



Diocese of the Rocky Mountains Customary on Rector Compensation and Benefits

STEWARDSHIP

The Parish Council is charged with the stewardship of a church's resources. One of the greatest resources a church has is the Rector. Looking at being good stewards of the Rector is similar to how we approach being stewards of the mission God has given us: our approach is not, "What can we afford," but, "What is God calling us to do?" We are not defined by lack or what we don't have, but we are defined by God's call on our lives together. That doesn't mean that we ignore "what can we afford?" but it is not the defining question, it is not the starting point of the conversation.

The Parish Council, along with the rector, has a responsibility to disciple the congregation in stewardship from a Biblical perspective (Appendix D).

Following are guidelines for expenses, benefits and compensation. We recognize that each church's situation is unique, but any significant deviation from these guidelines requires Episcopal approval.

COMPENSATION

Considerations

Generally speaking, church plants spend roughly 66% of the church income on the salaries of the staff. For more established churches, the average is 50% of church income devoted to salaries (a healthy range is 45% to 55%).

In the mid 2010's the average ratio of full-time staff (or equivalent) was roughly 1 for every 73-77 people in average Sunday attendance. Today, the average ratio is closer to 1 full-time staff (or equivalent) for every 49-54 people in average Sunday attendance (for churches over 50 people in average Sunday attendance). Looking at these two numbers together (percentage of income and ratio of staff) can help you determine if you need to raise salaries, equip more volunteers, or increase or reduce staff.



The pastor should not be the highest paid person in the community or continually begging the church for financial help.

The levels of responsibility and commensurate skill and experience required, as well as length of service, also have a role in determining compensation.

Compensation includes salary and housing allowance. Salary is the amount that is paid directly to a member of the clergy, exclusive of housing.

Congregations should provide a housing allowance for their clergy. Clergy who live in church owned housing are also eligible for a housing allowance for furnishings and other allowable housing expenses. The housing allowance must conform to the tax code. The allowance must be church designated and be done in advance of the allowance being taken, meaning that it cannot be acted upon retroactively (see Appendix A). The vestry, with input from the clergy, should review the allowance annually to make sure only allowable costs are taken into account (see Appendix B). In church owned housing, the church would also pay for utilities; otherwise utilities would be part of the housing allowance. A sample housing allowance resolution and a suggested format for determining clergy housing allowance is provided at the end of this document.

It should also be noted that pastors are taxed as if they are self-employed. This means they pay both sides of social security out of their salary. Normally, a business pays half of social security (7.5%) and the employee pays the other half (7.5%). Pastors pay 15%. Some churches may give a social security allowance of 7.5% to offset this - *this income is fully taxable and reportable as income to the clergy*. Pastors also get tax benefits as they pay income tax on salary and not on housing.

Determining Compensation

There are a number of resources that can help in determining an appropriate compensation.

Each year Christianity Today publishes *The Compensation Handbook for Church Staff* (<http://store.churchlawtodaystore.com>). This is a recommended starting place to calculate a Sr. Pastor's compensation package. It provides a step-by-step method for determining an appropriate range of compensation based on a number of different factors such as location, experience, church size, church income, etc. If the church can't afford this resource, the Diocese can buy a digital copy for the parish.

The Pastor's salary and housing, generally, should not be less than the median household income for your city and or county – that information can be found here:

<http://www.census.gov/quickfacts> and <http://www.city-data.com>

How often do we look at salaries?



The Diocese recommends annual Cost of Living increases with salary reviews and merit raises every three years.

EXPENSES

Travel (Job related)

Each congregation should budget for travel expenses. For mileage, the diocese recommends an accountable reimbursement plan utilizing the IRS per mile reimbursement rate. When the vestry adopts the accountable reimbursement plan it applies to all employees – clergy or lay. Expenses which are reimbursed **must** be documented. See Appendix C for a sample documentation form. In the event of an audit the IRS will request the documentation of these expenses.

Business Meals and Hospitality

Entertaining on behalf of the church should be reimbursed under an accountable reimbursement plan (unless the Rector uses the Church credit/debit Card). All expenses must be documented. The vestry is encouraged to put an annual dollar amount in the operating budget.

