



Tithing/Giving

Chapter 3

Tithing/Giving

There are approximately 2,350 verses in the Bible that concern money and possessions. Around three-fourths of the parables from Jesus deal with money. Money is a common thread that permeates through different societies, different cultures, and different ages. Money is neither good nor evil. It is what we do with money that is important. Money can be fleeting—the whole tendency of our material possessions is to shackle us to this earth. Upon death, all material possessions will be left behind. God’s unconditional love is the only secure promise in our lives.

God is the owner of all things, including your money. *“The earth is the LORD’s and all that is in it, the world and those who dwell therein”*—Psalms 24:1. King David said, *“Thine, O LORD, is the greatness, the power, the glory, the splendour, and the majesty; for everything in heaven and on earth is thine; thine, O LORD, is the sovereignty, and thou art exalted over all as head. Wealth and honour come from thee; thou rulest over all”*—1 Chronicles 11–12. We are stewards who manage the resources entrusted to us by God. A steward has responsibility to the owner to manage those resources to the best of his or her ability. God wants us to prosper, to be successful, and to have rewards. The tithe belongs to God; it is our spontaneous response to the majesty of God. Jacob said, *“And of all that thou [God] givest me, I will without fail allot a tenth part to thee”*—Genesis 28:22. *“All good giving, every perfect gift, comes from above, from the Father of the lights of heaven”*—James 1:17. We should give cheerfully. The philanthropist Michael C. Carlos once said, “In this great country of ours, I do not consider it an obligation to give. I consider it a privilege.”¹ When you give, give freely and unconditionally. *“When you do some act of charity, do not announce it with a flourish of*

¹ Michael C. Carlos, *A Private Philanthropist*, Atlanta Journal-Constitution newspaper article.



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trumpets, . . . your good deed must be secret, and your Father who sees what is done in secret will reward you”—Matthew 6:2–4. God gives his free gift of Grace unconditionally out of his love for you. You should give your tithe unconditionally out of your love for God. In sharing with others, we find fulfillment for ourselves and reason for being. When we give to a worthy cause, we make the world a better place. We can give without loving; but we cannot love without giving. Generosity is using material wealth for eternal spiritual growth.

“You shall bring the choicest firstfruits of your soil to the house of the LORD your God”—Exodus 34:26. Return to God what belongs to him first. Then, you can move on to the handling of the remainder of the finances. God has a promise for us: “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it”—Malachi 3:10 (King James Version). Obedience out of love has a reward from the Master. God’s resources are limitless. God wants to share those resources with you. “Give, and gifts will be given you”—Luke 6:38. The tithe does not just involve money. It also involves witness and service. God wants us to share our time, talent, and money. God can take a seemingly small contribution from man and compound it into huge benefits for mankind. John 6:1–13 tells the story about Jesus and his disciples on the shore of the Sea of Galilee. About 5,000 men were there to listen to Jesus. Everyone needed to be fed. A boy provided five barley loaves and two fishes. Jesus magnified the boy’s seemingly small contribution and fed them all. Everyone ate as much as they wanted and afterward they filled twelve baskets with the uneaten barley loaves. The Lord has need of your tithe. God can multiply it infinitely. No matter how small your contribution, it can make all the difference in God’s hands. Never underestimate the worth of your time, talent, and



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money to the Kingdom of God. God is powerful, and God can work miracles through you. “Now he who provides seed for sowing and bread for food will provide the seed for you to sow; he will multiply it and swell the harvest of your benevolence, and you will always be rich enough to be generous”—2 Corinthians 9:10–11. “Sow bountifully, and you will reap bountifully”—2 Corinthians 9:6. Jesus was quoted in Acts 20:35 as saying, “Happiness lies more in giving than in receiving.”

