**Do You Know Where Your Money Is Going?**

Giving money and goods to African churches and charities is done with generous intentions by Western donors but the reality is that quite a large percentage of these goods and this money never reache poor people. This is one reason Africa is still struggling with major poverty. Sea container after sea container full of goods lovingly packed and sent by churches around the world to Africa and millions in donor funds are year after year corrupted away in many different ways by people whose consciousnesses have been dulled over the years and who would convincingly tell you they are doing nothing wrong. A recent article by Bill Muehlenberg is a helpful reminder to Christians especially (who are among the most generous givers in the world) that we need to be wiser in our giving:

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Jesus made it quite clear that his followers should be wise, discerning, and fully aware. They certainly should not be gullible, lacking in proper judgment, or taken in by various tricksters and frauds. Discernment, sound moral judgment and clear thinking are to be hallmarks of the Christian’s life.

A number of passages come to mind in this regard. Consider just two:

-Matt. 10:16 I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves.

-Luke 16:8 For the people of this world are more shrewd in dealing with their own kind than are the people of the light.

Indeed, the New Testament is full of such commands. We are to test all things, critically judge everything, and be discerning in all areas. A few more passages (of many):

-1 Corinthians 2:15 The spiritual man makes judgments about all things.
-1 Corinthians 16:13 Be on your guard.
-Ephesians 5:10 And find out [discern] what pleases the Lord.
-1 Thessalonians 5:21-22 Test everything.
-1 John 4:1,2  Beloved, believe not every spirit, but try the spirits whether they are of God: because many false prophets are gone out into the world.

Needless to say, such verses even apply to basic everyday activities, including how and where they spend their money. We are to be discerning about where our money goes. We are to be good stewards of the finances God has given us. We are not to waste our money, nor should we be giving our money away to bad or harmful causes.

Yet sadly this is happening all the time. Undiscerning Christians are giving money to all sorts of questionable groups and dubious causes. And sometimes the group and cause may be good in themselves, but there is still misuse of money. For example, Amnesty International has been quite open about its support of pro-abortion activities around the world.

So organisations or charities which may have basically good purposes – eg., feed the poor, stand up for human rights – may have other activities which they are involved in which should not be getting the money of believers. Believers really do need to be discerning and wise here, and make sure they are not funding unbiblical and/or sinful activities.

Damian Wyld has done a brilliant job of looking at many popular aid and charity groups, and where they stand on one very important issue: the sanctity of life. You may be surprised to learn just how many well-known groups – and sadly even Christian groups – are involved, if even indirectly, with pro-abortion causes and activities.

Wyld begins this way: “Many Australians would be surprised to know how many high-profile international charities and aid agencies divert a proportion of their money to promote or fund abortion. Charities do wonderfully good work, both at home and abroad, demonstrating some of the better aspects of human nature. Perversely, though, this work is being undermined by an increasing number of charitable organisations devoting their energies to promoting radical policies such as ‘reproductive rights’ (that is, abortion) and ‘family planning’.”

He lists a number of these organisations with full documentation. Here are just some of them:

-The YWCA — that’s right, the Young Women’s *Christian* Association — has adopted an overtly pro-abortion platform, to the extent of demanding taxpayer funding for such services. Its recent Australian policy platform calls for “[t]he protection and promotion of reproductive health, including access by young women to non-directive information and services and birth control; access to a range of options to secure access to safe, affordable, Medicare-funded abortions; access to appropriate sexual and reproductive health services.”

- Oxfam is obviously a far cry from its beginnings in the Oxford Committee for Famine Relief, a group of Quakers and Oxford academics. According to the UK-based Society for the Protection of Unborn Children (SPUC), “Oxfam has funded workers at a clinic run by the abortion-provider Marie Stopes International” and “has also admitted to providing grants to two organisations in Ethiopia and Yemen which are affiliated to IPPF [International Planned Parenthood Foundation], the world’s largest abortion-promoter”.

- World Vision, for example, has recently published a report, titled *Improving Maternal, Newborn and Child Health in Papua New Guinea through Family and Community Health Care* (October 2011). In it, the report discusses family planning, including distribution of contraceptives and provision of “safe abortion”, and declares such family planning to be “very good” value for money.

Granted, the report begins with a disclaimer that the views therein are those of the authors, not necessarily those of the institutions involved; but it reflects very poorly on World Vision, particularly as its website also “support[s] modern contraceptive methods as part of an integrated approach to effective family planning”. There is no mention of abortion and whether or not an ostensibly Christian organisation supports it. However, with some types of “contraceptives” being abortifacient, donors have every right to ask questions.

- Médicins Sans Frontières (Doctors Without Borders) Australia lists on its website “safe abortions” as a key area of women’s health. On the relevant page, the organisation decries “unsafe” abortion, calls for “comprehensive sexual and reproductive health care services” and states that, where relevant, “Médecins Sans Frontières also ensures abortions are performed safely”.

Wyld concludes, “In light of the above, readers should consider very carefully their continued personal or financial support of, not only these, but any other charities. A casual glance at a charity’s policies or ‘frequently asked questions’ may not be sufficient to establish for certain where an organisation stands on abortion. All too often, a pro-abortion policy is cunningly camouflaged as ‘maternal health’ or ‘reproductive rights’.

“It is sad that would-be donors should have to go to such lengths to satisfy themselves that charities are untainted in this way. Unfortunately, it seems there is no other way to ensure that money meant to help preserve and improve lives is guaranteed to be used solely for those purposes.”

So that is one major problem. Another issue involves all the money we donate which may go into administration, bureaucracy, salaries, offices, and so on, instead of directly to who or what it was intended to go. Worse yet, fraud and misappropriation of funds also occurs – even in Christian circles. A new article from the US looks at this issue.

It begins: “Churches, unfortunately, still provide fertile ground for scammers and con artists—from the secretary in the U.K. who was reported to have embezzled church funds to pay for a stamp collection, to a bankrupt Southern Baptist-affiliated foundation in Arizona that bilked elderly investors out of millions of dollars. Last month, the Securities and Exchange Commission filed charges accusing a businessman of targeting church congregations in a giant Ponzi scheme.

“Of the $569 billion that churchgoers and others are expected to donate to Christian causes this year world-wide, about 6%, $35 billion, will end up in the hands of money launderers, embezzlers, tax evaders or unscrupulous ministers living too high on the hog, according to the Center for the Study of Global Christianity at Gordon-Conwell Theological Seminary in South Hamilton, Mass.”

The remainder of the article looks at how believers can ensure that their money is being used in a wise and godly fashion. So don’t say you have not been warned. One day we will all stand before our Lord to give an account of our Christian life. And that will include what sort of stewards we were of the finances he provided us with.

In this area – like so many others – good intentions alone are not enough. Good intentions can often lead to very bad and even quite sinful outcomes. So please be careful, wise and discerning in what you do with your money. You will one day give an account. Make sure you can hold your head up high on that day.

Article by Bill Muehlenberg at:  http://www.billmuehlenberg.com/2012/06/16/do-you-know-where-your-money-is-going/

Quoting sources:

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