links to. (You can tell something about an organization by who else they recommend.)

If you give regularly or substantially to a ministry, visit its nearest office, without making an appointment. You can learn a great deal by personally interacting with the ministry's staff, or with the faculty and students of a Christian school. Find someone who's worked there ten years and ask them "how has this ministry changed over the years?"

Ask employees if they enjoy their work. Take them aside and ask, "Off the record, how do you feel about the leadership of this organization?" With some leaders, the better you know them the more you respect them. With others it's just the opposite. Secretaries and janitors may know their character better than board members.

Years ago when I was on Larry Burkett's radio program, afterwards I hung around the Christian Financial Concepts office and asked a lot of questions of people. I was really impressed at the responses I got—they were all sold on the ministry and deeply respected the leadership. On that basis—not just what I've seen from the outside and not just

from my positive impressions of Larry Burkett—I have often recommended this ministry.

I speak at Christian colleges. At one of them, when I was having lunch with the Academic Vice President, I told him, "I've seen a lot of Christian liberal arts colleges that have hired a lot of teachers that aren't strong believers and have lost their distinctives and no longer hold to the Scriptures as their standard. What's it like here?" He said this to me: "If the parents of most of these kids knew what they are actually being taught in their classes, they'd pull them out before the end of the term."

What does that tell you? How many alumni of this college are supporting it? How many estates are being distributed to this school by sincere Christians who think they're investing in eternity but are actually investing in anything from lukewarmness to apostasy?

### **8. Is this ministry biblically sound and Christ-centered?**

Take a good look at a ministry's statement of faith. Is it true to the Scriptures? If the answer is no, go no farther.

If it's a Christian school, and there's need for a sociology teacher, will it hire an academically qualified but spiritually unqualified professor just to maintain accreditation? If it will, the school will eventually go the way of countless other once-Christian schools that are now Christian in name only. This sometimes happens in ministry organizations as well.

If the doctrine is sound, is it reflected in the lives of those working for the organization? Does the literature give you the impression the organization is trying to low-key its Christian identity, in order to appeal to a broader base of supporters? If so, does this result in the erosion of a distinctively Christian ministry? Do staff members compromise their convictions in order to generate more financial support? If so, why support a generic "Christian" work when you can support more distinctively biblical ministries?

An organization can be doctrinally sound but spiritually dead. Is there evidence of a vital relationship with Christ? What is the spiritual pulse of faculty and students? If it isn't what it should be, are you perpetuating the spiritual problem by giving your money? Or are there other schools and other ministries more worthy of your support?

Is there a prayerful dependence on God? Or does the ministry seem to put more hope in current marketing strategies than the movement of God's spirit in human hearts? Has the ministry maintained its spiritual goals? If it is a relief organization, is there a clear understanding of the full human dilemma? Does it take into account the sin problem as well as poverty and hunger?

Some once-Christian schools and benevolence organizations are faithfully supported by the giving and estates of believers who would be heart-sick if they really understood that their beneficiaries long ago abandoned their Christian beliefs and spiritual vitality. Consider the "Christian" liberal arts college where the academic vice president wouldn't consider sending his kids there. If he wouldn't (and his kids could go at a huge discount), why should you support it? Don't give blindly, exercise discernment. And have current information—the fact that this was a good school or ministry thirty years ago isn't relevant. Would you invest in a company that is now in shambles on the basis that it was a strong company thirty years ago? The funds you give will not go to the work of thirty years ago, they will go to the work of today. Make sure this ministry is on the right track today.

### **9. What kind of character, integrity, purity and humility is demonstrated by the ministry leaders?**

No ministry will rise above the spiritual level of those who lead it. The Christian leader is to be above reproach, self-controlled and in right relationship to his family. He is not to be a lover of money, quarrelsome, conceited, or one who will bend the truth for financial gain (1 Tim. 3:1-10). An unholy world will never be won to Christ by unholy messengers.

Christian leaders should realize that the sun does not rise or set on their particular organization. It should simply be a tool at God's disposal, for him to use as—and as long as—he chooses (2 Tim. 2:21). Is this a God-centered rather than man-centered operation? Are those who should be humble servants made to look like heroes or celebrities? If someone other than God is getting the glory, do your giving elsewhere.

I spoke to the staff of Action International years ago and was blown away by the modesty, the humility, the servant-heartedness of the leadership and the entire staff. These are people of conviction and character. Their literature isn't slick, it looks like it came of a mimeograph machine. They make the most of every dollar that comes in.