Is it realistic to think that poverty can be eliminated? Jesus said, “You have the poor among you always”—John 12:8. God does not expect you to give everything to the poor; God does expect you to do what you can. The Apostle Paul said, “Give according to your means. Provided there is an eager desire to give, God accepts what a man has; he does not ask for what he has not. There is no question of relieving others at the cost of hardship to yourselves; it is a question of equality”—2 Corinthians 8:12–14. Paul also said, “Each person should give as he has decided for himself; there should be no reluctance, no sense of compulsion; God loves a cheerful giver”—2 Corinthians 9:7. “Faith; if it does not lead to action, it is in itself a lifeless thing”—James 2:17. Faith in God should result in the sharing of your time, talents, and money. Giving is a means of sharing love. As God provides for us, we need to help those who are less fortunate. There is a God given urge within us to give. “God so loved the world that he **gave** his only Son”—John 3:16 (emphasis mine). It is not a gift unless it cost us something. When we give, we become more like God.

The average American household contributions, excluding households that made no donations, were as follows:



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<u>Year</u>	<u>Amount of Contributions¹</u>	<u>% of Household Income¹</u>	<u>% of U.S. Households¹</u>
1987	\$790	1.9%	71.1%
1989	\$978	2.5% ^{1, 2}	75.1%
1991	\$899	2.2% ^{1, 2}	72.2%
1993	\$880	2.1% ^{1, 2}	73.4%
1995	\$1,017	2.2%	68.5%
1998	\$1,075	2.1%	70.1%
2000	\$1,620	3.2%	89%

Some other Independent Sector findings:

1. 69% of U.S. households contributed to charity; 27% of those contributing claimed a tax deduction.
2. Most volunteer time is concentrated in religious, educational, and youth development.
3. When the under-asked populations are contacted by charities, 85% respond; when not asked, only 44% give.

Some other findings from the Gallup Organization surveys:

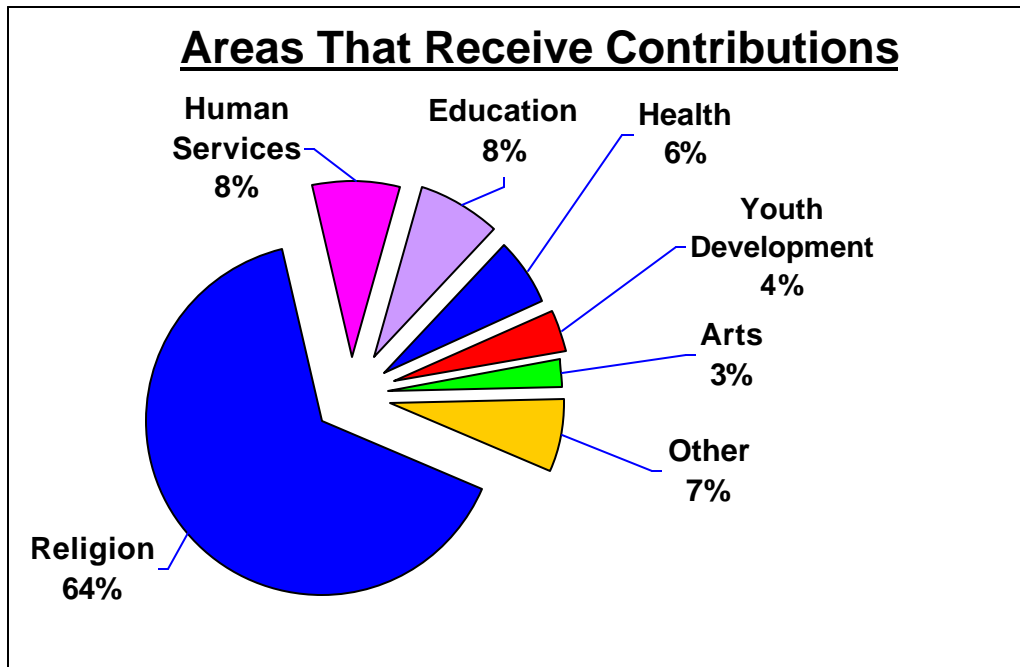
1. In 1991, 51% of Americans did some volunteer work with an average of 4.2 hours per week.
2. Households with incomes less than \$10,000 gave 4.3% of their income to charity in 1996; households with incomes between \$40,000 and \$50,000 gave 1.3%; households with incomes over \$100,000 gave 3.4%—the lowest income group gave the highest percent of income (proof that giving is a matter of commitment versus a matter of surplus).

