



Don't Give To A Charity Based Solely On Its Name

Cleverly selected words can fool the naive giver

By Rodney Pitzer, CFE

Do people make financial gifts based solely on the name of a charity?

Some people – unfortunately – do, because giving is often as much an emotional reaction as an intellectual decision.

Our position, though, is that the wise steward should not make an important financial decision based on just the name of a ministry any more than they should make that decision based on the color of its logo, the beauty of its website, or any other single piece of information.

The name of an organization can give people an **impression** of its mission and cause. But that impression could be a false one. For example, the [Christian Children's Fund](#) very openly says, when asked, that it is not a Christian ministry. Yet it advertises on Christian radio and television, and it clearly wants to give Christians the impression that it is a Christian ministry. But a little extra "due diligence" allows the Christian donor to make a more informed giving decision.

Here are some words that organizations often use to describe themselves, but which may or not actually be true of the organization. When you see these words in the title of a ministry, that doesn't mean

they're trying to fool you, but these words suggest that the ministries are involved in certain kinds of work. Your responsibility as a Christian steward is to do enough research to ensure that these words correspond to the reality of the organization's work:

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|------------|----------|-------------|
| * Save | * Church | * Veterans |
| * Children | * Food | * Military |
| * Poor | * Hunger | * Disaster |
| * Relief | * Family | * Christian |
| * Ministry | * Save | * Blessing |

A name is not a guarantee, contract, or assurance that the organization has performed or is doing what is referred to in the name. And of course, if you know nothing more about an organization than its name, you do not know if that organization is a legitimate, legal organization -- or if it is a financial scam playing on the emotions of compassionate, but naive, donors.

It is important to do some due diligence before giving. The Parable of the Good Steward teaches that not all uses of money are equal. We must exercise wisdom and discernment in the ways we deploy God's money. In other words, good intentions are important, but they are not enough.

Practical Steps Prudent Donors May Take

1. Seek ministries that are transparent. Understand what it is you are going to support.
2. Compare the ministries with the same type of mission and function you want to support.
3. Examine the truth claims. Is there reliable information to ensure that your donation is being used as solicited? Truth is synchronized with fact and reality, not just a gut feeling and mere belief. Do not rely on an emotional hope of what the ministry might be doing, but instead check out the facts. Saint Thomas Aquinas said, "Doubt leads to inquiry and inquiry leads to the truth." We will discover the truth as a result of our ability to inquire and to learn from that inquiry.
4. Are your values reflected in the ministry or in opposition?
5. How resourceful are your dollars being used by the ministries? Is one more proficient and skillful than another? Are the ministries treasuring money or serving selflessly?
6. Are there any red flag issues that make you uncomfortable? If so, give elsewhere.
7. Seek consultation. Talk to your spouse, family, and mentor. Look to a donor advocate like [MinistryWatch.com](#).

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Is it Morally Right to Take Due Diligence Measures in Giving?

Scripture Not Only Allows It, But Requires It

By Rodney Pitzer, CFE

It seems logical to take due diligence measures in giving. After all, the world is full of fakes, frauds, and scams. Almost every day the newspaper brings another story of a well-meaning donor who was taken advantage of

However, MinistryWatch.com regularly hears from Christians who object to our attempts to encourage ministries to be open and transparent in their financial dealings, or to encourage donors to be dili-

gent in their stewardship responsibilities.

And rather than just reject their arguments, let's look at them. We often hear, for example, that:

- ◆ It is not right for anyone to judge
- ◆ It is not Christian to be critical

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- ◆ To examine a ministry is a waste of time and not trusting God and His guidance
- ◆ Stick to the Bible instead of man-made ideas

Since the objections are from a type of religious perspective, I will go directly to the Bible to answer them. But first, it must be noted that the objections do not stand up to logical scrutiny. After all, the argument that it is “not right to judge” is itself a judgment. A Christian who is critical of another for being critical is being – well, critical!

So the real question is HOW should we use the sound judgment and critical skills God has given us?

