

SECRETS OF GENEROUS CHURCHES

Creating a Culture in which Serious Stewardship Is Normal

by Liz Swanson



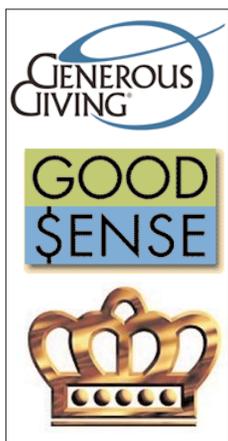
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What is a generous church? When a congregation is transformed by the biblical message that “it is more blessed to give than to receive” (Acts 20:35), what does it look like? A nationwide movement of churches is taking shape, intent on creating cultures marked by strong financial stewardship and biblically guided generosity. Leaders from the movement believe God has positioned affluent North American Christians to manage their finances in ways that allow them to share liberally with a world full of pressing needs. Believing that topics of finances and giving have been long neglected in many churches, these leaders are reviving a conversation about what it means for a Christian to exercise bold faith in the use of personal finances.

The transformation of a church into a culture of serious financial stewardship has many benefits:

- *People begin to understand that God owns it all, and we are his money managers.*
- *When “the light bulb comes on” it changes the way people live.*
- *People smile. They think differently. Their church becomes an atmosphere of joy.*
- *People are no longer fearful; they trust God.*
- *People are less often consumed by stress and worry.*
- *Ministries grow, and attendance also grows.*
- *People ask God what he wants them to do with his money.*



Over the last ten years, several ministries have emerged to encourage others in the joy of giving by offering an array of practical advice, resources, tools, and materials to help Christians understand and embrace a biblical approach to finances and giving. They include Generous Giving (www.generousgiving.org), Good Sense (www.goodsenseministry.com) and Crown Ministries (www.crown.org). Their motive is to help Christians recognize the joyful opportunity they have to manage well the

resources God has entrusted them with, and to welcome the joy God intended for them to

experience in living a generous lifestyle. As Andy Stanley, pastor of **North Point Community Church** in Alpharetta, GA (www.northpoint.org) says, “It’s focusing on what you want *for* your people not what you want *from* them.”

What Does a Generous Church Look Like?

Jason Frame, Director of Stewardship at **Central Christian Church**, Henderson, NV (www.centralchristian.com), says, “You become a generous giver when you understand that all things belong to God and He gives to you so that you can meet the needs of others.” A generous church begins with generous givers.

One pastor aptly says, “We have a long heritage of stewardship training in which we were real good at *beating up our people.*” As a result, when the topic is raised, church attendees frequently put up their defenses. Pastors often feel awkward and apologetic as they approach the subject of giving. Most dread those occasions when they are positioned to make “yet one more appeal” for funds.

However, pastors and church leaders are discovering that they have other options. Chris Willard, executive pastor of **Discovery Church**, Orlando FL (www.discoverychurch.org), has learned that the solution to budget deficits is not just finding and employing the right tactics. Chris says, “This is a heart issue; it is integral to each person’s spiritual development. When people learn to trust and follow Christ, their pocketbook comes along as well.” Generous Churches work hard to cultivate a different set of values and attitudes in their churches—ones embraced by people who think differently than the status quo. People in a generous church embrace a countercultural view of giving:

- *They ask “What could God do with this money?” not “What could I do with this money?”*

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- *They give in response to vision rather than from guilt or compulsion.*
- *They have a heart for giving that is reflected in time, talent, and resources, not merely in their checkbooks.*
- *They give joyfully, not resentfully.*
- *They look for opportunities to give; they don't dread the "appeal."*
- *They give above and beyond their capacity, not within their capacity.*
- *They give their lives as an offering instead of guarding their lives.*
- *They see giving first as an act of worship rather than an act of obligation.*
- *They focus on personal generosity instead of mere "tithing."*
- *Their leaders understand that God is the one who moves hearts; they don't need to manipulate the people to fund the kingdom.*
- *They understand that "their" money doesn't belong to them at all, but that they have been entrusted to manage it.*

What enables the subject of financial giving, a topic many pastors dread to approach with their congregations, to become a doorway to joy, freedom and growth? What have some churches discovered that others have not? Is it a new campaign, a unique sales pitch, a slick approach, or a special research angle that mesmerizes the congregation into giving?