Also, according to the Gallup Organization findings, the following breakdown is where the contributions went to in 1989:

¹ Figures from Independent Sector, a nonprofit group conducting biennial surveys of giving (1997 information is not available).

² Gallup Organization survey results—error rate + or -3%.

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A good place to give is to your own church and other nonprofit, tax-deductible charitable organizations.

The aforementioned percentages indicate that the average household is well below the actual tithe percentage of 10% or more. A modern day strategy that can help increase contributions is called “the blessing of percentage giving.” In percentage giving, you commit to put the Lord first in your life and first in your finances. You calculate what percentage of your income you gave to the Lord during the prior year—for example, 1%, 2%, 3%, 5%, or more. Pray to God to seek guidance in what percentage the Lord would have you give in the coming year. Gradually, you strive to increase your prior year’s giving a percent or two until you reach the tithe of 10% or more. Investing in the Lord is the most important investment you will ever make!

When you give, give unconditionally without expectations of receiving something in return. That does not mean that you should give unwisely. You should expect the receiving organization to accomplish as much good with your contributions as possible. That necessitates some preliminary investigation before making your contributions.



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The Internal Revenue Service recognizes more than 20 kinds of organizations that are not required to pay federal income taxes. Both tax-exempt and tax-deductible organizations are nonprofit. Donations to them are not necessarily tax deductible. Tax-exempt organizations might include chambers of commerce, labor unions, social clubs, sports clubs, and so on. These organizations are tax-exempt but not tax-deductible organizations. Unless an organization is a tax-deductible organization, you generally cannot deduct any of your contributions to them from your taxes. Tax-deductible organizations are also tax-exempt. There are more than 600,000 tax-deductible organizations—referred to as 501 (c) 3 organizations—nationwide. There are an additional 30,000 new tax-deductible organizations every year. Many tax deductible 501 (c) 3 organizations promote religious, scientific, or literary education activities; or fighting disease, hunger, cruelty to children or animals; or providing housing for the homeless. To be a charity, the organization must meet the Internal Revenue Service guidelines for a tax-deductible 501 (c) 3 organization, not just a tax-exempt status. Only then is your donation considered tax deductible. Charitable deductions can only be claimed by itemizing them on your tax return. You need written acknowledgement from any single charity for a donation of more than \$250—cancelled checks are not sufficient to substantiate large contributions. It is the responsibility of donors by the time they file their taxes to obtain a written statement from the charity detailing their contributions unless the charity reports the information directly to the Internal Revenue Service. If your gift involves the donation of real estate or other property, you may have to get a formal appraisal for tax purposes.

You can only deduct charitable donations that have been made by December 31 of the deduction year. When calculating your charitable deduction, you must deduct the value of any benefit you might have received from the charity. For example, if you attend a



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fundraising dinner for a charity and you donate \$200 and receive a meal valued at \$50, the deductible portion of your donation would amount to \$150. Charity donations can usually only be claimed when you purchase something if the donation amount exceeds the fair market value of the item purchased. For example, if you give an organization \$25 for a box of candy that normally sells for \$15, you are only entitled to a \$10 tax-deductible donation. The Internal Revenue Service normally only considers the portion above the fair market value of the item to be tax deductible. Your time and labor are not deductible when helping a charitable organization; however, you should keep records of any out-of-pocket expenses such as transportation, parking, and phone bills that do qualify as charitable deductions. If you donate used items to a charity, you will be entitled to the fair market value of the goods, which is usually what they would sell for in thrift shops.