Discretionary Fund

The Purpose of a Discretionary Fund is to permit clergy to provide limited confidential assistance to people in need. The discretionary funds are subject to audit and are to be included in the financial reports following standard accounting procedures. Discretionary funds remain with the congregation when the clergy departs and are not to be used for personal reasons. Some churches choose to have a benevolence or congregational care fund administered by a team.

Moving

When a congregation issues a call, it should pay the expenses associated with the relocation. Clergy who have been called and the leadership of the congregations to which they have been called are encouraged to discuss the anticipated expenses.

REQUIRED BENEFITS

Retirement

The Anglican Diocese of the Rocky Mountains requires that each parish, mission, and other ecclesiastical organizations pay into a retirement/pension plan for their clergy. Congregations may participate in the retirement plan of the Anglican Church in North America or another plan of their choice. The Diocese requires a *minimum contribution* of 10% of cash compensation (includes salary, housing and utilities, and any Social Security Self-employment tax allowance paid). The Diocese encourages the historic norm of 14%-15% (for context, some dioceses required 18%).

<http://anglicanchurch.net/?/main/benefits>



Health Insurance

Medical group insurance is required for full-time clergy and their family (unless the spouse's work provides adequate medical insurance).

Life Insurance and Extended Sick Leave / Short-term Disability

It is the responsibility of the parish to supply these benefits to its clergy. Please see the [ACNA benefits page](http://anglicanchurch.net/?/main/benefits) for one option (<http://anglicanchurch.net/?/main/benefits>)

Days off and Vacation

Clergy should have 4 weeks of vacation time per year, which will include at least four Sundays. They are also to have *at least* one day (continuous twenty-four-hour period) off each week reserved for personal and family use.

Continuing Education

All clergy are encouraged to engage in regular continuing education to strengthen their ministries. Parishes are expected to provide both time (2 weeks per year) and money (a continuing education and/or book budget) to make such study possible. Continuing Education time should be focused on vocational development, workshops, courses, or intentional study in areas that undergird present or future ministry and develop or strengthen content, talents, or skills. This time is not to be used as additional vacation or leisure time.

RECOMMENDED BENEFITS

Sabbaticals

Parishes are encouraged to adopt the *Diocese of the Rocky Mountains Customary on Sabbath and Sabbatical*.

Counseling

There is a tremendous amount of stress in being clergy (the rate of burnout is high). This stress can take an immense toll on clergy and their families. The diocese recommends that each church establish a clergy care fund of \$1,000 that can be accessed for counseling. We also recommend that the church reimburses 75% of any counseling session (receipts need to be submitted) until the amount set in the budget is gone. For example, if a counseling session is \$100, when a receipt is submitted the clergy is reimbursed \$75 (at this rate, the church could reimburse at 75% for 13 sessions).

APPENDIX A

Suggested Insert for Minutes of Vestry for Designation of Clergy Housing Allowance

The Vestry has received a statement from the Rev. _____ detailing the amounts that (he)(she) expects to spend in 20____ to provide a home for (himself) (herself) and (and family).

A copy of this statement is attached to and forms a part of the original minutes of this meeting. After consideration, on motion duly made and seconded, the following resolution was adopted:

BE IT RESOLVED that the Rev. _____'s compensation for the year 20____ be set at \$_____, of which \$ _____ is designated as an allowance for the expenses of providing a home, based upon the attached statement of the Rev. _____'s estimated housing expenses for the year 20____.

(If the clergy person is provided with the rent-free use of a house, the following should be added.)

The Rev. _____ shall also be provided with the rent-free use of the house located at _____ for the year 20__ in consideration of (his)(her) services as _____ of _____ Church, _____, Pennsylvania.

(The clergy person should retain a copy of the minutes containing this notice, with his or her IRS records.)

APPENDIX B

Suggested Format for Calculation of Clergy Housing Allowance

The following amounts are estimates of the costs I expect to pay during 20__ to provide a home for myself (and family):

(1)	House	The lower of: mortgage, fair rental value, or rent on leased premises	\$ _____
(2)	Utilities		\$ _____
(3)	Taxes		\$ _____
(4)	Insurance		\$ _____
(5)	Repairs and maintenance		\$ _____
(6)	Furnishings		\$ _____
(7)	Other housing expenses		\$ _____

			\$ _____

			\$ _____
	TOTAL		\$ _____

APPENDIX C

Mileage and Transportation Report

Name _____

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Date Location To/From Purpose of Travel Miles Toll/Parking

