

“Create” More Cash to Give: There are hundreds of ways you can create extra cash in order to give it away. Sell or donate those unused clothes and items around the house, and then offer the unused space to a renter or for storage. Collect your spare change each day and give it away at the end of the month. Encourage your children to do the same. Just \$2 collected each day adds up to more than \$700 in a year! Turn a hobby into a mini-business and give away the earnings. The possibilities here are endless.

Observe the Poor: The story of the widow’s mite in the Bible is played out in the research noted above; it appears that the poor know how to give. Statistics generally show that mid-income and high-income Catholics give a much lower percentage of their incomes than lower-income Catholics or their Protestant counterparts. Lower-income people understand giving because they often have to share with each other just to survive. Learn how willing the poor are to share and determine to incorporate the same spirit into your own plans.

Involve Your Children In Giving: Our Children learn much more from what we do than what we say. Teaching them the importance of giving to others will help to develop love and compassion for those less fortunate. It might also help them to be satisfied with what they have, knowing others have much less.

Study the Bible: The more you know what the Bible says on giving, the more inclined you’ll be to give. Some good passages to start with include Luke 16:2, 2 Corinthians 8-9, and Acts 2. Let the example of the early Church encourage you in the grace of giving. And ask your priest for additional study suggestions. You must also pray. This is a daily journey and you need to pray each day to keep giving.

Give Your Time and Talent Too: While the concept of stewardship reminds most people of giving money, we know from the Bible that everything we have is a gift from God. We are stewards – managers of the many gifts God has given to us. As Christian stewards, we recognize that all that we are – all that we have – belongs to God, and we are accountable to him for the use of all things. Therefore, we must live and give as Christians, generously sharing our God-given gifts of time, talent and treasure. So as you plan to give more, plan to serve more as well.

Make a Pledge to Honour God: To honour God, pledge to make a commitment to give generously out of our abundance, by giving sacrificially and cheerfully, acknowledging that everything good and all that we receive comes from God and belongs to him. God is very generous in asking us to return only 10% to him and allowing us to keep 90% for ourselves.

HOW MUCH SHOULD I GIVE TO MY PARISH

Most Catholics give just over 1% of their income to the Church. That is the lowest of the 20 denominations that were surveyed. Some Protestant denominations give 10% .

75% of the money contributed in most Catholic parishes is given by 25% of its members. In some Catholic parishes the split is 80% to 20%.

TITHING **A PLAN TO HONOUR GOD WITH GRATEFUL GIVING**

If you are a typical Catholic and like many other Christians, you’re scoffing at the idea of “Tithing.” Get real! That’s Old Testament stuff! We have the freedom to give as we please. Others may not even know what tithing means. And seldom do people link happiness with giving money away. But giving can – and should – produce joy for Christians.

Tithing is the principle of giving 10 percent of your income to the Church. In today’s secularized society, the thought of giving away that much or more is considered outrageous. But it hasn’t always been that way.

Tithing is first seen in the Old Testament as a standard for expressing honour to God. Tithing is God’s own idea, the divinely chosen way to contribute regularly and systematically to his work. Tithing is God’s concept of giving. Scripture mentions it 46 times. In Jesus’ day, tithing was assumed and tithing continued after Biblical times. St. Augustine taught that the tithe was the Christian’s sacred debt to God. Pope Gregory the Great condemned those who cheated on their tithe. St. Ambrose and many other Fathers held that the tithe was obligatory. The Council of Trent enjoined their payment. Tithing is no longer binding in the Catholic Church, but more and more Christians are now tithing. Not too many Catholic parishes as a whole are doing it, but individuals in increasing numbers have begun tithing.

