

TALKING MONEY (March 2009)

There have been a series of short articles on Christian giving in GRAPEVINE over recent months. This month Nicholas Henshall, vicar of Christ Church, has written something a little more substantial in answer to a whole variety of questions about the 'how', the 'what', and the 'why' of Christian Giving. This is important stuff because many people – even if they have been practicing their faith for many years – have never even heard the mainstream teachings of Christianity about giving, let alone thought about how to respond. And of course all of this is meant in a spirit of invitation and exploration, so please respond and keep on answering questions!

Why do we give? And what do we give? Many practicing Christians are very generous with their money, time and talents, but often feel that they lack basic information. So here are some basics on Christian giving.

First the **why**: the New Testament is absolutely clear that the primary reason for giving is the need of the giver to give. If you have a look at what Jesus has to say about money and giving – and he talks about this more than any other single subject – his concern is not the person doing the receiving but the person doing the giving, i.e. the need of the giver to give. For Jesus this is a primary spiritual issue, and part and parcel of how we practice our faith. It is a basic part of being a Christian – just as God gives himself to us, so giving of ourselves is part and parcel of our response. Ambrose was a Christian leader in the fourth century and as part of his spiritual practice he would not leave his house without a pocket full of money and wouldn't return home until he had given it all away. Giving – quite literally – for the good of his soul. The self-emptying of God that we read about e.g. on Philippians 2.5-11 demands the same response for us, whatever the cost.

So the first plank of the 'why' is that almsgiving (to use that beautiful traditional word) is simply part and parcel of practicing Christianity.

The first plank of the 'why' – much easier to understand and respond to, but always and only in the context of what I've already said – is of course that we need to fund the life, worship and ministry of the church, and a whole range of other activities and organisations that serve the common good.

It is really very easy to be clear about this. Remember: the churches in the UK receive absolutely no financial support towards core costs from central government or local authorities. Whether it is paying for and housing the clergy, or funding the building, or supporting a missionary or a youth worker, the church is financed solely by the giving of those who go to church. This is a strong contrast to many European countries – e.g. in Belgium and Greece the clergy are paid by the state as civil servants (in Belgium that even includes Anglican chaplains!) at no cost to the church; in Germany and even rabidly secular France all church buildings are maintained by the state. None of this is the case in the UK, save for a tiny trickle of funding for repair of historic buildings through bodies such as English Heritage.

That is why we pay *Parish Share*. Some people speak about Parish Share as if it were a kind of tax that we pay to the diocese. In fact Parish Share is used to train, house and pay the clergy, and by and for very little else. It doesn't even go towards funding bishops and cathedrals as these are funded directly by the Church Commissioners out of historic investments, not the living giving of real congregations.

Parish Share works like this: each parish is asked to pay a certain amount each year, in proportion to size of congregation and various other considerations. So it is not surprising that a large congregation in Harrogate would pay a bigger parish share than a small inner city congregation in Leeds. That money is then used for the training, housing and stipends of the

clergy. Because Christ Church is not an independent congregation but part of a network (i.e. the diocese) we don't simply pay for our own needs, but – in a principle going back to St Paul – the stronger churches support the weaker churches and the richer churches support the poorer. This is not simply a matter of money, and the giving and receiving may often be the other way round from what we expect: a small inner city community may well have a great deal to tell us about the cost of committed discipleship.

This principle is very important to me: as vicar of Scotswood in the one of the roughest areas of Britain for 10 years in the 1990s I was well aware that our extraordinary, but financially incredibly poor congregation would never be financially viable as an independent unit. And for most of that time we had two stipendiary priests, so we were incredibly aware that we could only function as a church because of the generous giving of more wealthy communities. To make this clearer we formed a link with Ponteland, one of the most prosperous parishes in the North East. This link helped the people their better understand what they giving went to support, but in turn our community could help them discover new perspectives on practicing Christianity that they could not have learnt in any other way.

And in fact even here at Christ Church with a share of just over £100,000, we still receive a lot. We have the ministry of one full time priest, and the services of and assistant priest. If we are asked to train a curate in 2010 we will have another full time post. If you do the sums, paying for all that adds up to around £80,000. So if we are paying in effect only £20,000 to the diocese we are not even supporting a full time post in a needy parish.

In addition of course our giving here pays for a variety of staff based at Christ Church including musicians and administrative staff. If you look at the accounts over recent years you will see that we have got into the habit of paying our way by using assets rather than our living income (whether our giving or income from the Parish Centre). This in itself is completely unsustainable and would alone suggest that we need a fundamental change in our attitude to, and understanding of, giving.

So that is something about the **why** of giving. Here is something about the **what**.

