

Generous Stewardship

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Frequently I conduct focus groups to discover the concerns of people in neighboring communities. Interestingly, just like in other parts of the country, two concerns repeatedly rank highest regardless of life stage. Relationships and financial matters tend to consume most of our time, effort, and emotional energy. People are worried about underemployment, debt, job security, tuition expenses, rising medical costs and limited retirement income.

People's expenses continually rise to outpace income. So church leaders should seriously consider why anyone would voluntarily give away this precious resource. Generous stewardship doesn't happen by accident. People become responsible givers when they deeply understand several principles.

**Generous Stewardship is more about People's Need to be Generous,
than the Church's Need for Resources**

Obviously the church needs financial resources. After all, money fuels ministry. Contributions convert into pastoral care and program ministries. But the bigger issue here is that God wired us to give. Just as a healthy tree bears fruit, so, too, healthy people are generous toward others. Their fruitfulness flows through

their gifts and abilities, but also expresses itself through the sharing of financial resources.

Jesus put forth the principle of Reversed Blessing: *For whoever wants to save his life will lose it, but whoever loses his life for me for the Gospel will save it* (Mark 8:35). And daily he practiced it: *For the Son of Man came not to be served, but to serve, and to give his life a ransom for many* (Mark 10:45). Contrary to the cultural media hype, we are not fulfilled by promoting and pampering ourselves. Satisfaction through acquisition has a short shelf life. More stuff doesn't produce deeper joy or greater significance. It is in the giving that we receive.

God wired us relational people. We are designed for fellowship. In community we find identity and meaning. It is through contributing [talents, time and treasure] that we find significance. In the words of Proverbs: *A generous man will himself be blessed* (Proverbs 22:9). Spiritual growth and personal joy are the interest gained by investing in others.

**Generous Stewardship is more about Eternal Investing,
than Temporal Portfolios**

In our first two decades of life, we spend most of our time in school. During our twenties and thirties, we are building a career, and, for many, a family. The period of our sixties and seventies is called retirement. In their forties and fifties, most people work hard saving for retirement. But building a portfolio to live comfortably for just a few remaining decades is too short sighted. For the Bible teaches we are immortal. Though our physical person will die one day, our inner person, our real self, will live forever.

The expression: *You can't take it with you*, is both true and false. None of our earthly accumulation can be physically taken beyond the grave. But investments made in the Lord's work will last forever. Jesus put it this way: *Do not store up for yourself treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal* (Matthew 6: 19, 20).

Christians that truly understand long term investing realize the importance of generous eternal investing.

Proverbs teaches that *A good man leaves an inheritance for his children's children* (Proverbs 13:22a). But a valid question remains: *How much do our children need?* And could too much unearned wealth spoil them?

Many parents are now *picking a number* that they will leave their children. In other words, they have designated from their estate an amount that each child will inherit. The remainder of their assets, irrespective of how large it grows, is designated for Christian ministries.

With so many people around the globe in spiritual darkness, many of whom are poor and disenfranchised, committed Christians are not at peace squandering all of their resources on themselves. And while they are interested in giving their children a head start through a significant gift or investment, neither do they want to spoil them. Therefore, for many it makes sense to develop a *kingdom investment portfolio* into which they will make deposits throughout their life.

**Generous Stewardship is more about Proportional Giving,
than Tithing**

Christians who know the grace of God in their hearts want to be gracious in return. They understand the principle: *Freely you have received, freely give* (Matthew 10:8). The issue for them is not *should I give*, for that's a given. But many struggle with *how much should I give*, for that is not explicit in Scripture.

Some churches teach the standard of *tithing*. But that principle is misunderstood and may be too limiting. Old Testament believers practiced both *required giving* (tithing) (Leviticus 27:30-33) and *free will giving* (Exodus 36:3-7). Furthermore, three specific tithes are identified within the required giving: *the Levitical tithe* (Numbers 18:21-32), *the festival tithe* (Deuteronomy 12:10, 11, 17, 18), and *the poor tithe* (Deuteronomy 14:22-29). To literally practice the Old Testament principle of giving would require a tithe of over 20% of one's income, not counting the free will offerings that were made.

Unfortunately, a tithing mentality lets a believer think that since ten percent belongs to God, I am free to spend 90% on myself. But Christians are not owners; they are stewards (Psalm 24:1). In addition, we must remember that God is the one who gives us the ability to produce wealth (Deuteronomy 8:18).

A more universal stewardship plan (beyond Israel's Theocracy model) may be found in the New Testament. To a number of churches Paul gave this basic principle: *Now about the collection for God's people: do what I told the Colossian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made* (1 Corinthians 16:1,2). In a follow-up letter he wrote that gifts

should be according to *what one has* (2 Corinthians 8:12), and *what one has decided in his heart* (v.7).

