

THE GENESIS OF GENEROSITY

First Steps toward Creating Cultures of
Generosity in Churches

by Pat Springle

Article Summary

A growing number of church leaders today are taking bold steps to help their people become truly generous. These leaders are gripped with a sense of accountability before God for the enormous wealth we enjoy in our culture. This paper presents a number of passionate and theologically consistent churches as case studies in generosity.

Further Reading

[Discipling the High-Capacity Giver; Some Churches are Taking New Attitudes and New Approaches to Caring for Wealthier Members of Their Congregations](#)
by Alexis Wilson

[Generosity Requires More than a Sermon: Leading Churches find Ongoing Training is the Key to a Lifestyle of Generosity](#) by Andy Williams

[Discipling the High-Capacity Giver; Some Churches are Taking New Attitudes and New Approaches to Caring for Wealthier Memembers of Their Congregations](#) by Alexis Wilson

A growing number of church leaders today are taking bold steps to help their people become truly generous. Perhaps they recognize the stranglehold of consumerism on their people, perhaps they have a vision for the impact generous people can have on others, or perhaps it's a blend of both. These leaders are gripped with a sense of accountability before God for the enormous wealth we enjoy in our culture. Jesus said, "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked" (Luke 12:48). So they teach, preach, celebrate and model the perspective that giving is much more than financial stewardship and tithing. God calls us to generous living in all aspects of life in response to his overwhelming generosity to us. In his book, *The Call*, Os Guinness expands our view of God's purpose for us: "God calls us to himself so decisively that everything we are, everything we do, and everything we have is invested with a special devotion and dynamism lived out as a response to his summons and service."¹ Our time, our abilities, our finances, and every other resource can be fully devoted to Christ and his cause.

Leadership Network's Christopher Willard has probed the motives and methodology of some of these leaders. In his interactions with these leaders, he observes that these churches use different models, but they share some common convictions. Christopher notes, "Churches that are becoming known for their generosity are moving away from a campaign mentality that focuses on giving primarily in response to needs



A team from North Coast church celebrates in Guatemala as they strive to embrace a generous lifestyle

like building programs. Instead, they are creating a pervasive culture of generosity that captures hearts, reinforces values, and connects a wide range of resources with needs in specific, tangible ways. These churches realize that the twin evils of fundraising—timidity and guilt motivation—short-circuit God's intent for all of us to follow his example to give gladly and generously."

Studies in Generosity

This paper presents a number of churches as case studies in generosity. In some of them, the emphasis began because a senior pastor became gripped with a vision for the impact of all their members—and their resources—being fully devoted to Christ, but in others, pressing financial needs caused leaders to realize the need for significant change in their churches' way of addressing money. Some use outside resources, such as Christian financial organizations, to equip their people, and many expose their people to needs in their communities and around the world to instill a vision for how resources can make a profound difference in people's lives.

Methodology may be different from church to church, but theology and passion remain remarkably consistent and strong.

Getting Off the Treadmill

When Senior Pastor Brian Tome became the first pastor of **Crossroads Church** in Cincinnati, OH (<http://www.crossroads.net/>), he learned some valuable lessons from other church planters. "They regretted that they hadn't talked about money early enough," Brian remembers. "By not talking about God's perspective of money and possessions, they conditioned people to become consumers instead of givers." Brian learned from their mistakes, and from the beginning of Crossroads, he spoke often about money, sent out quarterly giving statements, and motivated people by telling stories of changed lives through their generous giving.

About five years ago, Brian sat in the atrium of their new church building. The church had doubled in three months, and that day God gave him an important insight. They would soon

outgrow the building they'd just built, so they'd have to build a bigger facility . . . and then a larger one, and later a still larger one. "It looked like an endless treadmill," he remembers. He and his leadership team developed a larger vision, one for the kingdom instead of for their church. "We realized we're not here just to fund our local church ministry," Brian relates. "We're part of a revolution God initiated to change the world. The revolution starts with every person at our church being a blessing to people around them—and eventually, being a blessing to people around the world. That's what God promised Abraham in Genesis 12."

In fact, the church has three similar guiding principles:

1. *Bless people,*
2. *Base the budget on what we believe God wants, not on what we think we'll get, and*
3. *Spend it; don't save it.*

People give, Crossroads' leaders believe, because they value money spent to meet needs, not money saved for the future. To explain their position on money, a brochure outlining the vision of Crossroads reads, "We strive to seek God, not money. We seek to surrender to God's will, listen to him and his direction, and then do what he says. Sometimes, he tells us to do some pretty crazy things. And frankly, we don't always know from where the resources will come. And



Members from Crossroads Church gather outside of the largest AIDS hospice facility in Mamelodi, South Africa.

that leads us to another topic called 'faith.' As we continue to understand God's views on money, we find we continue to learn more about obedience and faith. And the end result continues to be celebration."