Tim Keller of Redeemer Presbyterian Church, New York City

No. The doorway to a fresh response seems to open when churches integrate concepts of extraordinary generosity into all facets of church life. They preach the message, teach the

message, model the message in the lives of their leaders, and celebrate the stories of generosity in the lives of their people—all without apology.

What do churches marked by generous giving have in common? In short, they preach giving, teach giving, model giving, and celebrate giving.

Preach It

The pulpit provides a powerful forum for motivating a congregation. During 2005 at **Fellowship Bible Church** in Nashville, TN (www.fellowshippnashville.org), teaching pastor Lloyd Shadrach asked his congregation to do something very unusual. He began with the story of one of their members, Dave, who had traveled to Biloxi, MS, with 150 others from the church to help victims of Hurricane Katrina. In the process of distributing water, food and clothing, Dave met a man named Tyrone. After Dave delivered the supplies he turned to Tyrone and asked, "Is there anything else you need?" Tyrone answered, "Yes, I need some work boots." Dave asked him what size he wore and learned that they wore the same size. So Dave bent down, took his boots off and handed them to Tyrone. Tyrone tried to give them back, but Dave insisted that he keep them. Dave worked the rest of the day in his socks.

THE PULPIT PROVIDES
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After telling Dave and Tyrone's story as part of his sermon, Lloyd's tech team showed images of several children wearing oversized shoes. Lloyd then told the story of children in Africa who were not allowed to attend school unless they had shoes. So their parents did what any parents would do—they gave their own shoes to their children so they could be educated.



Lloyd now came to his application: "There are adults and children in Africa who need a pair of shoes. There are children right here in Nashville that need a pair of shoes. There are adults and children in Peru, Honduras, Sudan, Nigeria, and Biloxi who need a pair of shoes. If I looked at any one of you in the eyes this morning and said, 'Do you know there are people who need your shoes?' every one of us would say, 'I know that!' Every one of us would say, 'I believe that!' Here's the invitation. Let's go beyond that awareness. Let's *do* something right now—let's give them our shoes—now, in *this* moment. That's the invitation."

Lloyd bent down and took his shoes off and laid them on the stage.

That morning 2,500 people did what they could in that moment and gave 2,500 pairs of shoes to people who needed mercy and a pair of shoes.¹

According to Jeff Abshire, a pastor from **Antioch Community Church** in Waco, TX (www.antiochcc.net), it is not difficult to preach about giving at Antioch because it is a core value of their church and the pastors teach from those values. "We call people to be generous. We lead people in the countercultural message of generosity for the sake of the Kingdom."

Antioch Community Church began a transition in how it practiced generosity when Jimmy Seibert, senior pastor, preached a sermon on the sharing of common resources based on Acts 2:42-45. After he finished speaking, he asked everyone who had a need to come up front. He then asked everyone else to pray and ask how God might lead them to help meet the needs of those who had come forward. The audience began to pray. In response to the Holy Spirit's prompting, people began walking toward the front of the sanctuary. Each made an offering to an individual who had indicated a need. One of the congregants offered a woman 20 dollars. The woman replied that she needed only 10 dollars so that she could get just enough food for that week. She was given 20 dollars. Although she was appreciative of the abundance she received, she walked over and gave the remaining 10 dollars to someone else in need. That day became known as, "Keep the Money Moving Sunday."



So, why don't church leaders preach this message more often? There are many reasons why many pastors find this difficult:

- *Most pastors do not want to offend people. They do not want to give an impression that they are after people's wallets.*
- *They may lead a church that is focused on reaching the community and want to be sensitive to the unchurched backgrounds*

many Sunday attendees come from. These pastors want to steer clear of the widespread image that preachers abuse people by fleecing their money.

