

WHEN YOU GIVE



A New Testament Look at Generosity
for the Christian Family

TIM HOWINGTON AND CHRIS HAAS

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Freedom 5:one Ministries is a faith-based financial coaching group that helps families develop personal financial plans to be healthy in their finances and live with biblical views of stewardship. One of the ministry's focuses is inspiring generosity in the body of Christ toward kingdom things. Finances are a well-known but silent stressor in Christian families. This ministry attempts to come alongside people who need help with their finances. Some need help getting organized, some need help working through a crisis, and others just need a fresh set of eyes. The name of this ministry is inspired by a verse in Galatians 5:1: "It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery" (NIV). Developing a working financial plan and implementing a generosity strategy brings freedom. For more information, please visit the ministry's website at www.freedom5one.com.

Unless otherwise noted, all scripture quotations are taken from:

[New American Standard Bible: 1995 update](#). La Habra, CA: The Lockman Foundation. 1995.

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We are thankful for the generosity of hundreds of families who faithfully partner with us every year. You make it possible for us do the work God has called us to. We cannot do what we do without you! This book is an extension of your generosity.

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We are constantly inspired by our parents and families who are some of the most generous people we know.

Thanks to the many friends who shared their generosity stories that can be found throughout this book. You are a great example of generosity.

Contents

Foreword: Why Write Another Book on Generosity?

Executive Summary

Introduction

Section I: Personal Evaluation

Chapter 1: The Potential of the Christian Family

Chapter 2: The Finances of the Christian Family Have Become Untethered from the Kingdom

Chapter 3: Case Study: Lessons from the Unfaithful Steward

Section II: How to Be More Generous

Chapter 4: We Need a New Financial Vision: Generous Stewards

Chapter 5: Why Should We Give?

Chapter 6: What Should Our Attitude Be When We Give?

Chapter 7: How Much Should We Give?

Chapter 8: Giving Pocket versus Living Pocket

Chapter 9: Where Should We Give?

Chapter 10: How to Discern God's Will in Generosity

Section III: Where Then Shall We Give? (W.E.L.C.O.M.E.)

Chapter 11: Give to Widows and Orphans

Chapter 12: Give to Elderly Parents

Chapter 13: Give to the Local Church

Chapter 14: Give to Other Christians

Chapter 15: Give to the Poor

Chapter 16: Give to Missions

Chapter 17: Give to Personal Evangelism and Discipleship

Section IV: Put Your Money Where Your Heart Is

Chapter 18: How Do We Get Started?

Chapter 19: Teaching the Next Generation

Chapter 20: Release the Resources

Appendices

Appendix 1: Generosity Bible Study

Appendix 2: Generosity Stories

Appendix 3: Discipleship on Biblical Stewardship and Personal Finance

Appendix 4: Financial Resources List

Foreword: Why Write Another Book on Generosity?

Something is not registering in our hearts. We need to be disrupted, to be awakened from our collective and consumptive sleep. We have become disconnected, busy, and distracted by our American ways of life. As a result, we are failing to give our lives away for the sake of the gospel.

My wife and I (Chris) recently took an anniversary trip to California. In our tour of Napa Valley, Tiffany and I listened to a vineyard grower describe a fascinating process of “awakening the vine” each season. Sometime in early July, vineyard workers prune each grape vine. The result is explosive growth of up to one inch a day and incredible fruitfulness on the vine! After a short growing season of eight to ten weeks, the clusters of grapes are full, ripe, and ready to be harvested.

Some of the best wine in the world comes from Napa Valley. In the same way, Jesus used this practice of awakening the vine as an illustration of God’s work in our lives. The purpose of pruning is to awaken us to incredible spiritual growth and greater fruitfulness to the glory of God (John 15:8). I love how Jesus’s illustration in John 15 pictures God the Father as the vinedresser, Jesus as the vine, and believers as the branches. The fruit on the branch grows and ripens by staying connected to Jesus (the vine) and allowing His life to continually flow through us.

It is time for the Church to be awakened to our potential to impact the world for Christ through our generosity. At the epicenter of this is the Christian family.

Our Ministry Vision

In the fall of 2009, the Lord began to stir my (Chris’s) heart and birthed in me a vision to create a Christ-centered financial education and coaching ministry that would impact thousands of individuals and families across the community, state, country, and the world.

As we were beginning the ministry, the Lord gave me two images. The first was a picture of a castle wall that had been torn down. The enemy, Satan, had direct access to God’s people through this broken area of the wall that represented money, possessions, and finances. He was coming in and out and destroying lives through financial difficulties. At that time, Benton County, in Northwest Arkansas where I was working, had the number one divorce rate of any county in the United States. If statistics held true, most of those families divorced, at least in part, because of financial struggles.

The second image God gave me was of the Hoover Dam. My family visited the Hoover Dam a few summers ago on one of our cross-country family trips on the way to California. If you’ve never been there before, you should know that the Hoover Dam is massive! It harnesses the potentially life-giving water of Lake Mead. At maximum capacity, the reservoir holds 9.3 trillion gallons.¹ Some of that water is released to generate electricity, some is released for drinking water, and some is released for agricultural purposes downstream. It is a lifeline for millions of people in

California, Arizona, Nevada, and New Mexico. The necessity of Lake Mead is mind-blowing. But to impact the communities downstream, Hoover Dam must release the water.