The church's vision about the kingdom quickly expanded when they formed a partnership with a church in Mamelodi, South Africa, to build the largest private AIDS hospice facility in South Africa. In the past couple of years, over 1,000 Crossroads people have traveled to Mamelodi to serve for 10 days at a time to care for people there. Volunteers also build homes, plant vegetable gardens, teach children, and train local people in skills they need to run the facility. While they are there, they pray with the sick, love those who are hurting, and build friendships. Giving, though, flows both ways. Some of the members of the Mamelodi church come to Crossroads to help with a project called "GO Cincinnati" in which 3,000 people blitz the city with compassionate service projects. "It's important," Brian relates, "for them to be generous to us so that we don't develop a giver-taker relationship. That's not healthy for either of us."

Another of Crossroad's core values is to give away coffee, CDs of messages, and every other resource they produce—and they produce a lot of them. Last year, the value of products they gave away exceeded \$1 million. "Capitalism is a wonderful economic system to create wealth," Brian explains, "but God's kingdom doesn't work that way." Crossroads gives away all of the curriculum they develop for every age group, and they refuse to have a bookstore because it sends a message to people who walk in the door for the first time that God's truth can be bought. Brian relates, "Jesus said, 'Freely you have received, freely give' (Matthew 10:8). That's the message we want to send to every person who walks through our doors: God's love and forgiveness are freely given to us, so we freely give to others. The only two times Jesus got really angry is when he saw people selling 'stuff' in the Temple. In the same way, we don't want people seeing us selling 'stuff.' We don't want to reinforce consumerism; we want to create revolutionary givers."



At Crossroads coffee, CD's of messages and other resources are given away each week in an effort to discourage consumerism.

The ministry philosophy at Crossroads is to create an environment similar to inviting neighbors to join you on your back deck. Chuck Moore, director of spiritual growth, clarifies, "When you invite a neighbor over, you don't charge him for a cup of coffee and a sandwich. That would be odd and offensive. This perspective also shapes how we engage people. We want to be relaxed, authentic, honest, and warm, and like friends, we communicate what we're excited about, which is Christ and his kingdom. We want people to feel completely at home so they can respond to Christ with no distractions."

The commitment to give and bless has, indeed, changed the culture of Crossroads. Because the church hasn't bartered with people by having them pay for resources, they are free from a *quid pro quo* mentality of paying for services. When Crossroads presents a need and vision to meet that need, people respond wholeheartedly and often give beyond expectations, including back-to-back building campaigns averaging six times the annual budget.

To be Christ's hands and feet on earth, Crossroads is involved in several cutting-edge compassion-related projects, and they unapologetically present these needs to the congregation. On any given Sunday, about half of the people in attendance are first, second, or third time visitors, but that doesn't stop the church from presenting needs and inviting people—even unbelievers—to help meet those needs. Brian points out, "God has put it in the hearts of all people to make a difference. That's part of the image of God in all of us. We're happy to give everybody the opportunity to have an impact on the world. In fact, unbelievers are often more passionate than believers about relieving poverty."

Brian believes that all people want to be about something bigger than themselves. Instead of talking about tithing as a moralistic obedience to

give 10%, Crossroads offers people the opportunity to make a difference. When they receive the offering each week, they no longer give "disclaimers"; instead, they give "exclaimers." Years ago, they told visitors they didn't expect them to give any money, but now they explain that the offering helps care for people with AIDS in South Africa, breaks generational poverty in Cincinnati, and provides resources for Kids Club where young people can find forgiveness and new life in Christ. If visitors want to help meet these needs, they are invited to give, but of course, if they don't want to participate, they should feel no pressure to give.



Crossroads offers people the opportunity to be a part of something bigger than themselves.

The culture of Crossroads regularly presents "bold asks" that challenge people to love God and their neighbor with greater devotion, energy, and generosity. Addison Lanier, director of Generosity & Business Operations, clarifies the point: "When the message is bold and challenging, we are more transparent because people don't have to read subtle signs. 'Bold asks' condition people for making substantive changes in their lives. The 'asks' address every conceivable choice, from stopping sexual sin to mobilizing twice as many people as the previous year to serve through GO Cincinnati, from devoting our hearts to Christ to giving our money for his cause."