What kind of vision is at the top and is this contagiously passed along? George Verwer of Operation Mobilization and Doug Nichols of Action International are masters at passing on great books and vision for ministry. Clive Calver at World Relief passionately labors to tell the story of the poor and empower third world churches to care for them.

A leader might sometimes be a maverick, even a "loose cannon," but if he can lead and motivate and impassion he is far better than a bureaucrat who is a good manager but not a visionary.

#### **10. What kind of accountability structures does the organization have?**

Is it part of an external accountability affiliation such as the Evangelical Counsel for Financial Accountability? Such groups have certain requirements that may include standards of financial record keeping, periodic audits, and guidelines for board membership. (On the other hand, some good organizations do not belong to these groups, and some that do may not be living up to the affiliation's standards.)

External affiliations are no substitute for internal checks and balances. "As iron sharpens iron, so one man sharpens another" (Proverbs 27:17). Is the board comprised of a good cross section of spiritually qualified people? Do board members represent a breadth of background, experience, gifting and interests? Are they capable of asking perceptive questions that challenge the status quo? Will they stand up to key leaders in the organization, and challenge them on the wisdom or rightness of certain actions or policies? Or are they the leader's extended family members and "Yes men" who routinely serve as rubber stamps? These kinds of board members give an illusion of accountability when there really is none.

"Accountability" is a critical concept, but it has become a buzzword often used where true accountability doesn't exist. If you asked the PR department if the ministry maintains accountability, you'll be told "yes," because everyone knows that's the right answer.

No one man is morally invulnerable, has all the gifts of the Spirit, or a monopoly on the wisdom of the Lord. Is the key leader a team player who is open to advice, counsel and even rebuke? If not, the ministry will not rise above his weaknesses or limitations. It's a scandal waiting to happen.

How carefully do the decision-makers listen to those on the field who actually see the situation day after day? How open are the decision-makers to your input as an informed donor? Be careful—don't try to control what isn't yours to control. But do take the responsibility to be a wise steward.

God works through groups—no lone rangers, 2-3 for accusations and church discipline. Why? Because one by himself is not trustworthy. The same thing is true in ministry. E.g. guy in eastern Europe. In an abundance of counselors there is wisdom and victory. One person by himself is prone to exaggeration, laziness, myopia, and cultural insensitivity without even being aware.

Warning: accountability shouldn't be a noose around neck of missionary. Often the career missionary understands his field better than anyone. Too many missions groups shuffle people around without regard to gifting and strategic ministry. Sometimes missionaries are pulled from a place where years of ministry are about to come to fruition, and a premature move undermines what's been accomplished.

If someone you support is being moved from direct ministry to an administrative role, ask why, and what affect this will have on the field work. Our church once needed to confront a missions organization about what was clearly a poorly timed move to fill an administrative hole, a move that would set back the field work seriously. Since we provided 80% of this strategic missionary's monthly support, reluctantly we finally concluded it was necessary to say we would support him independently, without the mission, if that's what we needed to do to let him finish his work. The mission changed their mind.

Many effective missionaries are independent, and while missionaries must respect those in authority, leaders should respect their insights and take very seriously their input and ideas and concerns as to missions policy that affect the work on the field. An organization that doesn't listen to its field workers—or that has a pattern of moving their most effective workers to administrative positions—isn't worthy of support.

#### **11. If this is a secular or semi-Christian organization rather than a distinctively Christian one, what are the compelling reasons for giving to it?**

Secular organizations such as the United Way support many good things, along with some bad, including Planned

Parenthood and its abortion agenda. But even when they do good there is a basic philosophical difference. They focus on the short term needs of people, without a view to their eternal welfare. Most of the organization's leaders and workers do not believe in Christ as God's Son, or in redemption, justification by faith, eternal life, or heaven and hell. When a woman is dying in their arms, they cannot offer her the living water she needs more than anything else.

If the only way to help people was to give to a nonchristian organization, of course I'd give to it. But it isn't. Let's do the good works in the name of Christ, for his glory.

Take two famine relief organizations working in the same area. One distributes food through local Christian churches. The other distributes food through government channels or hires locals, some of whom will be Muslims or animists. Why wouldn't I give through the one who works through the national churches? Won't God be better glorified by this, and his church more edified?