Giving appreciated assets such as stocks or mutual funds is a great way to get a bigger tax break than giving cash. In addition to getting a deduction for your charitable contribution, you avoid the capital gains tax on the appreciation. A gift of stock can be a more cost-effective way to make a charitable contribution than giving cash. For example, assume you donate stock worth \$1,000 that you held for more than 1 year that originally cost you \$200. The stock appreciated \$800. Also, assume that you are in the 28% tax bracket and 15% capital gains tax bracket. The following is the effect of making a cash contribution versus making a stock donation:



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	Cash Gift	Stock Gift
Value of the Gift to the Charity	\$1,000	\$1,000
Income Tax Savings to the Donor	\$280	\$280
Capital Gains Tax Savings to the Donor	\$0	\$150
Total Tax Savings to the Donor	\$280	\$430
Cost of Gift to the Donor	\$720	\$570

By giving stock instead of cash, the donor saves \$150 on the cost of the gift (\$720 - \$570 = \$150); the donor avoids the tax on the gain he would have incurred had the donor sold the stock outright. If your brokerage holds the securities, instruct your brokerage to electronically transfer the securities to your charity. You may need to contact the charity to get their broker information, routing number, account number, and taxpayer identification in order to complete the wire transfer. Be sure you have held the appreciated assets for more than 1 year; otherwise, your gift will be limited to what you originally paid for the assets instead of the appreciated value. If the assets have lost value, it is better from a tax standpoint to sell the assets, claim the loss on your taxes, and then give a tax-deductible cash contribution to your charity.

For assistance in determining the benefits of making noncash versus cash donations, please complete the following steps:


1. **Open the “SS10 Calculator-Noncash Charitable Contribution.xls” (Spreadsheet 10 Calculator).**
2. **Click “Yes” to enable macros, if necessary.**
3. **Fill in the required information in each white cell (you may tab from one white cell to another).**
4. **After completing the information in all of the white cells, press “Tab,” then click on the “MMW Recalculation Button”—the spreadsheet will make the remaining calculations for you. You may also update calculations by pressing the “Ctrl + m” keys on your keyboard (the “m” stands for “Making Money Work”) anywhere in the worksheet. Make a mental note of the “Ctrl + m” shortcut—it can be used with all the worksheets throughout this instructional tool. The “Ctrl + m” shortcut is extremely useful when working with larger worksheets.**
5. **After completing the form and making your contribution, save a copy of the form—it will assist you when completing your tax forms.**



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Figure 3.1 Calculator to Determine Your Noncash Versus Cash Giving Benefits
 Fill in the white cells (tab from cell to cell).

Click on the "MMW Recalculation Button"

Noncash Charitable Contributions	
<i>FILL IN THE WHITE CELLS, THE REST OF THE CELLS WILL BE CALCULATED FOR YOU (Fill In The White Cells, Press Tab, Click On The "MMW Recalculation Button" or press "Cntrl + m")</i>	
Comments:	 <input type="button" value="MMW Recalculation Button"/>
Name and address of the donee organization*:	<input type="text"/>
Description of donated property*:	<input type="text"/>
Date of the contribution*:	<input type="text"/>
Date acquired by donor*:	<input type="text"/>

e.g.
 Name and address of the charitable organization

e.g.
 100 shares of Coca-Cola common stock.

If not held by donor for more than one year, then the donor is limited to only what they paid for the assets instead of the appreciated value in regards to a tax deduction.

Date acquired by donor*:	<input type="text"/>	the appreciated value in regards to a tax deduction.
Donors cost or adjusted basis*:	\$0.00	
Fair market value*:	\$0.00	e.g. If 100 shares originally purchased at \$25.00/share, then 100 x \$25.00 = \$2,500.00
Donors Federal Tax Bracket:	0.00%	
Donors State Income Tax Bracket:	0.00%	e.g. If 100 shares selling at \$55.00/share on donation date, then 100 x \$55.00 = \$5,500.00
Donors Long Term Capital Gains Tax Bracket:	0.00%	



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	Sell Asset & Gift Net Proceeds	Compared To	Noncash Gift Of Asset Directly To The Charity
Original Value Of The Asset:	\$0.00		\$0.00
Income Tax Savings To The Donor (Federal & State):	\$0.00		\$0.00
Capital Gains Tax Savings:	\$0.00		\$0.00
Total Tax Savings:	\$0.00		\$0.00
Cost Of The Gift To The Donor:	\$0.00		\$0.00
Net Proceeds To The Charity:	\$0.00		\$0.00

*(After Completing This Form, Give A Copy To Assist You When Completing Your Taxes; * Above Indicates Information Needed For Tax Preparation)*

The calculator will complete these cells for you.