As Christians prosper, we should be able to give a greater percentage of our money away. Let's face it, ten percent is a lot of money for a person on a \$15,000 salary. But fifteen percent of a \$125,000 salary leaves a lot of after-tithe discretionary income.

Realizing that *this world is not my home, I'm just a-passing through*, I do not need to escalate my lifestyle. Increases in surplus could be placed in my kingdom investment portfolio. This is why the New Testament principle—*as the Lord has prospered*—is a better guideline for those living in an age of affluence.

**Generous Stewardship is more about Ministry Opportunities,
than Operational Needs**

Many church budgets seem like black hole. No matter how much money you throw into it, there is always more need. Besides, some members don't even know what their pastors do all week, what specific programs are provided or how much is spent on other areas, from missions to maintenance.

Why do many churches have financial shortfalls? Is it because their budgets were set unrealistically high? Could it be that their members disagree with specific programs? Might it be that certain people don't want to fund incompetence or ineffectiveness? A shortfall may be present simply because of mismanagement. Therefore giving to an operational need is not particularly the most motivating.

On the other hand, when people see how ministries make specific kingdom impact, they are more willing to support effective work. For this reason, a friend of

mine advises: *Every time you take an offering, remind the congregation of a particular ministry that it supports.*

You might say, for example: *Wasn't that a great time of worship? As we receive this morning's offering I want us to remember that your faithful giving makes possible the music ministry of our congregation.*

Or we might say: *You may have noticed this morning that the front left side of our auditorium is relatively sparse. Seventy of our young people are away at a retreat this weekend, and we want to remember them in prayer. As the ushers come forward to receive our offering today, I want to encourage you to continue to give generously to our church. A part of your regular giving supports our outreach ministry to our youth, our future leaders.*

People are more willing to give when they know where their money is going. No one is really excited about giving to *the church*. But people will give to targeted ministries, and to a general church budget, when they believe they are helping the Lord's work advance.

**Generous Stewardship is more about Long Term Viability,
than Annual Budgets**

Whether it's the ant who stores its provisions (Proverbs 6:6-8) or God's counsel to Joseph to save grain for seven years (Genesis 41), stewardship over the long haul is commended. However, some church leaders think that *saving for a rainy day* is a secular notion. In fact, I've heard some say: *We spend every penny each year. If we carry over a surplus into the next year, we might not trust the Lord to provide.* But this reasoning is not sound. Its conclusions are not a necessary outcome.

Churches have life cycles. Economies have life cycles. Neighborhoods change. Unemployment and inflation move up and down. For this reason is it wise to approach congregational stewardship from a broader perspective.

A local church stands as the lighthouse in its community. The people who comprise its membership reflect the reality of Christ throughout the week to their friends. While their message will never change, the ministries that they provide in a community may change as the community changes.

Therefore churches are wise to develop a cradle to grave stewardship program. Children's participation should be warmly invited. Youth need to be givers, not just receivers. Younger adults need to make sure kingdom values are reflected in their financial priorities. And older adults should leave a legacy that will touch lives in future generations.

While each congregation will have a bottom line number (budget) to support their anticipated ministries, many churches are discovering the value of establishing a foundation, endowment or missions fund, and providing a list of additional ministries where needed items challenge additional stewardship. If we are to keep advancing the Gospel of Christ, we must hope people see generous stewardship is more about long term viability than an annual budget.

**Generous Stewardship is more about Spending Money on Others,
than Spending Money on Ourselves**

The issue here is what percentage of our annual giving goes to programs inside the church versus programs outside the church. What percentage goes to evangelism and outreach compared to edification and internal nurture?

Too many churches appear to outsiders as posh social clubs. Highly paid staffs are little more than institutional chaplains. Elaborate facilities house high-energy programs that keep our people *out of the world*. Now while Christian nurture is biblical and therefore commendable, many churches have their Great Commission strategy backwards. We think if we just build up believers to some hypothetical spiritual level, they will in turn reach out to others who do not know Christ. Unfortunately, the longer a Christian remains within the church, the fewer friends he or she has in the community. A better strategy is to nurture Christians through reaching the lost, versus trying to nurture Christians to reach the lost.

In heaven we will worship; in heaven we will learn; and in heaven we will live in community together. The only thing we cannot do in heaven is to bring lost people into a knowledge of Christ. Outreach must always be forefront in our mission, and therefore outreach must always be forefront in our budgets. Evangelism is difficult because: 1) our culture is pluralistic and anti Christ; 2) like are attracted to like, therefore Christians prefer the fellowship of brothers and sisters in Christ; and 3) Satan works hard to make sure the infectious Gospel of Life is quarantined in isolation in our churches. Following the example of Christ, however, we must fight these conditions. We must invest a growing portion (even a disproportion) of our investments in reaching those outside of Christ. For generous stewardship is more about investing in others, than investing in ourselves.