- *Pastors tend to talk about topics with which they are comfortable. Because money, generosity and stewardship are typically not a part of seminary curriculum, some pastors feel they are ill prepared to speak on the issue.*
- *Sometimes pastors don't like dealing with the aftermath of the topic. Money and giving are a touchy subject. Pastors fear they could lose people if they come on too strong.*
- *Or perhaps the church has undertaken frequent capital campaigns and pressed people for giving so frequently that the pastor avoids approaching the subject of giving except when it is absolutely necessary as part of a capital campaign.*

Over the past twelve months **Redeemer Presbyterian Church**, New York, NY (<http://www.redeemer.com/>) has developed a greater emphasis on biblical stewardship. Senior Pastor Tim Keller's powerful preaching on the subject of money has also increased markedly. As senior pastor, Tim is the ultimate culture-shaper of the organization, and his communication from the pulpit or the stage on the topic of a Christian approach to money is arguably the most important ingredient in a church culture that embraces generosity.

One parishioner from a church that doesn't frequently discuss the topic of finances explained what it is like to sit and listen to a pastor who avoids the topic of giving, even though he is a great pastor in other respects: "I listen [in church] and feel such frustration that he [the pastor] doesn't see it. He doesn't get the vision and sometimes it's hard to listen to the man who is supposed to be leading me. He lacks confidence and so avoids the topic. He just needs to do it! He needs to stop being afraid."

Rick Warren Senior Pastor of **Saddleback Church**, Lake Forest, CA (www.saddleback.com), expressed his thoughts on the subject at Exponential, an annual conference for pastors presented by Crown Financial Ministries and Generous Giving:

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One of the most significant tasks we have [as pastors] is teaching people how to give generously—unrestrained, liberal, over-the-top giving—because one of God’s purposes for our lives is that we become like Jesus. And the only way we’re going to become like Jesus is if we learn to give. “For God so loved the world that He gave!” If God wants me to become like Him...one of the most important lessons I have to learn in life personally and I have to teach my people personally is how to be incredibly, outrageously, generous. Part of leadership is telling people what they don’t want to hear. So many of you are afraid to talk about money. If you are going to be a leader that God can use, you are going to have to get over your insecurity about this issue [of preaching on giving].

Most church leaders would agree that the Bible is a guide for all of life, including the management of personal finances. Churches that establish a commitment to generosity develop a plan to preach it. A transformation began at Fellowship Bible Church when Lloyd Shadrach asked, “What do we want people saying about us as they drive by our church? What do we want to be known for?”

Fellowship Bible developed five core values that follow from that simple question: Worship, Community, Growth, Service and Generosity. They explain “Generosity” as follows:

Every act of God is an act of lavish generosity. He gives freely, fully, graciously, and without measure. He is a giver, not a taker. Generosity means living life with our hands open, generously giving away the

truth, time, talent, and treasure that God has so graciously entrusted to us.

Within this value framework, Lloyd preaches the message of generous giving often and in many ways. He says, “Embracing these values, we move from ‘lip service’ religion to ‘lifestyle’ faith. There are no apologies from the pulpit when speaking on giving. It is understood that lives will change and people will be set free.”

Church elders play a part in leading the way when they work together developing vision and planning for their churches. Pastor of Personal Stewardship Brad Brestel from **Lincoln Berean Church**, Lincoln, NE (www.lincolnberean.org), explains, “Three years ago we realized we didn’t have a compelling vision and we really hadn’t taught stewardship. We decided we were going to make a change.”



BRAD BRESTEL

And they did. Brad goes on to explain:

Our vision comes through our elders. Our Senior Pastor Bryan Clark has a passion for stewardship in the church. Generous giving is about giving your life away. At Lincoln Berean, principles of financial stewardship and generosity are taught from the platform. We never ask our people simply for their money, rather we ask people to live for what truly matters and to invest in eternal things.

