

Live a Life of Staggering Generosity – By Bob & Carolyn Stall

The most fun you can have with money is to leave a tip more than twice the cost of your meal. Pay for the fast food, coffee, etc. for the person behind you. Hand a \$50 bill as a tip at a grocery store or the parking valet as you tell them Thanks! Will this financial outlay make a difference in our finances? No. But it will help you become detached from things of this world and focus your gifts on God's purpose for helping your fellow man.

How do we view our wealth and possessions?

Simply put our attitude towards wealth can fall into two views. First, Pride. We have our money and material possessions due to our own efforts. Keep your hands off MY money! We thank God for our health, family, friends but hey, I earned that Beamer! Remember, "pride" is one of the seven "deadly" sins.

The second attitude, the stewardship attitude, is one of gratitude. If you struggle to be more generous with your material goods, then get up every day and first thing thank God for all you have, all he has given you. Realize that as Americans we are rich. Almost 3 billion people live on less than \$2 per day. For a single person \$58,000 of income puts you in the top 1% of the world.

Contentment is one of the most powerful financial principles you will ever find. When you have an attitude of gratitude you tend to ask yourself how you can use your blessings according to God's plan. You see yourself as a steward of God's gifts and, like the servants in the parable of the tenants (see either Matthew 25 or Luke 19) we realize that our duty as stewards is to return what God has entrusted to us with increase.

How hard is it to be generous? Still, we cling to our wealth as we rationalize our need for it. The Bible has over 2,500 verses dealing with money and possessions and we all know the Biblical admonishment to tithe. We always say we would love to give more but... It always seems that life puts something in our path. Sometimes it is a necessity, an unexpected medical bill or such. Sometimes it is the next bauble. But, we say, we are saving for that next luxury car, the second home, etc.

Advantages of Giving

We struggle to live in God's image, but he is first and foremost a giver. Thus, when we give out of love, we increase our intimacy with God. We are stewards of the gifts God has bestowed on us and giving is one of the responsibilities of a good steward. Someone once said, "Giving is not God's way of raising money; it is God's way of raising people in the likeness of his Son".

In John 3:16 we read that "For God so **loved** the world that he **gave** his only Son..." Giving is an act of love. God looks at our actions based on our attitudes. Read Matthew 23:23 where Jesus admonishes the scribes and Pharisees for tithing out of duty but not out of love. Your attitude is more important than the amount

Additionally, the Bible repeatedly tells us that when we give then blessings will flow back to us (but not necessarily financial gain). There are many blessings that come from being a cheerful giver. Timothy 6:17-19 says "For the rich of this world, charge them not to be haughty, nor to set their hopes on uncertain riches but on God who richly furnishes us with everything to enjoy, They are to do good, to be rich in good deeds, liberal and generous, thus laying up for themselves a good foundation for the future, so that they may take hold of the life which is life indeed".

Get your financial house in order

The first step is to get ahold of your finances. If you are struggling to pay your bills each month or have a mountain of debt, consider taking a course to help you get on track. Two that we can recommend is the Compass Catholic Bible study called Faith & Money Matters or Dave Ramsey's Financial Peace University. Both can be done online and in small groups to help you create a budget and a plan to get in a better financial position.

If a significant portion of your income already has someone else's name on it (i.e. AA Auto company, BigBank Mortgage, ABC credit card, etc.) you have less freedom on where to allocate your resources.

As it says in 1 Timothy 5:8 "If any one does not provide for his relatives, and especially for his own family, he has disowned the faith and is worse than an unbeliever".

Where should I give?

One of the problems we have is that we are constantly bombarded with appeals for our limited resources and we can find ourselves stretched thin. In directing our giving, we were reminded that only Catholics support Catholic causes. Thus, as we embarked on our journey to become more generous we initially pulled back our support for some secular causes and used that to increase our church giving until we were able to achieve our desired goal to the church.

A big reason we focus first on our local parish is that, when we prayed about our giving, we realized how important our parish is to our life and our faith. We want our parish to be as vibrant as possible. We love our staff but realize it is up to us to see they are paid a living wage. We are always amazed when we meet people who think our staff should work for as little remuneration as possible as a way for **The Staff** to give to the church. Instead, shouldn't we be supporting our parish enough to have properly compensated staff?

After we had reached the goal for our parish, we then looked to supporting specific ministries within the parish or archdiocese and then when those goals were met, we added secular causes.

What is your Vision?

Where do you see our parish in 5, 10 or even 25 years? We see a vibrant parish with a lot of young families, increased vocations, and solid finances, but how do we get there? As you may be aware the parish ran a deficit last year. Our staff need raises just to keep up with inflation. Thus, the question becomes do you want to see our parish thrive or merely survive.