**12. How clear are this organization's goals and objectives, strategies and tactics, and how effective are they in carrying them out?**

Is effectiveness judged by activity or by results, or both? How is it really measured? How can you interpret the numbers they list in mailings and reports? If 10,000 pieces of literature were passed out in this project, how well-written and effective was the literature? Would 1,000 pieces of better literature have been more effective? Was it distributed to people who have heard the gospel a number of times, while the same amount of cost and effort could have gotten 500 pieces to people in outlying areas who've never heard the gospel? (If so, would the 500 pieces have been more strategic than the 10,000?)

If 20,000 Bibles were distributed, how many are being read? What is the literacy rate? How many of those receiving the Bibles are literate, but read in a different language than the Bible is in?

If 100 tons of food were delivered, how much got directly into the hands of hungry people and how much was confiscated by government officials or stolen and sold on the black market? Is there another organization that gets more food to people in need more effectively and better utilizes Christian churches to do it? Was gospel literature distributed with the food? If not, why not? Was there a good reason (maybe there was) or was this a missed opportunity reflecting the mission's disinterest in evangelism?

If this organization has 200 people on the field, that may appear impressive, but is it possible they have oversaturated the area and created their own bureaucracy and inhibited the ministry involvement of nationals? Would they do better to have half as many missionaries there, those who are most skilled at equipping and training nationals to fish rather than just fishing for them year after year? Consider Gideon—sometimes more is less and less is more.

Are there so many missionaries in the same area that they live on a compound, separated from the nationals they're supposed to be ministering to? A missions pastor told me the most discouraging thing he's ever seen on the mission field is a walled compound of ten square miles, where local merchants deliver food and goods, so there is little need for missionaries ever to leave the fortress. One of the missionaries said, "please don't take pictures of our house. I'd be embarrassed if our supporters saw how beautiful it is." Now, I'm not suggesting missionaries have to live in huts. But I'm saying that even these missionaries sense something is wrong that they live so far above the level of nationals in their segregated walled country. Ironically, there are people giving generously to maintain this effort.

If 10,000 people have come to Christ, how many were baptized and are now part of Bible-teaching churches? Does this organization follow up and evaluate the effectiveness of past projects and take this into consideration in future ones?

If there were 1500 professed conversions, is this an accurate gauge of eternal results? How much are cultural factors involved, and how many people have professed conversion dozens of times out of politeness and agreeability rather than true repentance and transformation? If a missionary in Morocco sees three conversions in ten years, has his ministry been only one thousandth as effective as a missionary in the Philippines who has seen 3,000 conversions?

Almost everything you do in the Philippines will have more tangible results than almost everything you do in Morocco. On the other hand, lack of fruit in Morocco may not just be because "it's a hard field," but because the best strategies are not being employed and adequate prayer and spiritual warfare is not taking place.

**13. Is this organization teachable and open to improvement to become more strategic in their efforts?**

Do they look for new ways to convey the timeless message, or do they put themselves above evaluation by uncritically

"doing the Lord's work" the same way they always have?

Some ministries try to do the work of the Holy Spirit, by controlling results. But some neglect their responsibility by spiritualizing the ministry, saying they're just doing what God told them to do. They may quote 1 Corinthians 4:2, "it is required of a steward that he be found faithful." Yes, that's most important, but isn't part of faithfulness working at being effective and productive?

Character and attitude are the most important, but they're not enough. You can be very godly and very sincere, but also do a very poor job in effectively meeting needs. Are leaders and missionaries participating in forums and conferences that put them on the forward edge of methodologies?

A closed-minded organization can never be strategic. Those who don't recognize their mistakes can't learn from them. In terms of wisdom and experience, an organization that's fifty years old may have advantages, but only if they do continuous self-evaluation and focus just not on maintaining old programs, but creating new ones to correspond to the present need and most effective strategy.

**14. Am I certain I've gotten an objective view of this ministry, or have they given me the red carpet treatment so I've seen the positives without the negatives?**

Do they present their best side to those who are potential supporters, while showing their worst side to their own workers and/or those they are supposed to be reaching? They may give you the red carpet treatment if they recognize you as a big donor or as big donor potential, but servantheartedness is best demonstrated in how they treat those who cannot help them and who they feel no compulsion to impress.

James 2:1-4 says, "My brothers, don't show favoritism. Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and say, 'Here's a good seat for you,' but say to the poor man, 'You stand there' or 'Sit on the floor by my feet,' have you not discriminated among yourselves and become judges with evil thoughts?"