Teach It

It is not enough to simply motivate people to greater stewardship and generosity through impassioned preaching. Once motivated, many people need practical instruction on how to get themselves financially healthy before they can truly live a generous life. Often, poor financial decisions from the past need to be worked through and new habits need to be developed. Or, in the case of families who have been entrusted by much, there may be complex decisions that need to be made regarding how to give most effectively and efficiently.



Richland Hills Church of Christ, North Richland Hills, TX (<http://www.rhchurch.org/>) represents a true pioneer in stewardship ministry. They began building their stewardship program 10 years ago, and have developed it to be an extremely comprehensive program. They work effectively across the spectrum from those who are financially hurting to those who have been entrusted with much. They have financial studies targeted at teens and single moms, a car donation ministry and a job seekers ministry. They have a very active foundation, the Matthew 28 Foundation, which assists hundreds with estate planning and complex giving and channels resources into a wide variety of community needs and initiatives. In addition, they have hired a stewardship minister to dedicate full time efforts to discipling the congregation in the area of giving.

Richland Hills’ program includes The Life Stewardship Ministry a ministry that exists to teach the Bible as the book of finance. Using over 2,350 scriptures on how we should manage the possessions entrusted to us, this ministry offers education through small group studies, individual budget counseling, debt reduction workshops and estate planning workshops. The goal of this ministry is to help people become financially free in their lives, in order to serve and honor God more fully and faithfully. (<http://www.moneymasterministry.org/>)

So that people can understand what the word “stewardship” means, the ministry team at **Eagle Brook Church**, White Bear Lake, MN (www.eaglebrookchurch.com), teaches the history of the term. “Long ago, kings of nations would go off to war, sometimes for months or even years. While they were away, they would appoint a steward to manage the kingdom in their place. The steward was not the king, but was required to govern in the king’s place until the king returned. When he did, the steward would return the entire kingdom to the rightful king.”

GOD HAS ASKED EVERY BELIEVER TO BE HIS STEWARD— THAT IS, TO MANAGE AS HIS REPRESENTATIVE.

At Eagle Brook, leaders believe God has asked every believer to be his steward— that is, to manage as his representative. If we are faithful, we will be entrusted

with even more, both in this world as well as in eternity (see Matthew 25:14-29).

Educational opportunities such as financial seminars are regularly offered, helping attendees learn how to live within their means, save for the future and give generously to God’s work. And at every opportunity, the ministry team teaches that Christians have a responsibility to steward the resources God has entrusted to them.

At Lincoln Berean Church, stewardship is a part of the discipleship process. Every small group offered at the church includes teaching on stewardship. At Lincoln, the leadership believes that understanding and practicing stewardship is an integral part of discipleship. Pastor Brestel explains stewardship this way, “Stewardship is an onramp to the main highway of discipleship. It’s not an exit ramp. In other words, people don’t stop to do it, or learn about it and then get back on with discipleship. It’s a lifestyle. To be ‘complete in Christ’ (Colossians 1:28, NASB) you *must* learn stewardship.” Stewardship is equally as important in the process of becoming spiritually mature as any other spiritual discipline.

Bryan Clark, Senior Pastor at Lincoln Berean, along with several other church leaders there, developed a fresh way to assess spiritual growth that includes stewardship orientation as a key factor. It is evidenced in their Philosophy of Stewardship document which says:



BRYAN CLARK

We believe both our attitude toward giving and practice of giving indicates our stage of spiritual growth. We believe stewardship growth must be part of an overall discipleship strategy, which includes biblical education, practical training, faithful modeling and consistent encouragement. We believe everything ultimately belongs to God. We believe we have because God gives. We believe people are granted the privilege and responsibility of stewarding God’s wealth. We believe it is required of a steward to be found faithful.