At its core, the culture of Crossroads gives every person who walks through the door an opportunity to fulfill his or her God-given desire to make a difference and change lives. Generosity

isn't a program—being a blessing is a passion that permeates everything they are, everything they say, and everything they do.

At the end of every staff meeting, Brian asks one of the staff, “What kind of day is it?” The answer is always, “It’s a good day to die.” This cryptic phrase embodies the church’s ethic to be a blessing at all costs instead of clinging to self-preservation. They strive to follow Christ’s example of blessing people by giving everything all the time—even to the ultimate, death.

Military Families Shape Church Culture

Immanuel Bible Church is located in Springfield, VA, a suburb of Washington, D.C. (<http://www.immanuelbible.net/>). Historically, many military families attended the church, and many years ago, they made a mark on the culture of the congregation. Steve Holley, the executive pastor, describes the phenomenon: “In the late 60s during the Viet Nam War, military families gathered around other families when a husband was deployed to Viet Nam. These families knew the strain on moms and their kids, so they surrounded them with love and support.”

David Leach, executive director of administration at Immanuel, explains, “It’s inherent in the top levels of the military for people to take care of each other. We had Navy flag officers and others of similar rank in other branches of service, and their commitment to each other proved to be contagious throughout our church.” George



Members at Immanuel Bible Church enjoy fellowship with each other at a military appreciation dinner.

Lawrence, elder and vice chairman of the church’s executive committee, recalls his experience: “When I was a junior officer, if any other officer was away on temporary duty, the rest of the families made sure his wife and children got to church, had them over for dinner, and met any needs they had.” Caring for one another became the norm at Immanuel, and after the war, families continued to care for those who were deployed overseas, whether in the military or as missionaries.

Exponential growth proved to be a catalyst for generosity at the church. Steve Holley observes, “Our church quickly grew from 350 to 700, and eventually to 3,500, and each step of growth affirmed the need to give and the value of giving because we were seeing lives changed.” Immanuel, though, faces a unique challenge because approximately one-third of the congregation turns over every three years due to military rotations. “Through all of the growth and transitions,” Steve continues, “the church became a haven for military families. When they were deployed to another assignment, they told their friends that if they were ever transferred to the Washington area, they should check out Immanuel Bible Church. In that way, our culture of caring for each other has contributed mightily to the growth of the church, both relationally and numerically.”

The spirit of generosity, though, isn’t limited to military families. Benevolence, missions, and church planting are consistently presented as needs the congregation can meet. The student ministry’s involvement in helping the poor and missionary outreaches also galvanize the congregation’s giving.

In the late 80s, church leaders recognized the opportunity to “excel still more” in generosity, so they asked Ralph Weitz to join the staff as the stewardship pastor, perhaps the first person in the country in that position. The pastor and the



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church administrator wanted to get away from the campaign-style of fundraising and make generosity a part of the church's culture. Ralph recalls the rationale for his hiring: "They wanted stewardship to be about much more than money.

THE ISSUE OF GIVING IS AT THE HEART OF DISCIPLESHIP.

Their vision was for people to give themselves to the Lord so that their time, money, and spiritual gifts were all used effectively." The role wasn't designed to focus exclusively on money. They realized that the issue of giving is at the heart of discipleship, so the church leaders gave Ralph the

title of "Stewardship Pastor," not merely "Director of Stewardship." At the same time, the church hired a missions pastor to coordinate the information, giving, prayer, and sending emphasis. These two hires sent a strong message to the congregation about the priorities of the church.



RALPH WEITZ

For many years, Ralph has used resources from Crown Financial Ministries to impart biblical perspectives about generosity and equip people to manage their money wisely. Buy-in at the top, however, is crucial. Several years ago, the existing pastor, Michael Easley, heard Andy Stanley say that he had gone through Crown's material three times. "If he can go through it three times," Michael related, "I can go through it once." He gathered several couples at his home on Sunday nights, and he invited Ralph to lead them through the lessons on stewardship. Michael's commitment to stewardship was solidified during that series, and his teaching reflected his new passion and insights.

