

# WHERE YOUR HEART IS



Stories and Reflections on Giving Generously



THE CHURCH  
OF ENGLAND

DIOCESE OF NEWCASTLE

# PREFACE

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This series of eight short reflections, originally developed for Generosity Week in the Diocese of Newcastle, is designed to help us understand more deeply the link between personal financial generosity and growing in our faith as children and disciples of God, committed to His purpose as outworked through the mission of our local Church.

No-one should ever be pressurised or compelled to give away money, least of all by the church! And yet, despite this, Jesus is uncompromising in challenging us to lead lives of financial generosity.

It's easy to let talk of financial generosity pass us by. To simply say "this is not for me" and move on to the next thing. It can also be tempting to give out of compulsion, a mandatory requirement to be ticked off at the beginning of the month, a bit like paying the rent or some other necessary bill.

I urge you not to do either of these things. Instead, why not start – or continue – a journey of faith? Why not read these short reflections with an open mind and open heart? Be prepared to explore generosity in a new way. Laugh and cry as you consider the everyday examples and anecdotes included here. Let faith take root in your soul in a deeper way as you quietly respond to whatever promptings you may receive as you genuinely and prayerfully consider the different Biblical principles in each short chapter. May God bless you.

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ONE

# A PENNY FOR THE CAR

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When I was a child, the youngest of seven, my parents didn't have much money. My parents were honest people; they went to church every week but they were just poor. My older brothers and sisters tell me horror stories of the days our electricity was cut off because we couldn't afford to pay the bill and how they weren't able to go to school because they had no shoes. I think most of those incidents happened before I was born and by the time I came along, things had improved slightly. One thing I do remember though is that we didn't have a car. We couldn't afford it. Everyone else seemed to have one, just not us.

One day my Dad said he that if he and Mum saved up, and we were happy to go without certain things, forego our holidays, then in about two years' time, if we were careful and kept to our savings plan, we might have enough money to buy a car. Then Dad asked me if I would like to give him back 1p from my pocket money each week towards the savings pot. 1p was worth a lot more in those days and there were all sorts of interesting sweets like flying saucers, fruit gums and liquorice that a 10-year-old could buy for 1p! It meant I'd have to miss out but I really wanted my parents to have the car so I happily agreed.



I only got two shillings pocket money in those days, and for those who've never heard of old money, that's 24p. Each week my Dad would give me my pocket money in full and it was entirely up to me if I gave him 1p back - he never forced me. Sometimes I'd ask my Dad excitedly if we had enough money yet, but he'd shake his head and smile and say we had a lot further to go. Then one day he said he thought we were about half way there, and a few months after that he said we were getting close. And finally, one Saturday, he drove home in a car!

Now here's the question - do I think my 1p each week actually helped? I suspect not, but did it catch me up in the vision? Did it make me feel part of it? Absolutely! When that car came, I felt like I really had something to do with it. I'd contributed to it. I can remember that car, a Zephyr Zodiac and I can remember the registration number – VKK 592. I can't remember the registration number of any subsequent cars, but that first one was the vision I'd contributed too and had sacrificed for.

I once heard it said that when God gently suggests we should give, it's not so much that He needs to raise money, but that He wants to raise children. By children, I mean us. God wants to catch us up in what He's doing. The vision of our parish, our benefice, our diocese. God wants us to reach that point where we feel we "own" it. This is my parish, my benefice, my diocese. I'm contributing to the cost of our vision, our mission, our buildings, and our people. I believe God wants us to be thinking, "I own that and I am contributing to that!" I believe He is less concerned with how much or how little and more concerned about the attitude of heart that goes with it. He wants us to feel like we are part of something and we are contributing because we care about what happens.

It doesn't matter how little or much we give, when we invest in something financially, it becomes part of us. That's why Jesus said, "Where your treasure is, there your heart will be also." <sup>1</sup>

Let's take some time to consider what we are committed to. Is our faith a big part of our life? Is our treasure where our heart is? Are we contributing to what we believe in and is our contribution a genuine expression of our faith?

<sup>1</sup> Matthew 6:21

TWO

# "OWT FOR NOWT"

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There's an old Yorkshire saying that, "You don't get out for nowt!" Obviously, it means no-one should ever expect to get anything for nothing. But for Christians, I don't think that's true, as surely our calling is to give away, without expecting anything back?