Bryan says individuals in the congregation are viewed as being at one of three stages in their spiritual maturity as indicated by their

| STAGES OF SPIRITUAL MATURITY TOWARD GENEROSITY | | | |
|--|---|--|------------------------------------|
| | Infant | Adolescent | Adult |
| Value System | They love the world and the things of the world | Dissatisfied/searching for something more satisfying | Love Christ with their whole heart |
| Source of Significance | From possessions/status/titles | Searching/Transitioning | In Christ |
| Life Orientation | Self | Others | Christ |
| Stewardship Orientation | Mine | Ours | Everything is God's |
| Attitude for Giving | Defensive and reluctant | Beginning to enjoy sharing | Joyful Giver |
| Motive for Giving | Either selfish or guilt driven | Self-interest | Worship |
| Object of Faith | Self | Transitioning from self to Christ | Christ |

WE BELIEVE STEWARDSHIP IS GOD'S WAY OF RAISING UP PEOPLE, RATHER THAN MAN'S WAY OF RAISING UP FUNDS.

understanding and response to stewardship. The three stages are infant, adolescent or adult (see table above). Bryan sums it up this way, "We believe stewardship is God's way of raising up people, rather than man's way of raising up funds."

At **Calvary Chapel**, Fort Lauderdale, FL (www.calvaryftl.org), leaders approach teaching and training about giving from the biblical viewpoint of spiritual gifts. As Mark Davis, executive pastor at Calvary Chapel explains, the Scriptures record

that each believer is given particular gifts as the Spirit initiates. One of the gifts that is bestowed upon the believer is that of giving, and as Romans 12:6-8 emphasizes, the one who gives should do so "with liberality."

Consequently, Calvary Chapel's mission statement for stewardship is "to be a resource for believers who desire to learn and live the Biblical

principles of stewardship through practical training, equipping and application."

They believe the church invests its time and money to train and encourage every person according the spiritual gifts they have received. This means that some are trained in missions, some in counseling and some in giving. For this reason, Calvary Chapel sends couples and individuals to Generous Giving's annual conferences where they learn how to exercise their gift accordingly, and thus bring glory to God. Mark says, "They go there to learn how to be great givers from their peers."

According to Mark, attendance at events such as Generous Giving's Givers Conferences may represent a significant financial investment by the church, but the result of these conferences is well worth the expenditure, both for the larger body of Christ as well as the lives of the individuals who attend.

Calvary Chapel also provides a variety of home-



MARK DAVIS

based classes to aid in learning the biblical view of finances and giving. These include:

- *Biblical Principles in Money Management*
This course uses the Bible as the blueprint for managing finances. It is a five-week course that involves:
 1. *The five basic areas of money management*
 2. *Budget setup: needs, wants, and desires*
 3. *Tithes and taxes: submitting to authority*
 4. *Debt reduction*
 5. *Saving and investing*
- *Estate Planning helps to educate people about preparing for their future responsibly with a Kingdom mindset*
- *Money management and stewardship classes provide tools to aid in wise management of finances*

The church also utilizes training materials and hosts seminars developed by Crown Financial Ministries. Crown's mission is to train Christians to handle money from God's perspective. It offers biblically based advice on various areas of personal/family finance, including budgeting, debt reduction, charitable giving and investments. Crown's primary vehicle is its well-attested small-group Biblical Financial Study, designed for use at the local church.

At Calvary Chapel, every small group features teaching about the biblical message of giving generously. Because church leaders believe a proper and biblical understanding of giving is essential to growth, it is a part of the training for all new believers. The hope at Calvary Chapel is that living a generous life will become such a vital part of a believer's character that it will be modeled and passed down from generation to generation.

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When Paul Forbes became pastor of stewardship at **Pleasant Valley Church**, Liberty, MO (www.pleasantvalley.org), he wanted to help attendees understand and reflect an attitude of generosity. He wanted to transition from an annual stewardship model toward a culture of generosity. He realized that many do not understand the biblical view of giving. So one way the church decided to encourage change was by teaching through the materials from Good Sense, a ministry of Willow Creek Association (www.willowcreek.com). As they did, lives began to change.

Forbes reminds his church that they are investing in the kingdom. He believes this teaching in generosity is what changes hearts and expands vision.



Model It

People learn by example and so leaders in churches marked by a culture of generosity present their own lives as examples. The teaching of a truth or principle from the word of God comes alive with the illustration from personal experience.