Beware of any ministry that violates James 2 by showing partiality to the rich while dishonoring the poor. If you're put on hold when you call or it takes them a while to return your call, maybe it just means they're treating you like everyone else, and not giving you preference just because you're a big donor. Instead of being unimpressed with this, maybe you should be impressed at their impartiality and faithfulness to Scripture.

Don't expect to be coddled, and don't give to a ministry because they've stroked you and romanced you, but because they're bringing glory to God by doing a faithful kingdom work. If a college stewardship director is soliciting funds for a new library and talking about naming it after you, ask yourself if he's appealing to strategic kingdom giving or to your pride and ego and desire for recognition. Jesus said in Matthew 6, "When you give to the needy don't announce it with trumpets, as the hypocrites do, to be honored by men, because they have received their reward in full. But when you give, do it in secret, then your Father in heaven will reward you." Having your name plastered over everything you give to isn't giving in secret.

Be careful when you give out your name or business card on your vision and missions trips, especially in the third world. You'll receive many hand-written letters asking for your financial support. Often they'll say they have named a ministry after you. In the three years since visiting Liberia, my friend and missions pastor has received ten letters telling him churches and ministries have been named after him. (His business card has his name, Barry Arnold, followed by his two positions, Global Outreach and Men's Ministry. He received one letter telling him they had renamed their church Barry Arnold Global Outreach Men's Ministry.) The reason these letters are written is that they sometimes work. Giving appeals to ego are not right, but because they are effective they're used.

I had the opportunity in October to speak at the Green Bay Packers chapel. I spoke on the difference between image and character, and the fact that when we're rich or famous people treat us differently but God just isn't impressed. Character is who we are in the dark, in secret, where no one but God sees us. Unfortunately, it's easy for us to start thinking we're more important because people treat us that way, because they want to rub shoulders with us or benefit from our wealth.

When it comes to investing in eternity, we need to get over ourselves—it's not about you and me, the donors, it's about the glory of God. It's about supporting ministries that fulfill the great commandments to love God with all our hearts and to love our neighbors as ourselves.

**15. What view of God and people is demonstrated in this organization's fundraising techniques?**

I heard a radio preacher beg listeners, "Please be sensitive to God—send us your contribution." A commercial on one of the Christian television network says, "\$10,000 will purchase a satellite earth station which will receive and bring twenty-four hour a day Christian television to your home! Your family could be in heaven because you cared."

Though it's no doubt sincere in many cases, the promise of prayer for the giver's needs and loved ones can be manipulative fundraising. "You pay, and we'll pray." Prayers are thus bought and sold, reminiscent of the indulgences that outraged the reformers.

Another common tactic is the manufactured crisis—"We must receive \$300,000 by the end of the month or we'll have to close our doors." Yet \$100,000 comes in and the doors stay open. So, how is this different than lying?

Many ministries reflect prosperity theology or health and wealth gospel. I deal with that in *Money, Possessions and Eternity*, and I'm not going to get into it here. But personally, no matter what good work they may be doing, I will not give to any organization that buys into prosperity theology, any more than I would buy rotten fruit and hope for the best.

Every week I receive dozens of fundraising appeals from different ministries, and most of them are appropriate, but over the years some of them have gotten worse and worse. Some are specifically designed to look like a mailing from the IRS. Some are unnecessarily expensive telegrams, others are third class mail designed to look like a telegram or a Fed-X delivery. Some organizations don't put their name on the return address, or put an assumed name, knowing the recipient might not open it if he knew what it really was. In other words, the goal of the mailing is out and out deception—what does that say about a ministry? (Hint—Jesus called Satan the father of the lies.) If they've tried to deceive you—by the outside of the letter, why would you think they wouldn't deceive you with the inside of the letter? This kind of fundraising is immoral—it's scandalous and Christians should not tolerate it.

I received a notice for a registered letter requiring a personal trip to the Post Office. It turned out to be a mass mailing from a Christian organization, which cost ten times the postage of the nonprofit rate. The organization just wanted to get my attention. They did. But they didn't get my money, and they never will, because I will not reward and subsidize trickery and deception. Unfortunately, these organizations have found out these techniques work. It's our responsibility to show and tell them they don't work with us.

Some organizations offer names on bricks and plaques to commemorate and publicize donor giving. When the organization puts this forth as a motive for giving, they violate Matthew 6 which says our giving is to be done quietly and discreetly, and those who give to be recognized have their reward, man's approval, but forfeit reward for God. So if you're giving to get your name on a brick I sure hope you like that brick, because that's all you're getting! Any ministry that appeals to my worst motives and results in my loss of reward is not an organization I want to support.

