

**COUPLES FOR CHRIST
FOUNDATION FOR FAMILY AND LIFE
FINANCIAL HANDBOOK**

PRINCIPLES OF CHRISTIAN FINANCE

Our Lord Jesus Christ wants all the dimensions of our lives, including our financial responsibilities and finances, to be directed and guided by the Holy Spirit. The Lord asks that we open our hearts to the Spirit and allow Him to give us a Christian outlook on our possessions and money and on how to manage them wisely.

Following are the principles of Christian finance:

1. Everything belongs to God.
 - a) Psalm 24:1a. "The earth is the Lord's and all it holds."
Haggai 2:8. "Mine is the silver and mine the gold, says the Lord of hosts."
 - b) God is the owner of everything without exception. This includes what we normally call our own: our house, our car, our clothes, our investments, our money.
2. We are merely stewards of what belongs to God.
 - a) We are stewards (or managers) and not masters over the things God has entrusted to us.
 - b) We are to manage what has been entrusted to us wisely, unselfishly and in accordance with God's plan.
3. It is God who enables us to acquire wealth.
 - a) Proverbs 10:22. "It is the Lord's blessing that brings wealth, and no effort can substitute for it."
Ecclesiastes 5:18. "Any man to whom God gives riches and property, and grants power to partake of them, so that he receives his lot and finds joy in the fruits of his toil, has a gift from God."
 - b) Without God's blessings, we would not have the good things we have.
 - * 1 Corinthians 4:7. "What do you possess that you have not received? But if you have received it, why are you boasting as if you did not receive it?"
 - c) Our minds, our education, business opportunities, "good luck," all are ours only by God's grace.
 - * Sirach 11:14. "Good and evil, life and death, poverty and riches, are from the Lord."
 - * Sirach 11:21b. "For it is easy with the Lord suddenly, in an instant, to make a poor man rich."

4. We should use our finances (wealth and possessions) to glorify God and participate in the spread of His Kingdom.
 - a) Proverbs 3:9. “Honor the Lord with your wealth”
 - b) Though God allows us to enjoy our possessions, these are not exclusively for our benefit. We need to see how we can use our possessions to serve God and to do His work on earth.

THE PRACTICE OF CHRISTIAN STEWARDSHIP

Since the time of Abraham, God’s people have expressed their stewardship over their possessions through three basic ways: tithing, resource sharing and almsgiving. These have always formed an important aspect of the relationship of God’s people with Him.

Tithing

1. Definition.
 - a) The tithe consists of ten percent (10%) of an individual’s income after taxes from whatever source, i.e., wages, rents, investments, business, inheritance, etc.
 - b) The tithe is given to the immediate body of Christ of which one is a part, and where one draws support for one’s Christian life.
2. The Old Testament practice.

The law of Deuteronomy 14:22-29 (also Dt 26:12-15) prescribes an annual tithe of grain, wine, oil and firstlings (firstborn animals like lambs, goats, etc.) to provide for cultic meals and to help the poor. Numbers 18:21-32 grants the tithes of all Israel to the Levites and they in turn are to pay a tithe of what they receive to the priests. Leviticus 27:30-33 states that the tithes are holy to Yahweh. After the exile, the people pledged to tithe according to Numbers 18:21ff (see Nehemiah 10:37), but had difficulty doing it as we find out from Malachi 3:8-10. Tithing is alluded to also in 1 Maccabees 3:49.

3. The New Testament practice.

During the time of Christ, the payment of tithe was a proof of the piety of the Pharisees (Luke 18:12). While the Old Testament stipulated a tithe only on the produce of the grains, wines and flocks, the Pharisees extended the obligation to even the smallest herbs (Matthew 23:23, Luke 11:42). Jesus in effect tells his hearers to continue with the practice of tithing faithfully.

4. Practice of the New Testament communities.

The practice of tithing as such is not mentioned, while the reality is present. The summary passages of Acts tell us that the community members had their goods in common, in the sense that no one considered anything as his own and in practice was willing to sell real property in order to provide for the needs of church members (Acts 2:44-45; 4:32,34). In a very real sense, they practiced much more than just giving a tenth.