Twin obstacles to generosity are affluence and debt. A large percentage of people make a lot of money, and they acquire a lot of things, but in the thirst to acquire even more, many go into debt. Ralph points out, "I know many people who spend an exorbitant amount of time managing their debt. If they spent that much time saving, investing, and managing their money, they'd have incredible resources to invest in God's kingdom." To communicate the point that God owns everything and we are stewards of what he has

entrusted to us, the church issued stickers that read "IDBTM," which stood for: It Doesn't Belong to Me. At the same time, a man became aware that a person desperately needed a liver transplant, or he would die. The man decided to donate 60% of his liver. When his wife asked him why he would do such a thing, he replied simply, "My liver doesn't belong to me. It belongs to God, and He can do with it whatever he wants."



Immanuel Bible issued stickers that read IDBTM which stands for "It doesn't belong to me."

Ron Jones came to Immanuel as the Senior Pastor in the spring of 2007. He was attracted to the church partly because his perspectives about generosity are consistent with the long-established priorities of the church. "Among the many things I appreciate about Immanuel," he relates, "is that the church 'gets' generosity enough to hire a stewardship pastor. I'm glad to partner with Ralph and the rest of the team. Our hearts are in sync in this area, and that means a lot to me. An emphasis on generosity only works when the senior pastor and the church leaders are on the same page, and that's certainly true at Immanuel."



RON JONES

Ron advises pastors to be bold and authentic in talking about generosity, to share their own struggles as well as their successes, and to keep pointing people back to our accountability to God for all the resources he has entrusted to us.

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Fresh Direction for an Established Church

For generations, leaders at **Highland Park Presbyterian Church** in Dallas, TX (<http://www.hppc.org>), made house calls to

church members who failed to turn in their yearly pledges. “Seven years ago, our new pastor Ron Scates changed all that,” reports Anne Smith, an elder on the church’s stewardship committee and a member of the church for over 50 years. “He instituted a faith-based, pervasive stewardship emphasis that focuses on devoting all of our resources to God and using them to build his kingdom.” The change from high-control to a faith-based approach has made a world of difference, especially in the lives of younger church members. Anne explains, “The older people in the church were from ‘the greatest generation’ who did the right thing out of a sense of duty. That may have worked for them, but it doesn’t work for young people who need a richer, deeper motivation to give and serve.”

Sharla Bickley, the director of lifestyle stewardship, explains that the new pastor’s fresh perspective was soon followed by structural leadership changes: “About four years ago, two important things happened that transformed our church’s culture. We brought a number of new people with fresh ideas onto our stewardship committee, and together, we developed a long-range strategic plan to move us from bean counting to heart changing.” In addition to Ron’s strong teaching on generosity, the stewardship committee committed itself to educating and informing the congregation. Many church leaders have gone through Crown’s curriculum, and they have, in turn, taught many others these valuable principles of financial management. The strategy for change is both corporate and individual, with a commitment to change one life at a time. To keep the issue in front of church members, Sharla explains that they use every communication vehicle—the church newsletter, website, announcements, etc.—to

remind people that God owns it all, the joy of giving, and the needs they can meet through their generosity.

Blake Cecil is one of the young members brought onto Highland Park’s stewardship committee. He and his wife also have benefited tremendously

from Crown’s teaching. At first, Blake was hesitant about attending Crown’s seminar. He is an officer in the financial services industry, so he didn’t think he had much to learn about managing money. “To my surprise,” he reveals, “my wife and I learned a lot. Our motivation for giving changed dramatically, from giving to an institution to giving to expand God’s kingdom. That’s a big difference.” In fact, most of the success of the generosity initiative at the church (95% by Sharla’s estimate) can be traced from the use of Crown’s materials to train, inspire, and equip church members. Crown recommends church leaders not only endorse the principles in their training, but for the curriculum to be most effective, they suggest that each leader, staff and lay, go through the training personally. At Highland Park Presbyterian, elders are expected to attend this training during their three-year tenure.

The shift from high-control to faith-based giving has had many benefits, but it has caused some difficulties, too. Some of the wealthy members of the church live in second homes much of the year, and the lower accountability of a faith-based system leaves a few cracks for their giving to fall through. Most of them, though, catch up when they realize they’ve fallen behind. Some of those in church leadership have resisted online giving because it “depersonalizes” giving and divorces it from the worship experience. Many younger church members, however, use online bill paying for virtually every other transaction, and they’d like to give online, too. Church leaders are still trying to negotiate their way through this dilemma, but for now, they are taking online contributions without publicly advocating this method of giving.

Like other churches in these case studies, the stewardship committee of Highland Park Presbyterian sees giving as bigger than the issue of money. They talk about “generous living,” not just “generous giving.” And their vision goes far beyond the walls of the church. Instead of a



Many younger church members at Highland Park Presbyterian have started giving online.