I counseled a young woman who received a large financial settlement when she was burned horribly in a car crash. She shared her testimony in a newspaper article and soon she was being contacted by Christian organizations, including a Christian college that wanted to give her a tour of their facilities and share some of their plans. One missions organization asked her to be on their board—a twenty-one year old girl. When she told me that I knew something was wrong, and sure enough it ended up being a situation of a maverick young man traveling around eastern Europe, accountable to no one, giving his own reports of his own work, and looking at this sincere young woman as his unlimited source of income. Eventually she resigned and withdrew her support, and now supports strategic mission works and is herself on the mission field.

Pioneer missionary to China Hudson Taylor said, "God's work done in God's way will never lack God's supply." Even the best ministries will sometimes be running tight financially. But if a work constantly lacks money, if it's always begging for donations, does this suggest something may be fundamentally wrong? Perhaps that it's either not God's work or it's not being done in God's way.

A distressed woman wrote to Horace Greeley, telling him that her church was going bankrupt. She explained they had tried fairs, festivals, suppers, mock weddings, and socials, but none had generated enough money to keep the church afloat. "Do you have any suggestions of what else we could do," she asked. Greeley wrote back, "Why not try religion?"

If Christian organizations are doing what God wants them to do, is it really an oversimplification to expect God will meet their needs without an endless stream of desperate fundraising appeals? If Philippians 4:19 is true, why do so

many Christian organizations always speak of their financial woes? Are the "needs" they speak of really only wants? How many more desperate and exaggerated claims will we hear? How many more deceptive techniques will be tested on us? How many more times will the Christian public be begged to save God from bankruptcy? Can I in good conscience give to organizations who rely on such methods to raise funds?

**16. How much money does the organization spend on overhead expenses and fundraising, and how much in actual ministry to people?**

Every organization has legitimate overhead and "home office" expenses. These are not nonessentials. Secretaries and janitors and cleaning supplies and phone bills are part of ministry. But some are unnecessarily high. And as important as support personnel are, when you give to an organization, it's fair to ask how much is actually getting to the ministry you intended to support. (I hesitate to state a specific percentage to look for, because each ministry is unique, and many define "overhead" in different ways.)

What percentage of funds goes to raising more funds? What portion of every dollar sent in goes not to the work itself, but to raise more dollars? Are you impressed with the quality of videos and infomercials? I like nice videos too—but remember, the better they look, the more ministry funds are spent to produce them.

When you are giving to a special project you believe in, how much of it will go to the organization's general fund? (10-15% is common.) If your gift is \$200,000, it's actually \$170,000 if the processing fee is 15%. Do you wish to make this \$30,000 general fund contribution, or are there ways you can fund the project directly?

If you can visit a ministry office, look at the furnishings. They may be attractive without being expensive and ostentatious. What about the lifestyles of the ministry staff? Does the organization disclose financial information that includes staff salaries? If not, why not? Some organizations fly their personnel first class, doubling or tripling or even quadrupling standard economy plane fares. Some have their executives stay in only the finest and most expensive hotels. Is this really necessary? Does it fit with Christ's example of servanthood? (Years ago a head of a mission organization spoke at our church and actually bragged that he always flew first class. I admit that whenever I consider giving to that organization, his comments come to mind.)

Of course, travel and accommodations costs are sometimes necessary. But when an otherwise comparable ministry operates at more reasonable costs, that means more of your money will go to the actual ministry you wish to support.

If it seems judgmental or inappropriate to ask such questions, remember that you are God's money manager looking to invest **his** assets. You are not your own, you've been bought with a price—so "your" money belongs to God. You have not only the right but the responsibility to discern where this money is actually going. If you have a money manager, don't you expect him to be careful? God expects the same of you.

**17. Does this ministry show a clear understanding of cross-cultural ministry factors and local conditions and how the flow of money may affect them?**

Some organizations are masters at the difficult task of cross-cultural ministry. Others are sincere but culturally ignorant or insensitive. They may have poor contacts or distribution methods in foreign countries. They sometimes pursue short-term solutions that contribute to long-term problems.