Abraham was the father of the Jewish nation and his place as a man of God is recognised by three of the world's major religions. He was a man who was richly blessed by God but he was blessed so richly for a reason. It was never the intention that he should keep everything he owned to himself, be it his material possessions, or everything he knew about God. He was blessed in order to be a blessing to the nations around him. In short, he was blessed to be a blessing to others!

We see this briefly when God suggests to King Abimelek that he should go and see Abraham who would pray for him, and Abimelek would be healed.<sup>2</sup> Of course, God could have just touched Abimelek himself, but no, God, it seems, prefers to work through his people - Abraham and his descendants.

We too, the spiritual descendants of Abraham if you like, have been greatly blessed. We may not feel that we have a lot, but we do have one thing that is priceless - we have come to a position of having faith in God, the most valuable gift of all.

We could have all the money in the world and it wouldn't mean a thing without faith in God – a paraphrase of what Jesus himself said.<sup>3</sup>

If one of the reasons we are here is to bless others around us by acting and speaking on God's behalf, as his ambassadors, then that means giving away too, for nothing or "Owt for nowt!" Jesus put it this way, "Freely you have received, freely go into the world and give".<sup>4</sup>

It's often the case that our wider communities would like the church to be there for them when they need it, but aren't always willing to contribute to its upkeep. Rather than feeling a sense of frustration about this, I believe there's another way to look at it. Why not see our presence in communities as an opportunity to give, to be a blessing to those around us, without any expectation that our generosity should be acknowledged or rewarded in any way? Instead of begrudging the fact that people who have not yet reached a point of faith may not be willing to contribute to our presence in the community, let's instead embrace this as an opportunity to be a blessing to those around us, remembering God has given so freely, and so extravagantly to us.

Why not give something away, with no expectation of anything in return? Maybe a gift to a neighbour, a friend, or someone in your church. Rather than thinking, "What do they do for me, or why should I give?" Think instead, "Freely I have received."

Let's thank God for the fact that we have reached a point of finding faith and believing in Him. Whatever our story, whether we were brought up in the church, or came to faith through a specific event, or series of events, we have received this most precious gift freely. Let's allow that to be our motivation to give freely today and every day without expecting a thing back.

<sup>1</sup> Genesis 8:2

<sup>2</sup> Genesis 20:7

<sup>3</sup> Mark 8:36

<sup>4</sup> Matthew 10:8

## THREE

# CHIP OFF THE OLD BLOCK

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Many years ago, when our two daughters were teenagers, I remember my eldest trying to negotiate some issue with my wife. I can't remember exactly what the issue was, maybe it was about how late she could stay out, or what she could wear to a party. Either way, my wife was putting her foot down. My daughter, like most teenagers I'm sure, thought her parents were old, out-of-touch fogies who weren't living in the real world of today!

In desperation, the conversation not going her way at all, our daughter turned to my wife and said, "Mum, you're such a freak!" Exhausted by that line of attack, my daughter then turned to me to ask my opinion. Of course, I followed the same line my wife had taken, to which my daughter added "Dad, you're such a freak, too!" My response was this: "Jenny, if Mum's a freak, and I'm a freak, what do you think that makes you?" There was a short pause whilst the penny dropped. Then she cried out aghast, "oh no, I must be a freak too!"

It's an amusing story, certainly in our family, but it does also serve as a reminder to me that we are all created in the image of our overwhelmingly generous heavenly Father.

So, what does that mean? Theologian Bishop Tom<sup>1</sup>Wright, and indeed other theologians before him, use an interesting phrase to help us understand more deeply the nature of Jesus as Son of God. Tom suggests we consider the phrase "chip off the old block." It's an expression, an idiom of the English language, used to refer to someone who resembles one or both parents, either physically or in personality traits.



It comes from being able to tell the original larger piece of stone or wood from which a smaller piece has been cut, because it has the same grain, same texture, and fits back into its original perfectly.

Our Father in heaven is generous. Not just any old generous, but overwhelmingly and comprehensively generous. He creates us in his own image, and he calls us to be like him, reflecting his personality, his character, his values and his outlook.