Figure 3.2 “Noncash Charitable Contribu (2) Sheet”: Hypothetical Example of a Completed Noncash Charitable Contribution Form

Noncash Charitable Contributions

FILL IN THE WHITE CELLS, THE REST OF THE CELLS WILL BE CALCULATED FOR YOU
(Fill In The White Cells, Press Tab, Click On The "MMW Recalculation Button" or press "Ctrl + m")

Comments:

Giving Stock Versus Cash Analysis

MMW Recalculation Button

Name and address of the donee organization*:

Description of donated property*:

Date of the contribution*:

Date acquired by donor*:

Donors cost or adjusted basis*:

Fair market value*:

Donors Federal Tax Bracket:

Donors State Income Tax Bracket:

Donors Long Term Capital Gains Tax Bracket:



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	Sell Asset & Gift Net Proceeds	Compared To	Noncash Gift Of Asset Directly To The Charity
Original Value Of The Asset:	\$5,697.00		\$5,697.00
Income Tax Savings To The Donor (Federal & State):	\$1,936.98		\$1,936.98
Capital Gains Tax Savings:	\$0.00		\$151.80
Total Tax Savings To The Donor:	\$1,936.98		\$2,088.78
Cost Of The Gift To The Donor:	\$3,760.02		\$3,608.22
Net Proceeds To The Charity:	\$3,760.02		\$5,697.00

*(After Completing This Form, Save A Copy To Assist You When Preparing Your Taxes; * Above Indicates Information Needed For Tax Preparation)*

Noncash Charitable Contribution Noncash Charitable Contribu (2) /

The cost to the donor is less when giving the stock directly to the church.

The church receives more of the net proceeds when you give the stock directly to it.

Gifts of appreciated assets are not subject to capital gains taxes. The income tax itemizing donor receives an income tax charitable deduction for the full market value of the asset. Before making noncash gifts directly to your charity, consult your CPA, tax attorney, or other financial advisor regarding important tax implications for your situation.

Consider including God in your estate planning. It could be as simple as a provision in your will that 10% of the value of your estate be donated to the church holding your membership at the time of your death, or even 10% of your liquid assets.

Numerous agencies track charities to evaluate them on program spending as a percentage of income. These agencies can provide you with valuable information to help you make sure your donations go to honest charities that are efficient in getting help to the needy as opposed to spending excessive amounts of your contributions on executive salaries and administration. Experts consider the percentage of a charities' income that goes toward good works as the best indication of how efficiently the charity manages its resources. The National Charities Information Bureau has established standards calling for a minimum of 60 cents out of each dollar that a charity should be utilizing for true charity purposes. Money magazine ranked the largest 25 charities by the average



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percentage of their income spent on programs from 1993 to 1996.²

<u>Number</u>	<u>Charity</u>	<u>Program Spending as % of Income</u>	<u>Number</u>	<u>Charity</u>	<u>Program Spending as % of Income</u>
1.	American Red Cross	91.5%	14.	World Vision	78.5%
2.	Catholic Charities USA	87.7%	15.	March of Dimes	77.2%
3.	Salvation Army	85.8%	16.	Girl Scouts of the USA	76.8%
4.	Campus Crusade for Christ Intl.	83.9%	17.	Metropolitan Museum of Art	76.8%
5.	YWCA of the USA ³	83.8%	18.	American Heart Association	76.6%
6.	Goodwill Industries International	83.4%	19.	American Lung Association	76.6%
7.	Nature Conservancy ⁴	83.0%	20.	Boy Scouts of America	76.5%
8.	Planned Parenthood Fed. of America	80.5%	21.	Muscular Dystrophy Association	76.5%
9.	Habitat for Humanity International	80.4%	22.	American Cancer Society	70.2%
10.	Christian Children's Fund	80.3%	23.	Disabled American Veterans	58.5%
11.	National Easter Seal Society	79.8%	24.	ALSAC-St. Jude Children's Hospital	54.9%
12.	Boys and Girls Clubs of America	79.7%	25.	Shriners Hospitals	36.6%
13.	Focus on the Family	78.6%			