This is our challenge to you today – give an extra 25 cents out of every \$100 you earn to the parish. Think about how little that is to you but how important it is for the parish. If you make \$5,000 per month it comes to less than the cost of Netflix or Hulu. Where do your priorities lie? Do it today and try to use online giving. Just have that amount taken out of your bank account every month, automatically.

Set a goal for your charitable support and then slowly work towards that goal. Look for raises, debt reductions, etc. for times to raise your giving.

And most of all, get out of debt. When money comes in without already having someone else's name on it, you can feel comfortable sharing your good fortune with others.

How to give

First, your giving should be intentional. While many charities come around once a year most are looking for on-going contributions. How is your intentionality? Far too many of us give to the parish only during the grand annual or at Christmas or Easter. While this is wonderful how many realize that the Christmas and Easter collections go to the clergy benefit trust. A fantastic cause, but none of that helps keep the parish running. When we give one-time gifts we tend to ask, "what can I afford today?"

We all see those TV ads asking you to contribute just X amount per month. Well, take that view with all your charitable giving. Have a line item in your budget for charity and then dole it out weekly or monthly. Sign up for automatic giving through your bank account or credit card. PBS always pitches for you to become "a sustaining member". Well, become a sustaining member of our parish or St Judes or whatever causes are important to you. Realizing how important our parish was in our life caused us to make our parish our top priority.

How much should I give?

While the Catechism of the Catholic Church does not prescribe a particular amount or percentage of our income to give, paragraph 2043 states "The fifth precept ("You shall help provide for the needs of the Church") means that the faithful are obliged to assist with the material needs of the Church, each according to his own ability".

Thus, while we are not required to give anything the question becomes how much do I want to give? As part of our stewardship journey we are encouraged to give 10% to all causes: 5% to the local parish, 1% to the Archdiocese and 4% elsewhere.

Many ask; "What about tithing?" First, realize that tithing is not something you must do but that it is something you get to do. John D. Rockefeller is famously quoted as saying "I never would have been

able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week”. Simply put, tithing is good discipline. The goal of tithing should be to establish the financial priority of putting God first and honoring him as the giver of all good gifts. It is an act of gratitude.

Take time in the next 24 hours to pray on your giving – to all charities. Set a goal not just for this year but for where you want to be in 5 or 10 years. A goal must be specific, it must have a time for completion and solid steps outlined to meet those deadlines. For us it was to get to the point where we were truly tithing to the parish. However, when we looked at what we were currently giving, we realized how little we were giving relative to our desired goals – how could we ever give that much?

How to give more or how to eat an elephant

If you are doing OK with your finances but struggling to increase your giving in the face of all the other demands on your resources (paying the mortgage, saving for retirement and college, etc.) then look for the opportunities when life affords you to expand your giving.

Every time you get a raise allocate a greater percentage to charity than you are currently giving. We all tend to expand our lifestyle but try to first expand your generosity as a way of thanking God for your blessings. There are other times in our life when our cash flow increases but not our income. Think about paying off debt, especially a car or mortgage, or when your youngest finally graduates from college and goes on their own. All of these are huge blessings that also put cash in your pocket. How do you say, “Thank You”?

Imagine if everyone who paid off a mortgage, instead of pocketing the whole amount, earmarked 10% to increased generosity. How about we did the same on what it costs to send the kids to college or putting that aside when we pay off the car? There may be about 100 households receiving this newsletter who will pay off their mortgages in the next 12 months. Multiply 10% of your mortgage payment by 100 and think what that would mean to the parish and the community.

If our parishioners are typical Americans, then 35% have auto loans with the Federal Reserve reporting that auto debt in America hit \$1.36 trillion in 2020. With the average car payment at \$525 in Massachusetts that mean that our parishioners are likely paying about \$700,000 per month on auto loans. Now imagine if we could get out of debt and not send that money to a car company or a big bank and returned even a fraction of that into our local community – to food banks, soup kitchens, etc.

When you are ready to give more, increase your giving the same way you eat an elephant, one small bite at a time. Earlier we encouraged everyone to give an extra 25 cents out of every \$100 they earn. Yes, that is small but it also the first step to living a life of staggering generosity. Every journey begins with one small step.

Finally, don’t just give where you can get a tax deduction. Look around you every day for a chance to help someone that God has put in front of you. If you go into the coffee shop on Christmas morning, realize those people may really need that job. How about the young valet trying to work through college by parking your luxury car? Tip generously. Be outrageously generous. It is the most fun you can have with money.

As it says in Matthew 24:6, “No one can serve two masters ... you cannot serve God and mammon.”
Whom will you choose to serve? Will you use your wealth for your glory or His?

To live a life of staggering generosity, you must first be a person of gratitude. Think of all the wonderful gifts God has given you.....good family, intelligence, work ethic, good job, etc. and realize these gifts and all that you have achieved belong to God and are meant to be shared. You are a steward of God’s gifts how will you share them?