When the younger generation needed something deeper Highland Park Presbyterian began to embrace a faith based perspective on generosity.

Organizations that Help Build Cultures of Generosity

Crown Financial Ministries: Money Matters
<http://www.crown.org>

Dave Ramsey: Financial Peace University
<http://www.DaveRamsey.com>

Willow Creek Association: Good Sense
<http://www.goodsenseministry.com>

“storehouse mentality” that directs people to give their tithe only to the church (Malachi 3:10), they encourage people to let God use them to touch lives in the community, throughout the nation, and around the world, even if the church or the denomination doesn’t have a direct link in meeting some of those needs.

Spirit-led, Open-handed

Since 1998, Larry Osborne, and **North Coast Church** in Vista, CA (<http://www.northcoastchurch.com>) have provided training for pastors and church staffs interested in launching a video venue or multi-site ministry. At one of their early workshops, Robert Lewis and his team from **Fellowship Bible Church** in Little Rock, AR (<http://www.fbclr.org>) shared their strategy for reaching their community through a wide variety of service projects.

For Larry, Fellowship Bible’s experiences in Little Rock story served as a confirmation of his growing conviction that community service was becoming the new cultural key to evangelism; opening the door to people who would otherwise not even listen.

This new and growing emphasis on community service received a huge boost in 2004 when Charlie Bradshaw, the executive pastor, hired several staff to focus exclusively on this effort and make generous giving of time and energy a high profile focus of the church. Larry reflects, “From the beginning of our church we’ve taught generosity and modeled it as a character trait, but organizationally, my time with Robert’s team and then the hiring the staff members tasked to make it a priority has given it much greater substance and depth.”

A key element in the push toward generosity was to help each small group get involved in a minimum of one service project a year. Charlie recounts, “We now have well over 300 groups serving around the city during the year.”

In addition, the North Coast canceled their weekend services two weeks after Easter for a Weekend of Service, dubbed “The Church Has Left the Building.” That Saturday and Sunday over 5,400 church members showed up to work on 92 projects at 56 sites scattered throughout the area. The end result was over a million dollars of goods and services provided to the community in just two days.



Teams from North Coast Church leave the building to clean up a beach and repair a gazebo during their weekend of service.

When it comes to overseas missions, North Coast’s philosophy is to expose the church to missionaries and then to invite people to support them directly. The church does not want to be a middleman when it comes to either money or information.

Larry and his team aren’t afraid that too much money will go outside the church. In fact, they are thrilled to be used by God to connect missions and supporters. “The only problem with this arrangement,” Larry discloses, “is that it’s impossible to do a good job of tracking the amount our people give to missions—in fact, we don’t even try to track it. That’s a small loss, though, in light of the benefits of allowing our missionaries to have a direct contact with those who are supporting them. It’s helped our people have a broader, kingdom-mentality. It’s organic, not bureaucratic.”

Teaching Pastor, Chris Brown, observes that the old “storehouse” perspective once made sense,



Thanks to technology people are now easily connected to missionaries all over the world and are encouraged to give of their resources.

but not any longer: “Before the Internet and electronic communication, individuals didn’t have many opportunities to relate to missionaries, so the storehouse function made sense. Today, though, virtually every person can communicate effectively, often, and instantly with those in ministry on the other side of the world. This way, missionaries can contact 100 or 200 people immediately to ask for prayer instead of going through the church. That kind of personal relationship wasn’t possible only a few years ago.”

The organic nature of North Coast’s ministry encourages every person in the church, from the two teaching pastors to the newest visitor, to be Spirit-led with their time, energy, and funds. Chris explains, “From the beginning, Larry has wanted people to fall in love with Christ, and then the Spirit will change them from the inside out.” The church’s role is to encourage and challenge people to become followers of Christ and expose them to real needs. The Spirit will then motivate and lead them to get involved and give of their resources to meet those needs.

Some churches may see North Coast’s lack of top-down control as a problem, but Larry, Chris, and the rest of the leaders see people respond to needs by giving generously and gladly. For example, Chris talked to a high-capacity donor, and the man told him about his son’s involvement with an orphanage overseas. The man donated the money to build a large chicken farm for the orphanage. The church would never have known about this man’s gift if it hadn’t been for a

serendipitous conversation. But as Chris points out, “It’s part of what God is doing in and through people at North Coast.”