The early Christians recognized the right of apostles to be supported by the communities they served with enough to support also their family. We know this from Paul's letters which took pride in rejecting this kind of support although he mentions that as an apostle he had a right to receive it. In Galatians 6:6, he mentions that the person instructed in the word of God has the obligation to share all good things, which include his possessions, with his teacher.

5. The teaching of the Church Fathers, Theologians and Saints.

St. Irenaeus, Bishop of Lyon (around 170 AD) says that those who have received liberty should set aside all their possessions for the Lord's purposes, bestowing joyfully and freely not the less valuable portions of their property (Ad Haer IV, xviii, 2). By the less valuable portion he means 10% compared with 90%. Origen regards tithing as something to be far exceeded by Christian giving (Nm Horn XI). Augustine regards tithing as something that is due by Christians to God. In fact, by the 4th century, there is consensus in the Church that Christians have the obligation to pay tithes. St. Jerome in his commentary on Malachi 3:10 states that even if Christians cannot, as they should, sell all and give to the poor, they should at least imitate the Jews by giving tithes and first fruits. St. Ambrose stressed that tithes are due from every substance given to men by God, including profits from trade and hunting (on Mt 23:23).

The 1917 Code of Canon Law in canons 1496 and 1502 stipulates the obligation of Catholics to support the Church. Canon 1502 specified that tithes and first fruits were to be paid according to the custom of each country. Also the new Code of Canon Law (1983) spells out the obligation of all members of the Church without exception to support the Church so she can fulfill her worship, her mission, and support her ministers. The Canons in the New Code are 222, par 1 and 231, par 2.

This is the way the Commentary published by the American Canon Law Society explains Canon 222,1: All the Christian faithful are bound to help provide for the needs of the Church in keeping with the basic purposes for which the Church acquires earthly goods: worship, apostolic and charitable works, honest support of its members. The 1917 Code spoke of the right of the Church to demand from the faithful whatever may be necessary for this (Canon 1496).

No one is exempted from the above obligation: laity, clergy or religious. The new Code just as much as the old Code affirms the right of the Church to demand this support (Canon 1260), but prefers that this will be a freewill offering.

The Code also stipulates that the faithful are not only obligated to support priests adequately

(including providing annual vacations for them), but also to support with a real family wage lay people who work for the Church or Church organizations. This support must include adequate insurance, retirement benefits, etc. (Canon 231,2).

6. Importance of tithing in the Christian life.

- a) Through tithing, we acknowledge God as owner of our resources and admit that we are only stewards.
- b) Tithing expresses that our life, our security, all blessings and happiness reside in God and not in our possessions. We trust in a merciful and loving God who provides richly for His children.
- c) Tithing is a concrete expression of gratitude to God. We give back to God part of His gift in acknowledgement of His care, protection and love. And though all our blessings come from Him, He allows us to keep 90%.
- d) If we love God, we need to love our neighbor as well. Tithing is a reflection of our concern for others, because our contributions are used for God's work and to spread His kingdom. Our contributions enable groups such as CFC-FFL to continue its worldwide work of evangelization and family renewal.
- e) Tithing indicates the condition of our hearts and the extent of our conversion in the Lord. It points to where we are at in the areas of Christian generosity, trust in God, selflessness, simplicity of lifestyle, concern for the less privileged, and detachment.
* Matthew 6:21. "For where your treasure is, there also will your heart be."