As you can see, program spending as a percentage of income among the top 25 recipients of donations ranged from 36.6% to 91.5%. The average of the 100 biggest groups was 78.4%. You may request that a charity send you their three most recent federal tax returns (Form 990) and/or their most recent annual report at no charge other than postage and copy cost in order to review their financial statements.

Reputable charities with nothing to hide are glad to provide you with written information on the charity's programs, goals, and finances. You may also want to check

² Ellen Stark, Money Magazine, *Red Cross ranked most efficient of major charities*, Atlanta Journal-Constitution article, November 4, 1996.

³ The data on YWCA was for the year 1995 only.

⁴ Nature Conservancy program figures include land purchases.



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to see if your charity meets the standards of the leading agencies that keep track of national charitable organizations:

<u>Name & Address</u>	<u>Phone Number</u>	<u>Website/Email</u>
BBB Wise Giving Alliance 4200 Wilson Boulevard, Suite 800 Arlington, VA 22203-1838	703-276-0100	www.give.org give@cbbb.bbb.org
The American Institute of Philanthropy (AIP) 3450 Lake Shore Drive, Suite 2802 Chicago, IL 60655	773-305-0414	www.charitywatch.org aip@charitywatch.org
<i>Also, for a religious charity, you can check with:</i>		
The Evangelical Council for Financial Accountability Box 17456 Washington, DC 20041	800-323-9473	www.ecfa.org info@ecfa.org

The BBB Wise Giving Alliance gives useful charity organization reports from the National Charities Information Bureau and the Council of Better Business Bureaus' Foundation and its Philanthropic Advisory Service. The National Charities Information Bureau is a nonprofit organization that develops standards for charitable organizations, produces reports on national charities based on the standards, and informs the public regarding methods of assessing the performance of all charitable organizations. The American Institute of Philanthropy grades charities with letter grades such as "A," "B," "C," "D," and "F." The Evangelical Council for Financial Accountability believes that the general and administrative overhead percentage can be a measure but should not be the measure or "primary barometer to gauge the efficiency or effectiveness of a ministry." "Rather each organization is encouraged to define the accomplishment of its mission through accountable reports." Some organizations by necessity may have more overhead and administrative costs than others. A combination of reviewing the program



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spending as a percentage of income, the financial statements, and a review of the organization's mission accomplishments should give the donor a better gauge on a charitable organization's effectiveness. You may also check with your local Better Business Bureau and the Secretary of State's office; however, a charity's registration with the state does not guarantee it is legitimate. If the charity is not registered with the state, then there is a good probability it is not legitimate.

The following are some wise giving suggestions. Do not give cash. Make your check or money order out to the charity, not to the individual collecting donations. Only give out your credit card number or bank account number to charities you are certain are legitimate. Never give out personal information to unknown telephone or Internet solicitors or other strangers. Get a receipt to document your giving when preparing your taxes. Always get written materials from unfamiliar charities and research their legitimacy before donating. The Internal Revenue Service can disallow tax deductions made to fraudulent organizations for up to 2 years after you make the donation. It is important to do your homework up front or your donation could cost you more money later on. If you are solicited by phone by an unfamiliar charity, ask them to mail you their literature. If solicited on the street, ask for a brochure about the charitable organization. Gather the information from all solicitations, research the charities, and then decide which ones you choose to give donations. If solicited to buy products to help a good cause, ask what portion of the proceeds is actually donated to the charity. Sometimes the percentage can be quite small. If a solicitor is asking you to buy a candy bar for \$5.00 and only \$0.50 goes to the charity, your dollars will be better spent making a direct contribution to the charity yourself instead of possibly getting a product you do not want.