Andy Stanley, lead pastor of North Point Community Church in the Atlanta area, shares his story of generous giving during a building fund.

Here's an example from my own experience. When we were trying to build our church building, we didn't have any money, so we challenged the congregation. We needed to raise a million dollars in four months because we were trying to beat the rainy season. If we had a million dollars in the bank, then we could start construction on the building. The congregation, about 1,200-1,400 people at the time, had already given and given and given.

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So I challenged our congregation to give a million dollars in four months. And as my wife and I were praying about what we should give, I began to have the feeling that our contribution should be that I should not take a salary from the church. I knew it must be God speaking, because I would have never come up with that idea on my own. So I asked God, “Am I trying to be a martyr or a hero? Am I trying to cope with guilt? Or am I really just an idiot? I need to know—is this really something you want us to do?” When I resolved that it really was God speaking, I knew I had to tell my wife Sandra and see what her response would be. It was Valentine’s Day, and we were out to dinner that night. As we were sitting there, I said to her, “I have the craziest idea. I don’t know if this is from the Lord or not, but I think it is, and I just want to get your response. I feel like what God wants us to do, during these four months while the church raises a million dollars, is to not take any salary from the church.” And she looked at me and said, “It is these kinds of decisions that make me love you so much.” She agreed!

During those four months, a guy invited me to speak at a church out of state for a small men’s ministry gathering. After the meeting was over, the guy who sponsored it came up and he said, “Mr. Stanley, we were instructed not to pay you an honorarium.” I thought to myself, “Whose idea was that?” But I merely said, “OK.” About a week later I got a check in the mail for \$5,000 from the man who organized the meeting. Now, you have to understand that about \$500 is the average “Here, thank you, pastor” sort of honorarium. So \$5,000 is an unheard of amount. I figured that the man must have somehow known about our situation of having no salary, so I did some checking. Long story short—he had no idea. He had never been to our church and had no way of knowing. He simply felt like God wanted him to do something special for us, so he instructed the church not to pay us and sent us a generous check on his own.²

When leaders who live and give generously share what they believe and what they do with what God has given them, people learn and act the same way. Jeff Abshire and Pat Murphy say that when attendees at Antioch Community Church in Waco, TX, learn that all church staff members make the same \$35,000 a year salary and yet still give to the work of the ministry, they understand that the staff is living out what it teaches—no elite privileges are extended to those who serve. The message is consistent for everyone in the church: God has blessed us with much and wants us to give generously to his work in the world. Antioch’s Senior Pastor Jimmy Seibert comments on the challenges of walking the faith, “Everyone wants a miracle, but nobody wants to be in a position where they need one.”

Church attendees are motivated to action when their leaders authentically share what they are doing with their resources. Charles and Diane, a young couple from Pleasant Valley Church, credit understanding the principles of generous giving to saving their marriage. Charles is a finance major and Diane is a CPA. Yet their family budget was a mess and it was taking a huge toll on their relationship and their marriage. They got involved with Good Sense classes and began to learn the principles of giving. Not only did the class help Diane and Charles work through the marital tensions they were experiencing resulting from their financial troubles, but Charles’ life also took a drastic turn. During the course of the study, they heard a touching story about the personal generosity of Pastor Rick Warren of Saddleback Church who stopped taking a salary from his church, paid back what the church had paid him over the years, formed three foundations to fund work against illiteracy, poverty, HIV/AIDS, and pandemic diseases, and along with his wife, became a “reverse tither,” giving away 90% of their income.

CHURCH ATTENDEES
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This commitment to generosity made such an overwhelming impression on Charles that he now heads up fundraising for a local benevolence ministry called “Freedom House”—a “one stop shop” for those in need.

WHEN LEADERS AUTHENTICATE THE MESSAGE OF GENEROSITY WITH PERSONAL ILLUSTRATIONS FROM THEIR OWN LIVES, THE CULTURE OF GENEROUS GIVING RECEIVES A FERTILE GROUND FOR GROWTH.