Date	Location To/From	Purpose of Travel	Miles	Toll/Parking

Number of Miles _____ X current [IRS Rate](#) = \$ _____
Total Amount of Other Expenses \$ _____
Total Mileage & Transportation Expenses \$ _____

APPENDIX D

TITHES AND OFFERINGS

In the Church today, there are differing views of tithing. Many of these differences simply reflect how deeply our money has a hold of us more than they reflect a deep engagement with the scriptures. All too often we will proof text, “God loves a cheerful giver,” so if giving doesn’t make me happy, I shouldn’t give.” To understand what the scripture teaches about our tithing, we have to look at the whole of scripture – not just picking out a few verses that fit our way of thinking.

CREATION, WORSHIP AND SERVICE

A. CREATION

King David said it all so clearly near the end of his life in 1 Chronicles 29:11-12, *“Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.”*

God is God and He created all that is, seen and unseen. Therefore, as David said, all that exists belongs to Him – *for everything in heaven and earth is yours*. What we own, our talents, abilities and resources, our health, the number of our days ordained for us (Ps 139:16), each breath we take – *is a gift from God to us*.

To hoard it for ourselves, to not recognize His Lordship over what we have been given, reveals the depth of our rebellion and sin before the Lord. The first question is: *Do you recognize Him as Creator?* Do we honor Him as the Giver of all things? When we know the Lord as Creator and believe in the principles that define His nature -- His goodness and faithfulness -- we understand this most basic truth: We give back to Him because He first gave to us and what we have is His already. 1 Chronicles 29:14 says it this way *“Everything comes from you, and we have given you only what comes from your hand.”*

B. BEFORE THE LAW

So, what response should we make? Do we give Him everything? Do we give Him nothing? Do we toss a few dollars in the plate, if we don't have anything better to spend it on?

Tithing began before the Law began. In the first act of worship after our rebellion in Genesis 3, we see Cain and Abel giving to God as an act of worship (Genesis 4). The earliest Patriarchs, before the giving of the Law, (see Abraham, Gen 14:20 and Gen 28:22) gave to the Lord a tithe, meaning one-tenth (the Law simply *regulated* the tithe – it didn’t establish the tithe).

Abraham gave a tithe by faith – not by the Law. If the people of God paid ten percent before the Law, and ten percent under the Law, shouldn't we, who live by grace, be doing any less when we have a better covenant? There is a passage in Hebrews, which deals with this issue directly, Hebrews 7:8, *“In the one case, the tenth is collected by men who die; but in the other case, by him who is declared to be living.”* Melchizedek received Abraham's tithe. Melchizedek is a prefigure of Christ -- just as Abraham gave a tithe to Melchizedek, we also give a tithe to Christ who is declared to be living.

C. THE LAW

In the Law there were tithes and freewill offerings. The tithes were mandatory, and the offerings were voluntary giving above and beyond the tithe (we see in Exodus 36 an example of a freewill offering for the tabernacle). Freewill offerings were given as the person felt led to give, and usually were based on meeting a need. Nobody would have wondered, *“How much do I feel led to give in my tithe,”* because that amount was already revealed: 10%. It is interesting to note that in Malachi 3, the Lord says that withholding the freewill offerings, as well as the tithes, was robbing Him. It is not so much that *whether to give* at all or not was the choice with the freewill offerings, but *how much to give* was not designated like it was in the tithe. The tithe was the *starting place* for giving, not the goal – the tithe is the *“training wheels”* when it comes to how giving is to mark our lives. God started His people at 10%, but then required the freewill offerings beyond that – not a designated amount, but they needed to ask Him how much to give because they understood that it was all His and He blesses us so that we can share with the needy.

The tithe was the first tenth (not the leftovers) of their produce, or the first-born of their flock, or their monies, and they gave their tithe to the Lord as He required (Leviticus 27:30). The intention was to give it from the heart. In offering their tithe they gave the Lord thanks for all that He had done for them. The 10% became a symbol of the entire 100%. It was all His. Without His mercy and goodness and grace, nothing would be possible. So, they came, as an act of worship, offering themselves in an attitude of thanksgiving.

The tithe, the 10%, went to the Levites, the *“ministers”* to support their work since that was their job: they had no other income (Numbers 18:6, 8, 21, Hebrews 7:5, Malachi 3) – and the Israelites were still expected to help the poor and give other offerings above and beyond the tithe (Deuteronomy 12:5-6).