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If you receive a telephone solicitation, ask the telemarketer if he or she is a volunteer, a paid employee, or a professional fundraiser. If he or she is a professional fundraiser, definitely ask what portion of the donations actually goes to the charity—in many cases the percentage can be very small. Also ask if the Internal Revenue Service recognizes the donation as tax deductible. If not, your contributions are likely to be used more effectively elsewhere. Direct contributions to the charitable organization as opposed to the fundraisers might be a wiser use of your contributions. If you receive unordered items such as cards, stamps, address labels, or pens enclosed with a charitable appeal, you are under no obligation to pay for the items nor are you under any obligation to return the items.

If possible, volunteer to do some work for the organization before making a contribution so you can see if the organization is achieving its established goals and purposes.

If telemarketers or other solicitors use pressure tactics such as intimidation, threats, or repeated harassing calls, report them to your Better Business Bureau or report them to your state's attorney general. If you suspect an organization or offer to be fraudulent you might contact the following:

1. Government Guide: Consumer Protection Agencies, www.governmentguide.com (click on "Consumer Services," and then click on "Consumer Protection"). Provides information on federal, state, and local agencies involved in consumer protection and industry regulations.
2. National Fraud Information Center, 1-800-876-7060, www.fraud.org. Provides information concerning misleading offers nationwide and what to do about them.
3. Your Better Business Bureau, www.bbb.org
4. The National Charities Information Bureau, 212-929-6300, www.give.org. Provides information on national charities.
5. The U.S. Postal Inspection Service,



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www.usps.gov/websites/depart/inspect/welcome.htm
Fights mail fraud.

God can accomplish great works through your generous support of charities that meet essential standards and are worthy of your contributions. You too will be blessed through the giving of your time, talent, and money. At sixteen years of age, William Colgate left home with all of his earthly possessions in a bundle he could carry in his hand. He told an old canal-boat captain that his father was too poor to support him. He also said he knew how to make soap and candles. The captain knelt and prayed for William and told him, “Someone will soon be the leading soap maker in New York. It can be you as well as someone else. Be a good man, give your heart to Christ, pay the Lord all that belongs to Him, make an honest soap; give a full pound, and I’m certain you’ll be a prosperous and rich man.” William arrived in New York City, he joined a church, and he gave one-tenth of his first dollar just as the captain had urged him to do. William gained employment, became a partner, and later became sole owner of the business. William increased his giving from 10 percent to 50 percent and eventually to 100 percent of his income. William Colgate gave millions of dollars away to charitable organizations. Today, Colgate-Palmolive does over \$9 billion per year in sales.⁵

In January 1990, Brad Smith, a seminary intern at Spring Valley Presbyterian Church in Columbia, S.C., prayed, “Even as we enjoy the Super Bowl, we should be mindful of those who are without even a bowl of soup.”⁶ The prayer was inspiration for young people in the church to organize the “Souper Bowl.” They asked each person in church who was planning to watch the Super Bowl football game to donate \$1.00. The young

⁵ Southern Sensation, Colgate Southern Region Weekly Newsletter, Vol. 6, Issue #10, March 11, 1999.

⁶ Gayle White, *Pastor’s prayer inspires donations on Super Sunday*, Atlanta Journal-Constitution, January 18, 1998.



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people collected the donations in soup pots and then gave the donations to local ministries to help feed the hungry. The first year in Columbia, S.C., churches collected \$5,700. By 1997, Souper Bowl had expanded to 50 states and Canada, 5,400 churches and other organizations, and raised \$1.1 million. The Souper Bowl developed into a national organization with a board of directors and has raised more than \$20 million for soup kitchens, food banks, and other charities. You can find more information about the Souper Bowl at www.souperbowl.org or by calling 1-800-358-7687.

When you give, you are the primary beneficiary because it is a reflection of what is in your heart. To paraphrase a thought from Winston Churchill, we make a living by what we gain; however, we make a life by what we give. Work to gain what you can, save as much as you can, and give all you can.

Making Money Work is not a nonprofit endeavor; however, at least 10% of any proceeds from this work will be donated to tax-exempt, tax-deductible, charitable organizations.