For all of us, whether we give generously or not, it must always be our own choice. No one should ever force or pressurise us. We should never, ever, feel manipulated or cornered. Giving is about generosity. If my wife gives me a present, and says, “Well I had to, it’s your birthday and it comes round every year,” I don’t know if I’d feel that appreciative! But if she gives me a present and says, “I love you,” well that’s different. Yes, she may say it every year, and hopefully plenty of times in between, but it deepens the relationship between us.

However, if we count ourselves out of giving. If we say “Giving is not for me,” or “It’s not appropriate in my circumstances,” then there is the very real risk that we deny ourselves the opportunity to understand a very important part of God’s character and our calling as people created in his image.

I also believe that when we discover the spirit of generosity within us, ‘a little’ starts to go a long way, although I think this is something each of us must discover for ourselves. It’s not something someone should promise you only to find God has moved in another of his mysterious ways on this particular occasion.

Whether it’s the widow who poured out her oil for Elisha,<sup>3</sup> the boy who shared his loaves with Jesus,<sup>4</sup> or Corrie Ten Boon and her sister who shared a small phial of vitamin drops with other prisoners in a concentration camp during the war,<sup>5</sup> each found that what they gave just never ran out.

So let’s not exclude ourselves from the joy of discovering that we are created in the image of a generous God and be reminded that by giving generously we can discover a little more deeply something of the grace of Jesus.

<sup>1</sup> Hebrews for Everyone, Tom Wright

<sup>2</sup> Robert Sanderson’s “Sermons” 1621

<sup>3</sup> 2 Kings 4:1-7

<sup>4</sup> John 6:9

<sup>5</sup> Generosity Learning Hub (online): Surprised by Generosity

FOUR

# WHAT MAKES A FRIEND?

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What would you consider makes someone your friend? A real friend, not just someone who might give you the occasional 'like' on Facebook, but someone you can go to if you're struggling or need support. Someone you can trust, someone who will listen, someone who will be there for you unconditionally, and someone for whom you would be there for too.

It's one thing to have superficial friends, people who follow our social media, commenting on how nice our holiday looked, or how well our kids are doing, and all the things that are going well in our life. But what turns a person into a real friend? For me, it's about when we share things, go through crises together, support each other and have common experiences. That's what moves something on from a superficial relationship into a real friendship, learning to trust one another through experience.

I think it's the same with God. Our relationship with Him deepens as we start stepping out into the unknown, trusting him, and holding on to him through the difficult times we are experiencing. We begin to learn, not just academically, but deep in our heart, that He is a true friend.

When I was a child, we used to sing a song in my church youth group which went, "He owns the cattle on a thousand hills, the wealth in every mine."

Of course, the point the chorus makes is that God owns everything in the world, He made it. It's His! But if God is so resourceful and so powerful, if He has all this wealth to start off with, then why on earth does He need our money? Why should we give to God, if He already has everything He could possibly need? Well I'd like to offer two reasons.

Firstly, it seems God prefers to work through us to bring about His purposes. We see this clearly throughout the Bible. Perhaps my favourite Old Testament example is the Book of Ruth. Boaz prays that the Lord would provide for Ruth but then Boaz himself goes on to provide for her. He also comments that Ruth has taken refuge under the wings of the God of Israel but again we see Boaz himself offering protection by instructing his men not to harm her!<sup>1</sup> He clearly takes responsibility for what he asks God to do.

Secondly, for me anyway, giving to God is more about growing in personal discipleship than it is about God needing the value of our gift. When our giving is sacrificial, we are stepping out and learning to trust God, and giving Him the opportunity to let us see that He is a true and faithful friend.

If giving is not so much about God wanting to raise money, and more about Him wanting to raise children, then I believe He wants us to take those first few steps, tiny at first, as we start to learn to trust Him, but perhaps eventually developing into longer, more confident strides as our trust and friendship in Him develops.

Giving is like worship, or praise. It draws us into God's presence, and we emerge from that place of sacrifice knowing more clearly that God is God, and that we are choosing to live our lives trusting in Him.

When Paul was organising his collection for the Church in Jerusalem which was experiencing famine, the implication is that he intended to excuse the Macedonians from participating, because he knew they couldn't afford to give. But the Macedonians insisted. Paul writes, "For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people."<sup>2</sup> What a testimony!