That first 10% was given as an act of worship – not based on the *“Church's”* need, but on the need of the giver to worship and not fall into idolatry. The giving beyond that first 10%, which they were also commanded to do, was based on need – to help the poor and orphans, to build the Temple, etc. – but it wasn't a set amount – that giving was to be as one was led to give.

This giving was also a way of keeping the Israelites from the idolatry of material things – the idolatry which surrounded them in pagan nations. It is not that the Lord needs our

money, but that He wants us *to not need it* – when we think that our life comes from what we have, we miss the life He gives. Malachi makes the connection between idolatry and ceasing to tithe – and one of the ways that the Israelites were to break this idolatry was to “bring the whole tithe into the storehouse.” (Mal 3:9-10)

Where did the tithes go?

As Israel grew, the giving of the tithe was done locally. For those living outside of Jerusalem, the money went to the Levites who were in the community – the “local ministers.” And 10% of what was gathered then went to the Temple at Jerusalem (Nehemiah 10:38, Numbers 18:26). Those who lived in Jerusalem gave to the Temple directly the 10% because it was “local” for them. Malachi 3 says that the tithes and offerings were to be brought to the storehouse of God (the Temple).

The Three Tithes

A careful reading of the Old Testament reveals that there were actually three tithes.

The first full tithe is what we have been talking about above – and it went to Levites (found in many places like Numbers 18:38, Leviticus 27:30).

The Second tithe is found in Deuteronomy 14:22-27, which speaks about another full tithe. This tithe was not to come out of the first tithe, because the latter was for the Levites. The Levites lived off the first tithe in all their cities throughout the year. Therefore, the first tithe that they normally lived on cannot have been the second tithe that God forbids all to eat in their homes. This tithe was forbidden to be eaten in the homes because this tithe was for a celebration. The Jewish religious Festivals required that people travel to Jerusalem, which could be expensive. The Festivals were also huge celebrations – parties where the people celebrated and enjoyed the abundance of God’s goodness. Some of these feasts were days long. People were expected to set aside a full tithe -- an additional 10% -- to provide for their travel to Jerusalem and to provide for the celebration (this second tithe also fed the Levites at the celebration).

The Third tithe is found in Deuteronomy 14:28-29. Every three years, the Israelites were expected to give a third full tithe to help those in need. This couldn’t be in place of the first tithe, because that went to the Levites yearly, and it couldn’t be in place of the second tithe, because that was for the yearly celebrations/festivals in Jerusalem – the people were expected to go to these festivals every year.

So, for the Israelites, the “tithe” was 20% a year and every 3 years it was 30%. This isn’t even looking at the sacrifices they had to bring for their sin offerings and whole burnt offerings and praise offerings (portions of these offerings also went to the Levites). This isn’t even looking at the freewill offerings they were expected to give to help the needy or build buildings as the needs arose.

D. THE NEW TESTAMENT

In the days of Jesus, tithing was a normal part of Jewish life (Luke 18:12). To the religious leaders, Jesus said in Matthew 23:23, *“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices-- mint, dill, and cumin. But you have neglected the more important matters of the law-- justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.”* It is here that the Lord Jesus recognizes and affirms the practice of tithing – *“without neglecting the former.”*

This question is not a new one. It is as old as the second century when more and more Gentiles were being converted. The early Jewish believers had no problem with tithing since they had done it under the Law and gave it to the priests. They simply gave their tithe to the elders of the church. However, as the church became less Jewish, this issue came up to the church fathers. They answered the question of tithing with Matthew 23:23, quoted above. Since Jesus said, *“You should have practiced the latter (justice, mercy and faithfulness), without neglecting the former (tithing),”* The Church fathers argued that Jesus’ words ended the discussion: since Jesus said not to neglect the former – tithing – then no believer should neglect tithing.

Paul also uses the pattern of tithing under the law in 1 Corinthians 9:13-14, *“Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.”* Paul argues that just as the priests got their food from the tithes of the people, so the preachers should live the same way. This passage clearly shows the mentality of Paul and his understanding of carrying over the concept of tithing into the church.