Why Donors Should Seek Ministry Information

Here are just a few of the biblical and logical reasons Christians should seek information about organizations they give to:

Acquire Knowledge

- ◆ *The mind of the prudent acquires knowledge, And the ear of the wise seeks knowledge.* (Prov. 18:15, NAS)
- ◆ *The mind of the intelligent seeks knowledge, but the mouth of fools feeds on folly.* (Prov. 15:14, NAS)
- ◆ *“How long, O naive ones, will you love simplicity? And Scoffers delight themselves in Scoffing, and fools hate knowledge?”* (Prov. 1:22, NAS)
- ◆ *A senseless man has no knowledge...* (Psalm 92:6a, NAS)
- ◆ *Also it is not good for a person to be without knowledge...* (Prov. 19:2a, NAS)

These verses are pretty plain: God wants us to acquire knowledge.

Act upon Knowledge

- ◆ *Every prudent man acts with knowledge, but a fool displays folly.* (Prov. 13:16, NAS)
- ◆ *Apply ... your ears to words of knowledge.* (Prov. 23:12, NAS)
- ◆ *Five prudent women acting with knowledge, contrasted with five women who did not.* (Matthew 25:1-13)

These verses take us to the second step: We are not just to acquire knowledge, we are to act upon that knowledge. Notice the harsh word for the person who does not act with knowledge. That person is called a “fool.” Please listen to Scripture even in your giving habits. Be prudent by acting with knowledge when giving your money as a steward, and do not be foolish with what God has entrusted to you.

Be Careful in Your Actions

- ◆ *The naive believes everything, but the prudent man considers his steps.* (Prov. 14:15, NAS)
- ◆ *And he who hurries his footsteps errs.* (Prov. 19:2b, NAS)

These verses take prudence to a new level. We are not only to seek knowledge, we are to examine what we learn. In other words, we are not only required to ask ministries for information, these

verses suggests that we are to carefully consider our next steps. We should examine ministries closely before we give money to them.

Seek Consultation

- ◆ *Without consultation, plans are frustrated, but with many counselors they succeed.* (Prov. 15:22, NAS)
- ◆ *In abundance of counselors there is victory.* (Prov. 11:14b, 24:6b, NAS)


The free exchange of ideas, discourse, discussion, and information flow is encouraged by scripture, not discouraged. Consultation takes many forms given many different issues and circumstances. Scripture is not limiting to only some types of consultation. Seek charity specific knowledge from an information provider like MinistryWatch.com and others. Then your intended stewardship will succeed and truly be used in a worthy manner, instead of the real possibility of being mismanaged, wasted, or abused.

Spread Knowledge

- ◆ *The lips of the wise spread knowledge, but the hearts of fools are not so.* (Prov. 15:7, NAS)
- ◆ *On the lips of the discerning, wisdom is found...* (Prov. 10:13a, NAS)
- ◆ *The lips of the righteous feed many...* (Prov. 10:21a, NAS)
- ◆ *The tongue of the wise makes knowledge acceptable, But the mouth of fools spouts folly.* (Prov. 15:2, NAS)
- ◆ *There is gold, and an abundance of jewels; But the lips of knowledge are a more precious thing.* (Prov. 20:15, NAS)

These verses are ones that we at MinistryWatch.com take to heart, for these verses go to the very heart of what we do. Indeed, when we are criticized for spreading knowledge about Christian ministries, a natural answer could be: Should we be disobedient to these verses? Of course not. These verses not only encourages us to share information, but it also should be an encouragement to the ministries themselves to actively attempt to educate their own donors and the community about their financial operations and their ministry efforts.

These are just a few of scores of verses in Scripture that encourage us to diligently seek knowledge, and to responsibly share that knowledge with others in an effort to make them wise.

The bottom line is this: God would have us be wise, diligent stewards, and he would have us encourage each other to be and do the same. Why? Not because God needs us or our money, but so that our own joy can be full, so we can have the satisfaction of knowing that we truly participating in a meaningful way in what God is doing in His world. 

MinistryWatch.com aims to spur donors to examine ministries and make discerning giving decisions.

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