To solve the lack of personal connection that can come with a very large church, North Coast (a multi-venue and multi-site church), has each venue and each multi-site campus come up with its own missions projects to support. This way more people are exposed firsthand to the needs and opportunities. A young, newly married couple recently went to South Africa to work in a soup kitchen launched by another couple from the church for the first month of their married life. Chris got an email from one of them. It read, “If we’re going to be Christ-followers, what better way to get our marriage started than to serve together.”

The soup kitchen was part of a ministry started by another couple who moved to Africa, bought 400 acres, and built a camp to reach out across racial lines. Teams from North Coast go there regularly to help work with kids at the camp. Three other couples have recently moved to Guatemala to build and run an orphanage there. The staff at North Coast can tell many other stories about God directing people to touch lives all over the world.

North Coast’s leadership style is top-down when it comes to vision and direction, but organic in implementation. When they see God move in someone’s life, they get behind it and help all they can.



A young child in South Africa enjoys a bowl of soup at the soup kitchen.

The priority of generosity has never been communicated through a special stewardship series of messages at North Coast. Instead, the teaching pastors drip generosity into lots of messages spread out over the years. "It's the difference between an avalanche and a glacier," Larry illustrates. "Ten years after an avalanche, you can't see where it was, but after a glacier, you have Yosemite."

The church's philosophy and style are a reflection of its founding pastor. Larry recalls, "I will forever be shaped by ministry experiences that wouldn't let young eagles fly and ministries that wouldn't let the Holy Spirit birth anything that wasn't designed at the top." At North Coast, young eagles fly and the Spirit works powerfully and freely in people's lives.



At North Coast generosity comes from people surrendering to the touch of God in their lives.

A Reluctant Movement

For the first six years of **Grace Community Church** in Noblesville, IN (<http://www.gracecc.org>), Senior Pastor Dave Rodriguez and the other leaders felt so uncomfortable asking for money that they didn't even take an offering. At the church's founding in 1991, sex and money scandals rocked the Christian world, and the leaders of Grace wanted to distance themselves as much as possible from those stains. Their solution was to avoid even mentioning money, but that policy sometimes confused people who wanted to support the church. John Jurgensen, pastor of administration, recalls, "People sometimes asked, 'How can we give to this

church?' We pointed them to three wooden boxes in the back of the room. If they wanted to give, they had to ask first, and then find the boxes."

Rapid growth, however, necessitated a change in tactics, so Dave cautiously began talking about giving. He realized they weren't serving their people by avoiding the topic because giving is a vital part of discipleship. Three years later, the church continued to grow, and the leaders realized they needed to put more focused attention on the role of finances in people's lives. At that point in 2000, they hired John to join the staff to oversee the initial steps in financial development that led to the creation of their Faith and Finances Ministry.

In 2003, church leaders wanted to begin a capital campaign. They hired a consultant to look at their church and give them advice. His report startled them. He told them that they weren't ready because several essential elements weren't yet in place, and the congregation had very little vision for church expansion. The team listened, and they put the campaign on hold. A year later, Dave and his leadership team realized they needed to downsize and restructure the staff, resulting in a reduction of 15 people. He recalls painfully, "That reduction included five of my best friends." The congregation realized these decisions reflected a radical commitment to God's calling by the church's top leaders. These difficult decisions caused people to trust Dave and his team more than ever, and they set the stage for the future. Trust, though, came with a price. Dave reflects, "Those years were the most costly ones of my life."

Another moment of truth came in 2005 when Grace's Finance Director, Doug Perrigin, after being on the job for only a few months, walked into Dave's office and told him that unless they saw giving turnaround very quickly, they were on a path to not meeting payroll. After church the



Grace Community Church realized that they weren't serving their people by avoiding the topic of giving.

following weekend, Dave asked the members to stay for a meeting. He explained that the church was \$200,000 behind budget and that he was praying for and asking them to close that gap in the next two weeks. The members rallied and gave the money.

After one of the services, a member asked if Dave would have breakfast with an attendee who wanted to meet with him. Dave agreed, and at their meeting a few days later, the attendee told Dave, "I've recently been significantly blessed financially, and I'd like to make a sizable contribution to the church." Dave was not sure what "sizable" meant, but the next week, he was told, "I want to give several million dollars."

Dave replied, "I didn't tell you before, but we're going to launch a capital campaign, and I want to use most of your contribution as the lead gift."