When leaders authenticate the message of generosity with personal illustrations from their own lives, the culture of generous giving receives a fertile ground for growth. There is no room for dishonesty that leads to manipulation when you are seeking to raise up people rather than funds.

Jay Pankratz of **Sunrise Church** in Rialto, CA (www.sunrisechurch.org), says if a pastor expects the congregation to give, a model of giving and sacrifice first should be exemplified in the pastor’s own life. A pastor must build a bond of trust by acting wisely with their

money and by building relationships. When it comes to generosity in the church, it must begin with the pastor.³

In Ephesians 4:11-12 pastors are given the responsibility to equip believers for the work of the ministry.

Discipleship, whether in a small group or directed from the pulpit, is most effective when the truth and the principles of truth are confirmed with real, personal examples.



Celebrate It

Whatever is celebrated most often in a church often becomes most valued by that church. Celebrating generosity in the life of the congregation reminds people that God is actively transforming hearts, minds and lives through the investment of resources by the congregation. The

Apostle Paul shares a story that celebrates the joy of giving as demonstrated by the churches of Macedonia. He begins his address to the Church at Corinth by declaring that he wants to make known to them the grace of God which has been given in the Macedonian churches. He explains how they gave out of poverty and affliction but still with joy.

Paul is not only expressive in describing the extent to which the Macedonian’s went to meet the needs of the saints, but he also highlights the attitude and hearts of those who gave.

For I testify that according to their ability, and beyond their ability, they gave of their own accord, begging us with much urging for the favor of participation in the support of the saints, and this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God... see that you abound in this gracious work also (2 Corinthians 8:3-6, NASB).

Examples of generous giving were not kept secret by Paul but were honored publicly and shared to inspire others. Paul celebrated and memorialized the generosity of the congregations he led.

When **Mariners Church** in Irvine, CA (www.marinerschurch.org), inaugurated a new building they decided to celebrate the day by recounting all that had occurred in the preceding 12 months.

Pastor Kenton Beshore led his congregation in celebration with the purpose of sharing what God had done through the generosity of the members. Kenton knew that the people had been living a life that prepared them for this opportunity to give as a church that extended God’s love, kindness, mercy and grace to others who are often forgotten and marginalized.

WHATEVER IS CELEBRATED MOST OFTEN IN A CHURCH OFTEN BECOMES MOST VALUED BY THAT CHURCH.



Mariners Church celebrated their new student center with a grand opening in April 2006

You will hear lots of stories because we feel like it's the best way for you to understand what's going on in the church. We are going to brag about it. This is what we're about as a church, reaching out locally and globally."

In one year, Mariners church corporately gave away 4 million dollars:

- *\$1.8 million to the poor and needy locally*
- *\$0.5 million to the relief work for Hurricane Katrina*
- *\$0.5 million to Tsunami relief fund*
- *\$0.8 million to global missions*

It sponsored more than 750 children in Africa.

It built two buildings and maintained the church's existing budget.

Pastor Kenton attributed all of this giving to the dedication and spirit of generosity that exemplified the people of Mariners Church.

Pastor Bob Coy of Calvary Chapel, Fort Lauderdale, offers four insights into the value of using intentional congregational celebration to challenge the leadership and the congregation to change their attitudes from a minimalist, 10 percent approach to giving to wholehearted surrender of all we possess to God's ownership and disposal:

1. *Through celebrating the cause of Christ, we place our priorities with his kingdom instead of with our personal gain.*
2. *By celebrating integrity in finances, we keep ourselves from abuse of resources.*
3. *By celebrating generosity, the church comes together to see what giving actually does for the kingdom, enjoying the privilege of obedience together.*
4. *Finally, through celebrating frugality, we set aside as many resources as we can for God's work, storing up our treasure in God's work rather than personal gain.*

The joy God intends for us living a generous lifestyle is possible with a change in values. Serious stewardship is a counter-cultural change that broadens and deepens the sharing of the gospel throughout local communities and the world. As Bruce Nelson, Stewardship Pastor at Mariners Church explains, the church in affluent North America can no more ignore the problem of materialism than the church in Africa can ignore the problem of poverty and HIV/AIDS when bringing the gospel and discipling its people. As a matter of the heart, money has the potential of being a great blessing or can become a life threatening influence. Some, like the rich young ruler (Luke 18:18-29, NASB) will miss Jesus completely as they choose to live for money while other believers will suffer the consequences of living a divided heart with loyalties to both God and money. Without addressing this threat head on with effective biblical stewardship teaching and leadership, the church runs the risk of losing people's hearts to the affluence of the culture.