Paul says, in 2 Corinthians 9:7, *“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”* The thing to be aware of in this verse is the context. The context for this verse is *not* the tithe – not support for the local church but raising support for the poor. The giving Paul is talking about here is not the tithe, but the giving that was supposed to be above the tithe to meet a need – the freewill offerings. The deeper issue here is where our heart is in our giving.

In Galatians 6:6, *“Anyone who receives instruction in the word must share all good things with his instructor,”* Paul uses a specific phrase, *“all good things,”* from Deuteronomy 26:11-12, which is about the Levites receiving the tithe – he is connecting the practice of giving to the teachers to the practice of the Levites receiving the tithe.

E. WHAT ABOUT NOT BEING UNDER THE LAW?

If we are no longer under the law, then why should we continue to tithe if it was part of the Law?

We are no longer under the Law, so is it now OK to murder or commit adultery?

There is a difference between what the Law regulates and what it reveals. What the Law

regulates is done away with in Jesus, what it reveals are timeless, eternal truths.

So, for example, the rituals have been done away with, but what was revealed in the rituals (God is holy, the standards of righteousness, etc.) remain. The wording of some of the laws are the same as the truths which are revealed in the law. So, for example, the Law about worshiping the Lord alone remains, as well as the Laws about not murdering, not committing adultery, not coveting, etc. because the wording of the law is the same as the truth revealed.

The laws about the tithes and offerings reveal how we are to approach our resources and the principles the Lord lays down about worship, idolatry, and how we are to meet needs with the resources the Lord gives us.

That tithing came before the Law and that it is affirmed by Jesus and is present in the New Testament strengthens that the tithe is still to mark a believer's life.

F. A HIGHER STANDARD

The higher standard that we are called to is that our giving is meant to be done from the heart. If we tithe simply to discharge a duty, and not to enter into worship, then we are missing the point.

This doesn't mean that we have to *feel* like it in order to give: sometimes our giving rises out of a heart of worship, and sometimes our giving is in order to lead us into a heart of worship and away from the idolatry of our money.

In Matthew 6:21, Jesus says, "*For where your treasure is, there your heart will be also.*" It is not just that our money reveals where our heart is – but that where we put our treasure is where our heart is. We give in order to worship -- as well as from a heart of worship. Scriptures make it clear that there is a fundamental connection between a person's spiritual life and his attitudes and actions concerning money and possessions. We are often quick to separate the two, but Jesus sees them as essentially related to one another.

If the kingdom of this sinful world, flesh, and devil can be pictured as a clenched fist -- grabbing, holding, hoarding, and never giving-- then the Kingdom of the Lord Jesus Christ can be pictured as an open hand. Freely our hands have been filled from above by the Lord's saving grace in Jesus. Freely therefore we are to give with open hand.

The Apostle Paul asks, in 1 Corinthians 4:7, "*For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?*" The early Christians in Acts gave freely, generously, above and beyond the tithe. Their hearts had been changed, they knew the principle of freely receive, freely give. In fact, we even read of the early Christians, even in extreme poverty, *pleading for the privilege of giving* (2 Corinthians 8:1-5). How strange that sounds to our

ears. But they knew His grace – and His grace changes our hearts -- and it is then not a burden to give, but a privilege and blessing.

This is why the statement, "Give till it hurts," is fundamentally wrong (some of us have a very low threshold of pain). If it still hurts to give, then it is revealing an idol in our lives -- if it still hurts, then we need to give more in order to break that idolatry. It is better to say, "Give and keep on giving till you get past the place where it hurts and into the place where it is a privilege."

Being under grace actually means that our standards are higher. Jesus raised the standards when it came to murder or adultery or taking an oath – He never lowered the bar (Matthew 5:17-48). But He also empowers us by his grace and the Holy Spirit to live as He calls us to live. The truth is the New Testament portrays the norm of Christian giving as far beyond the tithe. It never suggests the “floor” set by the tithe was eliminated, but simply that the “ceiling” of Christian giving was far above it.

Having been set free by Jesus and under His grace, we should be giving so far beyond 10% that there’s no need to even talk about it. In the most affluent nation in history it is amazing that we find it difficult to even *get to* where the poorest Israelite *began* in their giving. The average American “Evangelical Christian” gives under 3% combined to both their church and to help the poor.

G. HOW DO WE APPLY THIS TODAY?
Does it matter where I give my tithe?

Yes.