In launching the campaign, Dave and the church leaders decided to build the new facilities without debt. They told the congregation that the amount they gave would determine the scope of the building project. The existing facility was a metal building structure built for \$30 per square foot. They wanted to upgrade their facilities, but they wanted to send a message that they weren't going to be extravagant. As a cap on spending, a governor on their motivations, and a

message to the community about their fiscal responsibility, they decided to build only what they could build without debt. As an even stronger motivation, they believed it would be inconsistent to take on debt as a church while they taught and advised people to avoid personal debt.

In addition to their no-debt commitment, Grace's leaders also felt strongly that the campaign must be about more than the needed facilities. In fact, the initiative was really about changing lives and impacting our world. So they committed the first \$2 million to go outside the walls of Grace for outreach, missions, social justice and

humanitarian aid causes. This \$2 million was to come off the top, no matter how much was raised. The people of Grace committed the full amount needed, to be given over three years. A blessing even greater than the commitments, in two years over \$20 million has actually been received, funding the \$2 million for outreach causes and the entire first construction phase, with no borrowing whatsoever.

Dave believes that trust is the most crucial ingredient in creating a culture of generosity in churches. "If people don't trust the leaders of the church to spend the money under God's direction," he explains, "they won't give generously. But the building of trust sometimes involves periods of tremendous pain to show people that you are willing to sacrifice to do what God calls you to do."

The Power of a Pastor's Example

Sam Crabtree, the executive pastor of **Bethlehem Baptist Church** in Minneapolis, MN (<http://www.hopeingod.org>), explains that Senior Pastor John Piper is the example and inspiration for generosity at their church. He relates, "For his 27 years at our church, John has been robustly God-focused and non-materialistic. When he has to replace his car, he only buys a used one. His books have sold in the millions, but he gives all the royalties away. In fact, his contract with publishers directs the money to go straight to a foundation that distributes the money. He never sees the checks. John says that he is frankly afraid of money's power of seduction."

Not surprisingly, Bethlehem's view of generosity is deeply rooted in the Scriptures. John teaches the supremacy of God in all things, including finances. God created all things, and he reigns over all things. Sam quotes Paul's summary statement about God's sovereignty at the end of Romans 11: "For from Him and through Him and to Him are all things. To Him be the glory forever!"

John and the ministries of the church recognize the devastating impact of consumerism on spiritual vitality, and they teach a deep and balanced approach to God's gifts to us. God, they explain, is incredibly generous to us in every way,

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ON THIS SIDE OF HEAVEN USE EVERY GIFT, RESOURCE, AND OPPORTUNITY TO HONOR GOD AND ADVANCE HIS KINGDOM



JOHN PIPER

and we are to “imitate him as beloved children” in our generosity.² We have been given every spiritual blessing, but financial prosperity and physical wealth isn’t promised and isn’t a right in this life. On this side of heaven, we need to use every gift, resource, and opportunity to honor God and advance His kingdom. To do that effectively, we must recognize the cultural encroachment of the lust for things, and at every turn avoid being consumed by them.

John’s personal example of generosity extends to every area of his life, including his involvement in social justice, adoption of children, and scores of other compassion-focused ministries. He encourages people to give themselves first to Christ, and as they are transformed by his Spirit, to give themselves wholeheartedly and unreservedly to help others. At Bethlehem, creating a culture of generosity hasn’t come from episodic events like building campaigns. Instead, powerful teaching about the supremacy and glory of God evokes an emotional response of love and loyalty to him, which is expressed in many ways, including generous giving.

For more than 20 years, John has tried to instill a “wartime mentality” in the lives of church members. During World War II, those on the home front experienced rationing of many items, and they saved and donated things like rubber, metal, and nylon stockings so the soldiers on the front lines could have what they needed to fight effectively. Resources were deployed to those who were fighting and dying, and the rest of the population realized that they could contribute to this effort by saving and giving. In the same way, most people in churches can cut back on their spending, “rationing their desires” so they have more to give to front line, life-and-death ministries in their neighborhoods and around the world. Sam Crabtree identifies three categories of people in the war effort: those who go, those who stay behind and provide for them, and those who

are disobedient to either go or provide as the Lord has directed.

Scott Anderson, executive director of Bethlehem’s Urban Initiative, identifies the motivation for these actions: “We don’t give up things to earn points with God. We recognize the treasure in the field, and for joy over it, we sell everything to buy the field. In that sense, we aren’t sacrificing at all because we know that what we are doing has far more value than spending our resources on things that won’t last.” The satisfaction and joy that comes from investing in the eternal far outweighs selfish pleasures.