Ultimately, according to Bruce, the affluent church in North America faces the same risks and challenges spoken to the church in Laodicea in Revelation chapter 3. Along with affluence comes the risk that people will not see their need for God and rather join those Jesus charged as lukewarm and ultimately not worthy of fellowship with Him.

Parents in generous churches are discovering that they also have an opportunity to pass along the value of generosity to their children through both modeling and celebration. Cary Brown and his wife, Jill, tell the story of discovering the joy of giving and of their desire to pass that vision onto their children. Cary, who is involved in his family's gas and oil business, was particularly influenced by the example of his father, who

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modeled an inspiring generosity. “Dad never tried to make receipt of money equal receipt of God’s blessings.” Cary says he became a partner with God and when the price of oil rises, so does the amount he “gets to give away.”⁴

Seizing an Unprecedented Opportunity

A revolution of generosity that invests in eternity requires leaders to preach boldly a grace-based generosity, teach effectively God’s principles for wealth, model authenticity by example, and celebrate joyfully developing excitement about God’s work. It helps followers of Jesus Christ ask the right question, “Doesn’t it make sense to trust the God of the universe with our finances?”

If pastors are going to be successful in leading their congregations to be generous in their giving, they must continually teach and model these things to their people. Byron Van Kley, director of Generous Churches Leadership Communities for Leadership Network, summed it up this way:

Church leaders throughout North America are becoming increasingly aware of the pressing importance of this issue for two primary reasons: the spiritual vitality of the people in their congregations and the unparalleled opportunity for their churches to make an impact both locally and around the world.

The fact is that current levels of giving in the typical North American church are not encouraging, and in some cases are not

significantly different than those who do not claim Christianity. This says something about the value system of the typical church attendee. Pastors of generous churches understand that giving is the best antidote to the materialism that challenges the gospel as the primary value system of many Christians today. As people learn to be generous, they are shaped by countercultural values and freed up to experience unprecedented spiritual growth.

As our churches become more generous, the massive and untapped financial resources of our congregations can flow not only to fund local initiatives and outreach, but also to meet great global needs. The opportunity at hand cannot be overstated. It has been estimated that Christians in North America possess as much as 80% of the total wealth of all Christians worldwide. Church leaders have a powerful opportunity and responsibility to lead, inspire and train their congregations toward greater biblical generosity. The fruits of this leadership are transformed hearts and a fully funded ministry vision. Leaders who preach, teach, model, and celebrate generosity are beginning to see these results in their congregations.



LIZ SWANSON

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BYRON VAN KLEY

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Leadership Network's mission is to identify, connect and help high-capacity Christian leaders multiply their impact.

Generous Giving is a privately funded ministry that seeks to encourage givers of all income levels to experience the joy of giving and embrace a lifestyle of generosity. Through its partnership with Leadership Network, Generous Giving aims to serve the leaders of innovative churches as they guide their congregations into greater generosity.

BOOK RESOURCES

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The Treasure Principle, Randy Acorn (LifeChange Books) 2005

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ENDNOTES

¹ This story and more available at Fellowship Bible Church website www.fellowshippnashville.org.

² For more on this story see Andy Stanley's essay, Creating a Stewardship Culture: Three Critical Components. www.GenerousGiving.org.

³ Jay Pankratz. *Leadership Journal*, Summer 1998.

⁴ Learning a Lifestyle of Generosity by Cary Brown and Jill Brown, Testimony delivered at Generous Giving's Texas regional conference, San Antonio, Texas, November 5-6, 2004 www.GenerousGiving.org.