The Old Testament pattern of the tithing, in our context, would mean that the tithe goes to the local church (Acts 2 the money is laid at the feet of the Apostles) and the church then sends 10% on to the “headquarters” (which is what we do). The tithe should go to the center of God's program, which is the local church.

Then we are called to give beyond that 10% to help the poor or missionaries or to parachurch or church ministries (this is the kind of giving Paul is talking about in 2 Corinthians 9:7 -- raising support for the poor).

The tithe is not giving based on need, but giving as an act of worship, thanksgiving, and trust. The tithe, the 10%, went to the Church – not based on need, but on worship and thanksgiving and trust in the Lord because we know that He is good and faithful. The giving to help the poor, to build buildings or support missionaries, was the giving that was above and beyond the tithe. This giving is based on need.

The tithe is a way to worship, to give thanks, and to keep us from the idolatry of material

things. If we make our tithing about *need*, then it is about what we can accomplish (and feel good about what we are doing) and not about worship and trusting the Lord. To make this giving simply about *need* is to miss the worship we are called into and will leave us open to idolatry – in fact it reveals idolatry and a lack of trust and a desire to be in control in our lives.

When we think that our life comes from what we have, we miss the life He gives. We also miss the blessing and the honor to Jesus that comes from not holding tightly to the things of this world but letting go and using them for His Kingdom purposes.

We do what the World will never understand. We give what the World holds onto. Why? Because He first gave to us. He gave freely – and we are to do the same – in worship, with thanks, and trusting Him.

H. UNDER GRACE – ALL DONE TO THE GLORY OF GOD

2 Corinthians 9:6 says, *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”* Paul wants them to give cheerfully, not grudgingly, not because they are forced to give -- but he is strongly urging them towards generosity.

Another key verse in looking at giving in this context is 1 Corinthians 10:31, *“. . .whatever you do, do it all for the glory of God.”* We are not under the Law, but we do have a higher standard – whatever we do, however we handle our money, it is to be done to the glory of God.

A percentage is actually much easier to live by. Doing all to the glory of God calls us to examine *every aspect* of how we spend our money. Every financial decision, every penny we spend, is to be done in a way that glorifies God.

We have been set free from sin and the kingdom of darkness. We have *not* been set free so that we can go and be a slave to our “stuff.” We have been set free to serve – set free so that we can give freely and joyfully.

I. THE CHALLENGE

The challenge is to actually put this into practice.

The challenge is to go to the Lord Jesus, pray, and listen. Read the scriptures. Let Him tell you what you are to do with what He has given you, knowing the foundations which are set in scripture.

With all of our resources, we are to engage with God. We can't go forward based on what we used to do or what we did last year. What is He calling us to do with what He provides? Our giving should be at least the tithe (as an act of worship to the local church). If we give less than the tithe, we are going against so much of what scripture teaches.

We are to ask the Lord, and keep on asking, what we are to do. It is not that we give 10% and then walk away confident that we have “fulfilled our duty.” This is to be a relational decision – hearing from Him. What are the things He is calling you to give up? What are the things that He is calling you to take on?

Examine every aspect of how you use your resources.

Examine and pray – ask what He is calling you to right now and ask what He is calling you to in the coming year.

Then don’t stop. Monthly, weekly, daily – seek and be open to what Jesus will call you to do with the money that isn’t already set apart for giving.

When you see a need, don’t automatically assume that you are to meet it – or that you aren’t to meet it: engage with Him and listen.

When you see something you want to buy, don’t simply get it because you have the resources – or long for it because you don’t have the resources: engage with Him and listen.

What guides how we spend your money – what the World tells us or what the Lord tells us? What we want or what the Lord wants?

We must come before God and ask him to show us what it is that we worship, where we place our trust, what we hope for, where our heart is, and whether we are truly willing to trust him.

The act of giving is what can enable us to hear him – our actions can open our hearts to hear – this is why giving is one of the disciplines of the Christian life: it orients our heart. Sometimes we give out of a reality of what is in our hearts, and other times we give to orient our hearts rightly. The patterns and rhythms set in scripture are meant to orient our hearts and lead us into worship and deeper relationship with the Lord.

Engage with Him and listen – God deeply longs for the kind of relationship with us which keeps us listening to His heart. Engage in the patterns and rhythms of giving he has revealed – which orient our hearts. Then we are set free and reflect His glory more and more in this broken world.