Tithing removes the hit-or-miss hazard from our giving. The following story illustrates this: A Protestant minister was getting a haircut at a parishioner’s shop. He expressed the hope that the barber would start giving more liberally to the local church. “*The church is always asking me for help,*” the barber said. “*All I hear is money, money, money! I think people should give what they please. I’m sick of hearing about systematic and proportionate giving.*” After the haircut, the minister forked out 50 cents. “*I think I should give as I feel inclined,*” he said. The barber exploded. “*But I can’t pay the rent or take care of my other*

expenses if people just give me any amount they happen to have in their pockets.” The minister agreed, then went on: *“Nor can the Lord’s work be carried on if we don’t appreciate his blessings and give back to him what is rightfully his.”* The barber got the point – and the balance that was due him.

On the current scene, new tithers are convinced it’s the ideal way to give. Where the majority of the congregation do tithes, the parish always has enough money to meet the month-to-month expenditures. Tithing also provides an adequate fund to help the workers in the Lord’s missionary harvest. Relieved of the burden of financial worries, priests can devote themselves more freely to the spiritual welfare of their people.

Tithing will never take anyone one step closer to the poorhouse. When you open your wallet, God opens his heart. How can you be the loser?

Although tithing is not obligatory, Church support certainly is and we are reminded of this in the fifth Precept of the Church – *“to contribute to the support of the Church.”*

Christians are to give abundantly, sacrificially and cheerfully. The Catholic Encyclopedia confirms this teaching stating: “instead of a compulsory method of church support, the spirit of free-will offerings” is the rule.

So how have we done so far by giving voluntarily? A recent survey showed that Catholics were giving just over 1 percent of their incomes – the lowest of the 20 denominations surveyed. So what does this say about honouring God and loving our neighbour?

Should we institute a mandatory system? Maybe the Church should just “send us a bill each month.” But does this encourage a generous spirit? Of course not! So where do we begin?

Giving needs to be done privately and prayerfully. Then it can be done with the proper spirit – joyfully – as we thank God for his provision and the privilege of helping others in need. But giving won’t happen by accident. We need to incorporate regular giving into our financial plans in order to make a difference. Consider these ideas:

Make a Plan: The first step is to determine what you are giving and spending in relation to what you are earning. This is called a cash flow plan or budget. Without a written plan, it’s like trying to go from the East Coast to the West without a map. You may remember where you’ve been, but you’re never quite sure where you’re going. With a plan, you are in a

position to control your own finances. When you’re asked to give above your yearly commitment, you are able to look at your budget and determine what you are able to give.

Give First: The next step is to make giving a priority. Consider where you want your level of giving to be. For example, many Christian financial planners advocate allotting 10 percent of your gross income to the parish and then budgeting the rest. “Tithing” is scriptural, spiritual and fair because it’s based on a percentage of income. Whatever you decide for yourself or your family, be sure to make it a priority. It should be the first check written every week. If you don’t write the check to the Church first every week, before everything else, nothing or very little will be left over to give to the church.

Take Small Steps: For some people, the tithe is a starting point. For others, it may seem impossible. As you assess your current level of living and giving, you may find that gradually increasing your percentages each year might help you achieve your goal. If you are giving 1 percent of your income now, try 2 percent for six months and move up as possible. People who tithe experience first-hand how the Lord is faithful in always providing for them. The Lord is never outdone in generosity. And so, as people grow their giving, they experience how well the Lord provides for them.

Get Out of Debt: Debts can suck the life out of our financial plan. Pay off debts as soon as possible and live within your means.

Give from “Extra” Money: Each year there is usually money that flows in from unexpected sources. A few of these are raises, tax returns, gifts, bonuses and garage sales. Resolve to give these funds to help you achieve your goal even faster. If you set your giving as a percent of your income, when your salary increases, your giving automatically increases.

Give Creatively: While giving cash is often the easiest and most obvious method of giving, there are plenty of other opportunities for you to give from your abundance. For instance, you can register in your parish to be included in the “Pad,” a pre-authorized deduction that comes out of your bank account automatically every month. You can also donate appreciated stocks, an unneeded car or free services from your business. With the internet, you can give while you shop. Several online sites will donate a percentage of your total bill to a charity of your choice. Or if you are not in a buying mood, other internet sites will give a donation to a Christian charity simply by signing up for their electronic newsletter. Look for other unique ways you can give such as including the church in your Last Will.