Serious Business
Four Precepts for Using God’s Resources for His Plans

By Steve Leach
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When God asked Moses for an offering for the tabernacle construction project, there was a plan in place. When Nehemiah led the Israelites to rebuild the wall, he received the plans from the Lord and intentionally gathered resources. He managed to an outcome, relied on the Lord and accomplished the task. When David set out to build the temple, the plans came from the Lord. He gathered resources, gave generously first and then his son, Solomon, completed the task according to plan.

So when it comes to giving our time and financial resources, are we just as intentional in discerning and carrying out God’s plans for His resources?

I’ve found, whether in business or personally, four precepts that underlie intentional giving.

1. Planning: If I waited until the December 31 tax deadline and scrambled to write checks, I missed the chance to give well and maximize my impact, and often missed the Spirit’s direction on where to give. Commit your works to the Lord and your plans will be established. (Proverbs 16:3, NAS)

2. Counsel: We wouldn’t think of committing to a business venture without knowledgeable and trusted advisors. Our charitable dollars deserve the same expert guidance. A wise man will hear and increase in learning, and a man of understanding will acquire wise counsel. (Proverbs 1:5, NAS)

3. Diligence: When analyzing a business investment, we vigorously review the details of the proposal. Our giving can be evaluated with similar rigor before and after the gift. … the precious possession of a man is diligence. (Proverbs 12:27, NAS)

4. Accountability: Just as Nehemiah monitored the progress of a great task and equipped the workers to ward off threats, we can intentionally resource those organizations that track impact and make adjustments. From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more. (Luke 12:48, NAS)

Praise God that His Spirit directs our hearts and He provides the plans and the resources. For me the question has been and still is: how intentional am I in stewarding His resources and in following the giving plans He has for me?
Activating Love and Good Deeds

By Pam Pugh
Partner
Reaching Forward

Focus on the Family was inspired by Dale and Rita’s journey together with their 6 children and 26 grandchildren as they experience the great joy of giving.

Hebrews 10:24 tells us “consider how to stimulate one another to love and good deeds.”

Texans Dale and Rita share how God has led them to spur one another on toward giving with joy.

It started as children, as both Dale’s and Rita’s parents modeled giving. “We were taught giving, not from excess, but that giving is done regardless of circumstances; even when living week to week.” Modeling biblical truths set foundational principles in place.

Early in their marriage, Dale and Rita experienced the richness of God’s faithfulness in giving. “Rita insisted on giving from the beginning, even giving from our unemployment check before we allocated toward family needs. Her faithfulness impacted me greatly.”

“Family is a big deal to us.” Dale and Rita have six children and 26 grandchildren. Knowing their children have a responsibility of stewarding well, Dale and Rita took two intentional steps to spur the joy of giving among the next generation. First, they opened up a donor-advised fund at WaterStone as a tool to manage family giving. Secondly, they asked Excellence in Giving to guide their children in giving together. “We allocate an amount in the donor-advised fund. Without Rita or I being involved, our children make the giving decisions together. Every three months, they get on a conference call together and consider projects proposed by each other. They have complete freedom and own the mechanics of the process.”

Working intentionally with several other couples, Dale and Rita share the joyful message of giving. “Four times a year, we host a lunch for a group of 25 to 30 friends. We call it a Generosity Roundtable. We learn about giving well. A couple tells their giving story—our favorite part—and a ministry reports how they are impacting the Kingdom. For Rita and me, it is a way to share the joy of giving with our friends. It’s encouraging to us.”

Through the years, God continues to cultivate and even stretch their hearts to honor Him above all else. “It’s our hearts’ desire to honor God in how we give and to remember that we are stewards, not owners. It’s all His. For us, letting go is not where the duress is. How to reconcile what we keep is the big question.”

Planning to Make a Difference

By Royce Bervig
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Focus on the Family

In homes, schools, businesses and communities across the world, we talk with people who are living their beliefs and embracing the great adventure of giving, devoting all to the cause of Christ. Many names we will never know, yet their wholehearted devotion echoes what was said about King David, “a servant after God’s own heart.”

In this edition, we offer the experience and expertise from some of those who are on the journey to intentional and purposeful family living and giving. We celebrate what God is doing through willing hands and feet.
I have fond memories of relaxed summer evenings riding in the golf cart with my parents who would let me jump out on occasion, drop a ball and swat at it with my little club. I grew up watching my parents enjoy playing golf, and I learned to love and play the game myself. Regrettably, my children don’t like golf. After sharing my disappointment over this with my dad, he gently pointed out that perhaps I had focused too much on teaching them how to play before I had modeled for them why I love it.

Over the years, I’ve noticed many families making this same mistake as they try to pass on their love for charitable giving to their children and grandchildren. Whether we are trying to pass on something as insignificant as a love for golf or something as important as a love for giving, the principles are the same: we need to ignite the heart before we can teach them the skills.

Here are a few tips to help you create a thriving family-giving legacy:

- **Show your joy.** Be intentional about showing your kids the impact of your giving and the joy it brings you.
- **Make it fun.** Incorporate your family giving into activities your family enjoys doing together: holidays, vacations, hobbies and volunteerism. Keep the tone positive and light. Encourage your children to identify and pursue their own giving passions.
- **Start off simple.** My parents let me whack away at that golf ball and enjoy myself before they gradually started to refine my technique. Start small and make it easy for your kids to discover the joy of giving.
- **Dedicate the resources.** Whether you are playing a sport or an instrument, working at school or on the job, or cultivating gardens or hearts, having the right tools sure does make it more enjoyable and more likely to succeed. Families who set aside the resources to fuel their future giving can then enjoy focusing on where they want to give rather than what they want to give.

Children who volunteer just one hour per week are less likely to become involved in at-risk behaviors. A research study, entitled “The Troubled Journey” and conducted by the Search Institute, examined the lives of 47,000 children in 5th through 12th grades in public schools across the United States and discovered striking differences in homes where children were led to serve others.
God has entrusted you with wealth and you have to decide what to do with it before He calls you and your spouse home. Many planners start the planning process with devices such as trusts and family partnerships, with the sole purpose of minimizing or eliminating taxes when passing wealth to the next generation. I’d like to suggest that the starting point should be “How much should I leave my heirs?” Answering this question then allows progress toward other planning.

The answer is different for each family. The following considerations can be applied to help you reach the answer.

- What effect will the wealth I give to my children have on their lives?
- Will wealth interfere with my children’s desire—and their need—to be gainfully employed?
- Will wealth create in my children an attitude of superiority, and thus be a detriment in their relationships?
- Will wealth push my children toward serving their money rather than serving God?

When I first met Larry Burkett, he was trying to raise his $17,000 annual salary at Campus Crusade for Christ. I discovered that although he’d recently sold his business, he had given the proceeds away because he knew he would have relied on the money rather than relying on God. As we know, Larry went on to be used powerfully by God in teaching biblical financial concepts to many. What amount of money will cause our children to cross over to serving money rather than God?

While my wife and I have not decided to give all of our wealth away, we have reached a joint decision in the specific amounts to leave each of our children. To help us arrive at our decision, we took into account our children’s ages, their financial status, the loss of our 10-year-old grandchild to cancer (only 75 percent of the medical bills were covered by insurance), and how many dependents each of our children have.

Since our estate is less than the $10.5 million estate tax exemption, we won’t need fancy tax planning. We will be giving our children an inheritance to bless them uniquely rather than an arbitrary, tax-free amount. After this “starting point” decision, we can enjoy giving the rest of our estate to Kingdom work.