The outpouring of efforts in the former Soviet Union several years ago was admirable. I was there seven years ago, with a missionary from Slavic Gospel Union, shortly before the USSR fell. Unfortunately, in subsequent years many inexperienced organizations brought in Bibles and material goods without working with the churches and most reputable contacts, and often those goods became part of the black market. There was needless misuse, theft and confiscation of funds and goods, most by organizations that wanted to plant their own flags while overlooking the church that had survived seventy years of communism.

There have been cases where local farmers in the third world have been put out of business by deliveries of free food from famine relief organizations. The farmers have worked all year to grow their crops, only to see their food go to waste and their efforts go unrewarded, because no one will buy them when they can get free food. Consequently, the farmers lose their incentive and choose to no longer grow food. This insures the crisis will get worse for the long haul, and perpetuates an endless cycle of dependence on the outside world.

A sensitive relief and development organization with a long-term perspective—and there are some excellent ones—will work toward encouraging rather than discouraging local workers and the local economy, with a goal not only of

immediate famine relief, but ongoing famine prevention.

Warning—ask legitimate questions, but do not use examples of misappropriated or unwise funding as an excuse not to give to critical needs. It's always better to give than to not give. I don't believe a single one of us will stand before the judgment seat of Christ and hear him say, "I'd like to tell you 'well done, my good and faithful servant,' but I'm sorry, you just gave away too much to my kingdom." It's not going to happen.

If we failed to feed the hungry because we thought some of the food would end up on the black market and failed to help free Christian slaves in Sudan because some might be enslaved again, and failed to try to rescue children from abortions because we can't find a perfect prolife group, we have failed to obey Matthew 25, the sheep and the goats, and Luke 10, the Good Samaritan.

The solution is never to give less, it is to give more, but to give it selectively to the ministries that are doing the best job to the glory of God. I support a number of organizations which I know to be imperfect, which have significant weaknesses in certain areas. You've maybe heard the old saying, "If you find the perfect church, don't join it, because then it won't be perfect anymore." In this case it goes, "if you wait to find the perfect ministry before you give, you'll never give at all."

### **18. Does this organization speak well of others and cooperate with them?**

There have been cases where two and even three missionary organizations have been simultaneously working on reducing the same tribal language to an alphabet and doing Bible translation, without consulting with each other. This is a waste—why not cooperate, pool our efforts and work side by side?

I once met with a group of prolife leaders, only to discover that one group was working hard to develop an abstinence program for use in local schools, while another group, located five miles away, had developed such a program and had been using it in schools for years. This was due to ignorance, but if leaders of these groups had just had lunch together a huge amount of work could have been saved.

Does this ministry have a cooperative rather than competitive relationship with other ministries? Does it avoid duplication of efforts? Or does it reinvent the wheel with no regard for what others in different ministries and denominations have learned and accomplished? Do local churches and nationals speak highly of this ministry? If so, good. If not, why not?

Check the ministry's newsletter and see if there are references to cooperation with other groups and churches. Call and ask what joint projects they are involved with. A self-sufficient ministry hesitant to share success with others is myopic and counterproductive. There is no end to what we can accomplish when it doesn't matter who gets the credit. In fact, it should never matter who gets the credit as long as God gets the glory. Our giving should go to ministries committed to partnerships, to joining their brethren in building God's kingdom, not their own.

InterDev, headed by Phil Butler, is a good example of a mission devoted to cooperation. InterDev links existing missions organizations and helps them work in concert to further the kingdom agenda.

### **19. Is this ministry pervaded by a distinctly eternal perspective on life, ministry and resources?**

Some organizations have one year, five year and ten year goals, but fail to operate with an eternal perspective. True long-term accomplishments are not those that will last ten years or even a hundred. They should last a billion years and beyond. They should make a difference for eternity.

Beautiful buildings and real estate holdings may serve a ministry purpose, but we must never forget that Scripture warns us of the coming holocaust of things. The entire world will be burned with fire and nothing will survive (2 Peter 3:9). Nothing, that is, except those efforts built solidly on the foundation of Jesus Christ—"Each one should be careful how he builds . . . his work will be shown for what it is, because the Day will bring it to light" (1 Cor. 3:10-15).

Martin Luther said there were only two days on his calendar—"today and That Day." John Wesley said, "I judge all things only by the price they shall gain in eternity." C. T. Studd added, "Only one life, 'twill soon be past, only what's done for Christ will last."

Immediately on leaving this world all who know Christ will gain the right perspective on ministry. The good news is we don't have to wait until then. We can and should live now—and invest in eternity now—with the perspective that will be

ours one minute after we die.

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