So why not ask God for the opportunity to contribute to the mission of our own church. In doing so, we can take a few small simple steps of sacrifice that will deepen our relationship, strengthen our friendship and draw us closer to God, the author and perfecter of our faith.<sup>3</sup>

<sup>1</sup> Ruth 2:12-18

<sup>2</sup> 2 Cor 8:3-4

<sup>3</sup> Hebrews 12:2

## FIVE

# THE FAIR WEATHER CHRISTIAN

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A story is told of John Wesley, the great preacher and founder of Methodism, sailing to America, when a storm arose. The ship ran into difficulties and there was a very real risk it would go down with all those aboard losing their lives. Wesley worried and panicked along with most of the other passengers but noticed a group of Moravian Christians who instead of worrying like everyone else, were quietly kneeling and giving themselves to worship. This caused Wesley to write in his journal, "I fear I am a fair-weather Christian."<sup>1</sup> In other words, he acknowledged that it's easy to be a Christian when everything is going well, but does our faith still hold true when we hit whatever difficulties life may throw at us?

On that note, there's an old hymn called "For the Beauty of the Earth," the chorus of which goes, "Lord of all, to you we raise ... this our sacrifice of praise." The word sacrifice is sometimes replaced in more modern versions but I think the original writer had seen something, which perhaps those who favour the modern version are missing, that is, sometimes praise is a sacrifice. Likewise, those who prefer more contemporary songs may be familiar with the song "Blessed be Your Name" by Beth and Matt Redman, which includes a line about there being pain in the offering.



Whether we're more comfortable with the older traditional hymn, or the modern worship song, both express the same thought, that sometimes there is a sacrifice and it's painful to praise. In any aspect of our Christian life for that matter, it's not always easy and the truth is that most if not all of us will experience difficulty from time to time.

It's the same with giving. It's not always easy to give. Sometimes it's painful and sometimes it involves sacrifice. If our mind-set is that we will give from whatever we have left over, then if there is nothing left over, we won't give. But that means we're missing something. We're missing the beauty of making a sacrifice and allowing our giving to be part of our worship, delighting and deepening our relationship with God.

Of course we can't give what we haven't got, and no-one should be telling any of us how much or how little to give. This is between each of us as individuals and God. My suggestion is simply that there is a new level of worship to be experienced, a new depth of God to explore, when our giving involves an element of sacrifice, of making the decision to go without something else. Maybe it will remind us of the sacrifice Christ himself made for us? Maybe it will draw us towards a simpler and purer life? I don't know, but what I do know for sure is that giving which involves an element of going without something else, is worship, and valued highly by God.

Another way to look at it is this. If we are struggling financially, which a great many are at the current time, then it is possible our community, the people our church are trying to reach out to, are struggling even more. It is a time to recognise there is even more need, even more to do, and we the Church, God's ambassadors on earth, must address this.

In one of my previous jobs, the Sales Director had a line he used regularly, "When the going gets tough, the tough get going." In other words, when things were difficult, he expected more of those who were really committed to his team. Well, that was sales. This is church. Here, there must be no compulsion, no pressure.

So let's give whatever is in our heart, and if that means sacrificing something else, in order to give, or to give a little more, then we can be assured, not only will God see it, but He will delight in it.

<sup>1</sup> <https://www.biblicalleadership.com/blogs/2-lessons-learned-from-failure>

## SIX

# THE 50P GIVER

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Many years ago, I was part of a leadership team of a church in south east London. There was a man in our church who genuinely did not have much money. He didn't have a good job and he struggled to pay the rent on his bedsit and make ends meet. These facts were not in dispute, we all knew that. He was a great guy and a very dearly appreciated member of our church.

So when he said to me one day, "I can't give to the church, I simply don't have enough money," my inclination was to simply completely accept it, and say "of course not, it doesn't matter." But one of my fellow leaders was with me and he interjected with a slightly different line. He said, "What about 50p? Could you manage to give 50p a month?"

My friend readily accepted that he could and pointed out he could merely skip coffee one day (in those days you still could get a coffee for 50p!) He responded joyfully as he hadn't thought about giving just 50p before. Yes, he would start giving 50p.