Generosity doesn’t come from a capital building campaign but from people giving themselves first to Christ.

The Foundation, Not a Pillar

Steve Rouse, Executive Pastor, at **Irving Bible Church** in Irving, TX, (<http://www.irvingbible.org>) defined stewardship as “Freeing people up to say yes to Jesus!” He and the board of elders, chaired by John Robinson, challenged leadership to deepen the culture of generosity. A potential

capital campaign to pay off the remaining building debt was scratched from consideration. As Christians habitually give generously and gladly, capital campaigns become unnecessary. John had taught Crown Financial Ministry's curriculum for nine years, and had seen God use the material in dramatic ways to change people's lives. The board asked lay leader, Joe Womack to coordinate their stewardship ministry called "Generous Living."

Joe's goal is pervasive stewardship: "We can think of different ministries in the church—men's ministry, women's ministry, children's ministry, community ministry and missions ministry, etc.—as pillars in the church. If we make stewardship another pillar, it can't change the culture of the church. It has to become the foundation of loving, serving, and giving for all ministries. When people manage their allotment of time, talents, and treasure according to God's principles, they have capacity to share with others.

The team has been learning how a church culture changes. They realize that lasting change has to come from the pulpit, staff, and lay leaders that model the way forward. Leaders at Irving Bible Church are immersed in generosity and let stewardship permeate their own lives so they can become examples to the rest of the church. At the same time, Irving Bible is conducting a wide array of programs to teach, inspire, and mentor people who want to change how they manage the margin in their lives. They use Crown's curriculum, Dave Ramsey's Financial Peace University, and personal budget coaching.

Irving Bible Church also implemented a program called "Less is More" that helps people simplify their lives by giving unnecessary things away. Joe explains, "It's hard to focus on God in our affluent culture because we have so many distractions, many things that feel urgent but don't reflect God's priorities. The more we can un-clutter our lives, the more we'll be free to focus on God's calling." In addition to periodic collections of clothing and household items, the church asks people who have a need to write it down or post it online. Others in the church see the postings and donate possessions from their homes and their time and talents to meet those needs.

Joe believes they will see geometric explosion of their stewardship ministry as ministry leaders incorporate these biblical truths into the foundation of each ministry. Stewardship focuses first on our view of God and his ownership of everything. It teaches that everything we have is a gift from God and is to be used to please him. The heart of stewardship isn't money; it's following Christ's example to give everything for God and for people. Every ministry of the church can rest on this strong teaching and motivation to live for Christ. Also, the specific principles of financial management apply to every ministry of the church: People need to learn to budget, save, create wills, and invest, and young people need to grasp the heart of generosity and begin to implement the principles. Every ministry of the church is founded on stewardship concepts, and every person in the church strives to live by them.

Changing the culture of Irving Bible Church doesn't happen easily or quickly. It takes prayer, a few champions, excellent preaching and teaching, consistent modeling, and faith in God's provision.

The Challenge of Being Even More Generous

Churches that are known for their generosity began this emphasis from a variety of first causes, and they use different models to teach and equip people to be more generous. However, they have several perspectives and practices in common:



SAM CRABTREE

- *They look to God's generosity as the ultimate example. As Sam Crabtree states, "We become what we behold, so we behold God to become like him."*
- *They realize that stewardship is not just about money. As people know and love Christ, he changes them from the inside out and gives them a generous heart in every aspect of life.*

WE BECOME
WHAT WE
BEHOLD, SO WE
BEHOLD GOD
TO BECOME
LIKE HIM.

- *They recognize the corrosive effects of our consumer culture, and they speak about it often and well.*
- *They use available resources from credible Christian organizations.*
- *They celebrate church-wide and individual steps forward as they see God change selfishness and complacency into true generosity.*

Each of these church leaders has a hundred stories to tell about men and women, young and old, whose lives God has transformed and who experience the joy of generosity. Beyond the concepts, theology, principles, and strategies, changed lives motivate these leaders to keep pursuing generosity in their own lives and throughout their congregations.



PAT SPRINGLE

Pat Springle is the president of Baxter Press in Friendswood, Texas. He served on the staff of Campus Crusade for Christ for 18 years, 11 as the Texas state director. He was Senior Vice President of Rapha for three years before starting his publishing business.



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

** Unless otherwise noted, all Scripture is taken from the NIV translation.*

ENDNOTES

¹ Os Guinness, *The Call*, (Word Publishing, Nashville, 1998), p. 4.

² Ephesians 5:1