7. How else should we look upon the tithe?

- a) The payment of the tithe was considered by the Church Fathers and theologians as a divine obligation. It was paid to God, who is the owner and giver of all we have. Its purpose is to support the Church community where the individual is cared for, to enable this community to fulfill its mission.
- b) At times the obligation to pay tithes was considered to be so serious that non-compliance was grounds for excommunication (Council of Macon in 585), or thought to endanger the person's eternal salvation (St. Caesar of Arles).
- c) It is important to remember that God does not need our money. He does not exact a tax as proof of our love for Him. However, God does want us to have a clear understanding of the way He wants us to handle financial matters and responsibility so that we can follow Him in joy and peace and freedom in this particular dimension of our lives.
- d) The tithe, being a return to God, is entrusted to the hands of God's designated elders, who are responsible as His stewards for it. The one who tithes, no longer being steward for the amount tithed, should not place any restriction on the use of his tithe, nor require that he

be provided with reports, an accounting, etc. (though such would normally be provided as part of the elders' stewardship).

- e) The tithe should also be thought of in the larger context, i.e., we need to support the Church not only with our finances, but with all our gifts and talents and our time as well.

8. Scripture texts on tithing.

- a) Malachi 3:7b-10. "Return to me, and I will return to you, says the Lord of hosts. Yet you say, 'How must we return?' Dare a man rob God? Yet you are robbing me! And you say, 'How do we rob you?' In tithes and in offerings! You are indeed accursed, for you, the whole nation, rob me. Bring the whole tithe into the storehouse, that there may be food in my house, and try me in this, says the Lord of hosts: Shall I not open for you the floodgates of heaven, to pour down blessings upon you without measure?"
- b) Genesis 14:20b
Leviticus 27:30
Numbers 18:26-29
Deuteronomy 14:22-27
Proverbs 3:9
Matthew 23:23
Luke 18:12
Hebrews 7:4-9

Resource Sharing

1. Definition.

- a) Resource sharing means lending our material resources to care for the specific needs of our brothers and sisters.
 - * Deuteronomy 15:7-8. "If one of your kinsmen in any community is in need in the land which the Lord, your God, is giving you, you shall not harden your heart nor close your hand to him in his need. Instead, you shall open your hand to him and freely lend him enough to meet his need."
- b) Resource sharing is done by means of interest-free loans given to members in need, or allowing free use of our other possessions (e.g., house, car, etc.).
 - * Deuteronomy 23:20. "You shall not demand interest from your countrymen on a loan of money or of food or of anything else on which interest is usually demanded."
- c) Resource sharing may also mean giving (not a loan) of our material resources to the community which in turn give these out to the needy.

2. Scripture texts on resource sharing.

- a) Interest-free loans.

- * Deuteronomy 15:1-11
- b) Outright gift to community for the needs of others.
 - * Acts 2:44-45
 - * Acts 4:34-35
 - * Romans 15:26-27
 - * 2 Corinthians 8:1-4

Almsgiving

1. Definition.
 - a) Almsgiving means giving money or goods to the needy and poor both in and out of one's own community.
 - b) Alms are given over and above tithes (i.e., not to be deducted from one's tithe).
2. Scripture texts on almsgiving.
 - a) Psalm 41:2a
Proverbs 19:17
Matthew 6:1-4

PRACTICAL APPLICATION IN CFC-FFL

As committed members of CFC-FFL, we need to strive to live out the Christian teaching on tithing, resource sharing and almsgiving, to the extent we are able to.

Following are the ways in which we can respond to God's call in the area of our finances.

Tithing

1. Per our covenant, we are to be committed and active members, thus giving generously of our finances for the furtherance of our mission.
2. We understand tithing as part of the life of a maturing Christian. Thus, we encourage tithing as a means of moving our members forward in their growth in the Lord.
3. The basic source of income of CFC-FFL is from contributions, mainly from its members. As such, the extent by which CFC-FFL is able to carry out its mission of worldwide evangelization and family life renewal depends very much on the amount of funds it can raise.
4. CFC-FFL uses its income from tithes and contributions to pay for the following:

- a) Evangelization
 - b) Formation of members
 - c) Community activities
 - d) Administration (salaries and wages, transportation, repairs, office supplies, communication, licenses, etc.)
 - e) Donations (for needy members)
 - f) Purchase of assets as needed.
 - g) International mission.
5. CFC-FFL members are encouraged to be generous in supporting financially the work of the Church, both in the parish as well as the CFC-FFL mission.
 6. CFC-FFL members are encouraged to remit their tithes monthly.