I think however, he must have skipped coffee more than once a month, because in fact, he started by giving £2, and soon that went up to £10 a month, and then it went up even more. My guess is that he never became the biggest giver in the church, in monetary terms anyway, but his gift was a blessing both to him and to us.

I believe the realisation that he could give, and would give – even if just 50p a month, caused something to shift. Thanks to the interjection of my fellow leader, the mind-set of “I can’t give,” had been broken. The truth is, all of us can give something. It may not be a lot, but that doesn’t necessarily matter. It’s the spirit, or attitude of giving that is important. It’s about people who just look to give what they can, where they can. People wanting to count themselves in no matter how big the justification to excuse ourselves may be.

It’s so interesting to note Jesus’s response to the widow who gave two mites at the temple. A mite is one eighth of a penny. Even in Jesus’s day, that would not have been a lot. Yet Jesus remarked on it. He said, “This poor widow has put more into the treasury than all the others. They others all gave out of their wealth, but she, out of her poverty, put in everything—all she had to live on.”<sup>1</sup> Her offering was acceptable to the Lord and that surely is what we desire for any expression of our worship, be it singing, prayer or anything else. We want whatever we bring to be acceptable to Him. The widow’s mites were, and so I believe was my friend’s 50p.

In human terms, we might well think that for just two mites, it’s not even worth putting the offertory plate out. Well it was for the widow, and it was for Jesus. Giving is not just about raising money, it’s about expressing our commitment to the cause, and saying “I’m part of this.” It’s why the Macedonian Christians pleaded with Paul to allow them to participate in the collection he was organising for the Church in Jerusalem.<sup>2</sup> Even though Paul seemed willing to exclude them because of their own hardship, they didn’t take that offer. They wanted to give and understood that giving together is part of our communion together. We are one Church, one mission, with one financial need, to which surely, none of us would wish to opt out of.

Of course, generous giving comes in many other forms; giving time, sharing skills, speaking generous words, performing generous deeds. A healthy, thriving church can only be sustained through all forms of giving. But is there is a real risk that excelling in one area may lead to other forms of giving being closed off. Could we be excluding ourselves from financial giving too easily?

So let’s consider if there is something, no matter how big or small – like my friend’s workplace coffee – that we could manage without? Let’s start or continue on a journey of financial generosity with God, and see where it will lead.

<sup>1</sup> Mark 12:43-44

<sup>2</sup> 2 Cor 8:4

# SEVEN

## A WORD IN SEASON

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Generosity is about more than money and wealth. In fact, I believe financial generosity is just an outworking, or natural consequence of something much more important - a generous spirit. To that end, a generous spirit is rarely more apparent than when we speak kindly to others, when we're generous with the words we choose.

Many years ago, I spent three months working in Hong Kong. The church I attended whilst I was there had a motto, a value if you like, that they lived by. They expected everyone who came to their service on Sunday mornings to be ready to say something from God to someone else, and be ready to receive something from God through another person.

I remember sharing this with a friend when I was back in the UK. His initial reaction was that the idea was quite ridiculous! He pointed out that in most churches, usually only five or six people at best had the opportunity to say something from the front on any given Sunday. He felt it was simply raising expectations that could not be fulfilled and aside from that, many people just would not feel comfortable speaking publicly in this way.



But I think my friend was wrong. He wasn't considering how we say hello to the person sitting next to us, or the person we meet over coffee at the back of church. It's not always the initial "How are you?" that counts, it's what is said next. The first answer is usually "Fine thanks." Yet do we catch the doubt, the hesitancy, the over-confidence, a subtle sign that in fact things are not ok at all? And if we do, what do we say next?

When a person walks into a church for the very first time, perhaps if they've just moved into the area or are looking for a new spiritual home, it may not be the sermon that week that makes them decide whether to come back again. It may have more to do with the rest of us and how we greeted that person. Were we friendly, encouraging and interested, or were we cliquey and too busy with our own agendas? It is a responsibility that rests on all of us, to be warm, kind and generous with our words.

Of course it's not just in church. We meet people in all sorts of contexts: at work, at the supermarket checkout, at school or college, or our neighbours.