The Christian tradition has two clear approaches to the 'what' of Christian giving:

- 1) historically there have been a small number of Christians who have literally given up everything in response to the generosity of God; Francis of Assisi is probably the most famous example, but in every age – including our own – there have been people who have chosen material poverty as a key part of practicing their Christianity.
- 2) For the rest of us (!) the basic teaching of Christian tradition is that people are invited to *tithe*. This word literally means to give away a tenth of your income. Whilst this is normal today among north Americans, it is a tradition that has frequently been forgotten in the UK and specifically in the Church of England. That is partly because for many centuries the tithes that paid for the clergy were handled more like local taxation – that is why you will find ancient tithe-barns: the places where the proportion of grain was stored as a tenth part for the church. Gradually this turned into a complex system, often depending on complex property rights and ownership. And – as so often happens when people have too much – the resources got misused. It is a scandal of our history that in the 18th century because of its enormous estates the canons of Durham Cathedral earned 50 times more than the average school teacher. All that has now gone – which is essentially a good thing. But it has meant that we have forgotten our responsibilities. And – to be frank – most generous philanthropists are more concerned with endowing a university professor or giving medical aid to Africa than in helping us pay for having a vicar (whether at Christ Church or at St Bartholomew's, Armley).

Church leaders as well as congregations get very worried when it comes to talking about money. As a result there is often little developed teaching or discussion and people experience the next 'stewardship campaign' as an unwated and unexplained intrusion rather than as an invitation to consider seriously the two 'planks' of growing in discipleship and the proper financing of the church. That means the notion of tithing – or indeed any kind of regular propotional giving may sound and fell unfamiliar. So here are some case studies to illustrate the point (names, etc have been changed, but these are real people – though none of them in North Yorkshire!):

- *June* is a pensioner who lives in sheltered housing in quite a rough area of a big city. She receives £160 per week after various accommodation expenses. She calculates – taking into account other essential expenditure – a tithe of £11 a week. June gives this to her local church where she worships each week, and she uses the envelope scheme, but as she pays no tax she does not sign for Gift Aid.
- *Catherine and Alan* both have successful careers in the public sector, but have both chosen to job share in order to have more time for personal projects. They have a household income of £32,000, and calculate a tithe of £3,000. Catherine is a practicing Christian. Alan does not share her faith, but does share her core values. Of their tithe, £1,000 goes to a Christian *Fresh Expressions* project with which Catherine is involved; £1,000 goes to a farming therapy project in Devon; and £1,000 goes to a trust that runs schools in Zambia. All their giving is gift aided, and paid through standing order.
- *Tony and Lorraine* are in their late 30s with young children. Tony is a manager in the voluntary sector and Lorraine is a part time teacher. They have a household income of £42,000 a year. After other essential expenditure they calculate a tithe of £3,600 a year. They are tax payers and are very disciplined about filling in the Gift Aid declaration (remember: this means the charity gets an extra 28p for every £1 you give, at absolutely no cost to you). Tony and Lorraine divide their tithe in this way: they give £1,800 to their local church each year; and then £600 each to a UK wildlife charity, a water-aid charity in Africa, and a young people's project with which they have strong personal connections. All their giving is by Standing Order.
- *Eileen* is a manager in the private sector with two children at university. Her household income is £85,000 a year and at a time of economic instability, she calculates a tithe of £6,200 a year. She puts this into a family charitable foundation which supports a range of church, educational and research activities.

I hope that these case studies raise some questions for you give you some ideas. I realise that many people will say that this is the worst possible moment to start talking about money and giving. But in terms of discipleship quite the opposite is true. And it is instructive that very often people have re-discovered generosity when the times are hardest.

To go back to the beginning: **the need of the giver to give**. That is the heart of Jesus' teaching about giving. The outcome of generous, disciplined giving is: properly staffed churches even in the most challenging of contexts; charities and other bodies at home and abroad with the right resources to do their work for the common good; but also a transformed perspective for us as we discover the fruits of generosity ourselves.

Christian teaching in this area certainly is very challenging – to each of us as individuals and to our society as a whole. But it also has the power to help us address serious questions about our responsibilities for one another and to deepen our own discipleship.

You may well have many questions about all this. It is challenging teaching and should make us ask serious questions/ It would be excellent to take this questions further in discussion. It would also be very helpful to bring greater transparency to the issues around what the money we give is actually used for.

TALKING MONEY – a short guide (April 2009)

In last month's GRAPEVINE Nicholas gave an extensive introduction to classic teaching about Christian giving, concentrating on why we give and what we give. Since the article several people have asked for a simple summary, particularly of the practicalities. So here it is.

Five Steps in planning your giving:

- decide what proportion of your household income you are going to give (3%, 5%, 10% or more)
- decide what you are going to give to (balancing e.g. charities with a personal connection, church related giving, and external giving e.g. to disaster relief or development aid)
- get standing order forms from the church and charities concerned, fill them in and return them
- if you are a tax payer, complete a Gift Aid declaration for the church and charities (this means that they can claim back an additional 28p for every £1 you give at no cost to you) and return them
- and that's it!

It is an excellent discipline to review your giving each year, and to adjust as appropriate, and to have a major review of all your giving priorities every five years.

Here at Christ Church you can get both Standing Order forms and Gift Aid Declarations from Rose Codling via the Parish Office. Rose handles all the planned giving for Christ Church and any information is kept strictly confidential.