Resource Sharing

1. For our members who are in need and who would normally not have recourse to other sources of funds, resource sharing could be an alternative.
2. Normally, such loans may be considered for the following needs:
 - a) For daily subsistence needs
 - b) For needs due to sickness, accidents, hospitalization
 - c) For emergency home repairs due to natural calamities
 - d) For basic schooling needs
 - e) For other emergencies

Loans would not normally be made available for:

- a) Business purposes
 - b) Acquisition of appliances, etc.
 - c) Home improvement needs
 - d) Payment of loans
3. Resource sharing loans would normally be payable within one year.
 4. Resource sharing loans are normally funded from within the chapter. For legitimate and approved requests for loans, such requests would be brought before the chapter's members, who may then respond, purely on a voluntary basis. Only if the chapter cannot raise the needed funds would the request be endorsed to the CFC-FFL Home Office.
 5. Direct loans between members are discouraged. Many times when a borrower is unable to pay a loan, personal relationships are disturbed or even damaged. To preserve peace, unity and good order in the body, such direct financial lending is to be avoided.

A member may still lend to another, but through CFC-FFL. In other words, a conduit loan is arranged, with CFC-FFL acting as middleman.

6. Procedure for securing a loan:
 - a) Discuss your need with your Household Servant.
 - b) The Household Servant brings the matter to his Unit Servant. They jointly discuss the necessity and eligibility of the need. If they approve, the request is brought to the Chapter Servant for his concurrence and action.
 - c) The Chapter Servant tries to raise the amount needed.
 - * By approaching individual members.
 - * By “passing the hat.”
 - * By seeking input and assistance from the Cluster Servant and/or District Servant.

7. Oversight of borrowings:
 - a) The loan request is screened right at the start by the Household Servant who is in the position to know the personal circumstances and the need of his member.
 - b) Upon the release of the loan, the Household Servant sees to it that the money is used in accordance with the stated purpose.
 - c) The Household Servant monitors repayment of the loan in accordance with the agreed schedule.
 - d) If any difficulty arises, the situation is immediately discussed with the borrower and the matter referred to the Unit Servant. Appropriate inputs are given in order to help the borrower.
 - e) If the borrower is unable to pay, he together with the Household Servant (who consults with the Unit Servant) works out a new repayment scheme and submits this in writing to the Chapter Servant, stating as well the reasons for being unable to pay.

Almsgiving

1. Usually the needs of the members are met through resource sharing, i.e., interest-free loans. However, there are times when members in need clearly do not have the capability to repay a loan. In such situations, the best way to serve them could be by outright alms.
2. Chapter Servants evaluating requests for resource sharing loans should consider whether almsgiving would be more appropriate.
3. The sources of funds for almsgiving are:

- a) Any funds the chapter may have (e.g., from Mass collections or sale of products).
- b) Special collections made by the chapter to meet specific members' needs.

FINANCES OF CFC-FFL AREAS

1. CFC-FFL is one community throughout the Philippines and in the different countries. As such, all finances of CFC-FFL within the country are also one (one-fund system).
2. For practicality and flexibility, CFC-FFL in the different areas handle their own finances (contributions and expenses).
 - a) This independent handling of area finances is a delegated responsibility from the Servant General. Such delegation may be revoked or amended if so required.
 - b) CFC-FFL in an area would have its own account in a local bank.
 - c) Whenever necessary, CFC-FFL Manila may move funds between and among the different CFC-FFL groups throughout the country, in furtherance of its over-all life and mission.
 - d) CFC-FFL Manila will audit the books of area CFC-FFL groups from time to time or as needed.
3. Every area CFC-FFL must strive to become financially self-supporting, and even become a net contributor to the financial needs of CFC-FFL for its worldwide mission.



“Each must do as already determined, without sadness or compulsion, for God loves a cheerful giver. Moreover, God is able to make every grace abundant for you, so that in all things, always having all you need, you may have an abundance for every good work.” (2 Corinthians 9:7-8)

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