**Generous Stewardship is more about Commitment,
than Capacity**

If we grow through sharing our abilities and resources with others, then generous investing is primarily an issue of faithfulness, devotion and dedication.

Obviously, wealthy individuals are in a position to make large contributions. But their gifts are no more *significant* than the two small coins given by a widow (Luke 21:1-4).

Jesus taught that our values and money are woven together. We spend our money on the things that matter most to us. It should not surprise us, therefore, to find that congregations with healthy per capita giving are comprised of people deeply committed to the mission of the church. Their attitude is *Grace Church is my church*, rather than *I attend Grace Church*. Faithful members are more than mere attendees or observers. They are deeply vested owners, regardless of financial capacity.

Hoisting the Sails

Here are several specific ways to enhance stewardship awareness and practice in a congregation:

Financial Study in Home Cell Groups. Small groups can provide a warm learning environment for the study of a book like *Your Finances in Changing Times* (Larry Burkett) or video series like *Your Money Matters* (Ron Blue). The typical advanced preparation, group discussion and peer support of the cell format encourages a healthy accountability to practice the principles studied.

Preaching Series on *Growing through Giving*. Money is a huge issue in most families. To avoid this topic in preaching (perhaps, trying not to offend someone) is a big mistake. People can discover freedom, release and joy when they practice biblical principles of financial management. A positive message, avoiding an *ought* and *should* approach, is usually warmly accepted.

Investment Seminar. America's biggest age wave now has its sights on retirement. Most of the 76 million Boomers already have a financial game plan underway, but they are unsure of what their *senior year's* financial picture will actually look like. They have dumped money into 401Ks and IRAs, channeling most of it into the stock market. But as the retirement stage nears they may prefer a more diversified portfolio. Seminars lead by a credible Christian consultant, with no vested interest, can provide valuable information to our people. Similar seminars for middle adults, and for younger adults, will also be well received.

Stewardship *Faith Stories*. Whether told from the pulpit, presented in a class, or shared in a small group, real life stories must be heard about people using their resources (time and finances) for Kingdom purposes. Some individuals have preferred that their stories to be passed on by someone else, to avoid any appearance of pride and to maintaining their anonymity. Whatever the format, Christians need to examples of ways to practice generous stewardship.

Employment Counseling. People's capacity to give is directly related to their job status. Vocational guidance and employment counseling can help our people better understand their marketable skills and assets, and assist them in their job search. A team of volunteers can head up this ministry which is provided on a case by case, appointment basis.

Direct Solicitation of Major Gifts. Professional development officers are soliciting funds from the people of your church on a regular basis. Yet for some reason church leaders think it is unspiritual to request specific gifts from particular members. While caution is definitely in order here, and proper decorum is a must, occasions occur when inviting a targeted gift toward a ministry opportunity in most appropriate.

Gifts of Stock. Some donors are aware of the tax implications of giving an appreciated stock to the church, but many are not. Educating the congregation on the benefits to them and the Kingdom is important. If your church does not have an account with a broker, then set one up so that you are able to receive these types of gifts.

Let it Grow! Youth Fast for Hunger. Many youth groups participate in World Vision's annual *Let it Grow!* 30 hour fast for world hunger. This weekend event is one way students can receive exposure to the plight of the less fortunate around the world. It will let them feel the joy of self-sacrifice.

Special Projects List. Younger givers are more responsive to target giving than storehouse tithing. While maintaining an emphasis on proportionate giving that includes the church's ministries, it is wise to also maintain a list of approved, special projects that can be underwritten by those who have interest in them. Obviously, care must be exercised not to detract from a unified budget. But cautiously followed this practiced can draw gifts from newer donors, as well as highlight opportunities for special giving by those with extra capacity.

Ministry Highlights. As mentioned earlier, never take an offering without highlighting where that offering goes. *Giving to a budget, supporting the church or meeting our needs* are unclear expressions. Rather take every opportunity to relate how specific people are being helped, built up, supported or changed, etc. through the congregation's generous giving. Briefly describe one particular ministry, then affirm: *Thanks for your faithful giving to our church . . . Your generosity makes this program and other vital ministries possible.*

Tax Preparation Assistance and Financial Counseling. At tax time many people are open to talking about their financial situation with a confidential advisor. Some living on the margin are open to counsel regarding budgetary changes, restructuring or simply where to channel their tax refund. A ministry team of accountants can help individuals practice better financial stewardship.

Home Purchase Counseling. Establish a ministry team, of non-realtors, who can provide people with information on housing options in your community, including school systems and other local concerns. Individuals in the team can also offer objective feedback regarding *how much house* the inquirer may need, particularly helping young couples avoid the debt implications of overbuying.