My wife Kay and I were travelling once and stopped overnight at a hotel where we had dinner that evening. We noticed our waitress had a slight limp, yet despite this she was still working really hard, rushing around from table to table, tending diligently to all the customers. Kay said to the waitress, "You're doing a really good job. I can see you really care about your customers." Immediately a tear came to this woman's eye. She told us that in fact it was her first evening back at work after several months off with depression. She hadn't been sure if she could make it through her first evening shift. She had left her coat near the door, ready, in case she needed to rush out and go home mid-shift. Kay's affirming words had really encouraged her. Later, as we left, Kay went and had a few more words with her, and told her whoever she was, whatever her background or beliefs, whatever had triggered the depression, God loved her and believed in her.

In Psalm 19, David writes "Let the words of my lips and the meditations of my heart be acceptable in your sight O Lord, my strength and my redeemer."<sup>1</sup> So, let's make that our prayer too, as we seek to be generous and affirming with what we say to others.

<sup>1</sup> Psalm 19:14

# EIGHT

## THE SHORT WALK TO TALK

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I guess we're all familiar with the parable of the 'Good Samaritan'. Jesus tells the story to explain what it means to be a good neighbour. Within the parable are some wonderful examples of generosity. The Samaritan doesn't just give his money and possessions, he also gives his time. He stops. He's not too busy to help. He allows his own schedule to be interrupted.

If a person needs help, or someone to talk to, would we have time? Or are we too busy, always in a rush, unable to listen properly to catch the tone or expression in someone's voice that indicates there is a problem - that everything is not ok?

The church I'm part of used to run a drop-in centre on our local high street, where people would come if they needed support applying for benefits, help to create a CV, or to search for a job. Over the nine years it ran, we had more than 20,000 drop-in visits, often the same people coming back day after day, in need of help and support.

As it happened, we also used another room in the same premises as a church office and we held our team meetings there at 10 o'clock every week. The office was just a short five minute walk along the high street from where I lived.

Over the years, I found that almost every time I walked up the high street, I would see one of our regular drop-in users, who would invariably want to stop and chat for a while.

Sometimes elated, if they had a job interview, but more often depressed and despondent if they had received a rejection or a benefit decision hadn't gone their way. Sometimes it was just to thank us for being there to help or to ask why we gave up our time to volunteer in this way.

So I had many very interesting conversations, once or twice in fact to the point that I was able to invite people to church on Sunday. Well you might think this sounds great, but the problem was, I always arrived at our team meetings late, usually by 10 or 20 minutes. My excited excuses, "I've just had a really good chat with so and so," or "I just met someone else and have invited her to church on Sunday," were ok to start off with, but eventually it dawned on me that I wasn't respecting the fact that others had been sitting around waiting for me.

So I began to realise I needed to intentionally allow more time. Yes it only took me five minutes to walk up the high street, but given that I met someone virtually every single week, it was obvious that I needed to allow extra time and make a point of building this into my schedule.

Another story goes back to a time when my wife and I first joined a church in London. Our teenage daughter had stopped attending church a few years earlier but asked if she could come with us to this new one. Of course, we were delighted but we knew it wasn't easy for her. She was at the age when it wasn't cool to sit with parents, and the other people her age were perhaps a little slow to welcome her in and let her join their crowd.

One day the speaker asked us all to find a person we knew and discuss something he'd just said. Having no-one to speak to, our daughter just froze. However, an older lady, a retired teacher in fact, sitting right over the far side of the church seemed to read the situation brilliantly. She came over, just to talk to our daughter and simply asked, "How did you do in your exams?" It wasn't what the speaker had asked us to discuss, but it was a subject area they had in common so our daughter spoke excitedly about her results, the awkwardness of having no-one to talk to, gone.

I'm not sure if our daughter would have carried on coming to church if that lady hadn't got up and walked over. It's not always what we have to say that counts. It's being willing to have the time to say something - to see a situation, an awkwardness, a loneliness, and being ready to step in.

The Good Samaritan gave up his time to walk across the road. The retired teacher gave up her time to walk across the church. So let's think about what we can do, to have time for anyone who might need us, and to be the ears of Jesus today and every day.

“For where your treasure is, there  
your heart will be also.”

Matthew 6: 21 (NIV)



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