In the same way, for the Church of Jesus Christ to impact our world like He intended, we must release the financial resources He intends. And to be accurate, we are struggling. The average giving among American Christians is only 2.9 percent.² God was showing me a picture of giving in America. Instead of God's children giving a healthy and robust flow to fund the work of the kingdom, they have been holding on to the portion that should have been designated for the Lord and His work to bear fruit for the gospel. One of the main challenges we see today in kingdom work is that God's people (as a whole) are not giving generously.

There are real consequences at stake when God's resources are not released through us to ministries and missions that need funding to do their work. How many projects are underfunded? How many ministry workers are forced to quit their ministry assignments? How many missionaries never report to the field because they can't obtain adequate funding? How many local church pastors step down in discouragement because of the toll of financial stress? Some estimate that if Christians would give more generously, we could increase giving to the kingdom by \$133 billion annually!³

Just like the water backed up behind Hoover Dam, God has blessed believers with income and wealth, some of which should be released for His purposes. God has given us everything we need to impact His world. The amount of money Christians have collectively is staggering. According to the authors of *Passing the Plate: Why American Christians Don't Give Away More Money*, "Christians in the U.S. who are actually members of churches earned a total collective 2005 income of more than \$2 trillion. Needless to say, more than \$2 trillion is a huge amount of money. It is more than the Gross Domestic Products of every nation in the world except the 6th wealthiest—United States, Japan, Germany, China, the United Kingdom, and France."⁴

Our ministry has a vision to inspire a culture of generosity, which could result in hundreds of millions of additional dollars given to the work of God in the world over the next forty years. When we asked Christian leaders to share their thinking with us about generosity, we were repeatedly questioned, "Aren't there enough good books out there already on the topic of generosity?" Tiffany even asked me, "What sets your book apart from the other books about giving?"

These are legitimate questions for sure! There are some excellent books written on this topic, and we would probably recommend many of them to you. In fact, in the appendices of this book, we have suggested several great additional resources on the topic of finances for your review. But we felt specifically led by the Lord to write about some of the things we have been learning about generosity.

Here are *nine* unique perspectives of this book:

- 1) **We are looking at generosity from a New Testament perspective.** When you focus your energy on what Jesus and the early church leaders have to say about the topic, there is a new paradigm that begins to emerge—some might even say a new wineskin. The transition between God’s expectations of generosity from the Jewish nation and His expectations from the global body of Christ overlap in some places and are divergent in others. We will explore those.
- 2) **We are actively coaching families individually in personal finances.** Since 2010, we have coached hundreds of families who have struggled with giving. Many are struggling because they have no generosity goals or because of a lack of vision. Others are struggling because of poor money management. Still others are struggling because they have become so self-focused that they underestimate the value of generosity in the world around them. Our ministry experiences have educated us on the state of the Christian family (at least in our area). One of the specific topics we repeatedly discuss with our clients is generosity. Although most families would like to be more generous, we find many believers don’t know what the Bible teaches and, therefore, do not have a biblical approach to giving. Our experiences with all these families’ finances give us a unique understanding of “grassroots generosity.”
- 3) **We are convinced that this is a global discipleship gap.** We are not just finance guys. In our earlier ministry days, we cut our ministry teeth in grassroots evangelism and discipleship. We even have a division of our ministry that is targeting grassroots evangelism and discipleship (www.g4discipleship.com). We view our focused attention on finances for the family as targeted discipleship. For some reason, the Church is strangely reserved in its discipleship related to stewardship and generosity. Pastors, disciple-makers, and Bible teachers speak to the body about everything under the sun but struggle to speak with practical clarity in this area. Because biblical personal teaching and practical discipleship is lacking in this area, so is conviction. We each have a personal responsibility to live and teach these principles. When Jesus gave the Great Commission, He said, “Teach them to obey everything I have commanded you” (Matt. 28:20, NIRV). We need to teach generosity to our children and to those we mentor in the faith. We need to celebrate generosity and share the stories of individuals whose giving has made a difference in the lives of others. There are heroes of the faith who released their God-given blessings in obedience to God, and it changed the lives of others. We have included a discipleship resource in the appendices for your use.
- 4) **We have lived as support-raising ministers for a long time.** Because of this, we understand this often unprioritized aspect of God’s kingdom work more than most. You may not realize it, but most of our missionaries and ministry leaders outside of the local church raise personal support. Through personal experience and coaching missionaries and ministers all over the world, we have seen how Christians are too often blind to how God is funding ministries outside the four walls of the church building. Dr. Ralph Winters, founder of US Center for Worlds Missions, said that “only

one out of one hundred missionaries who feel like God is leading them to the field actually make it.”⁵ Many of those potential missionaries do not make it to the field because of a lack of financial generosity from the Christian family to support their ministries. This is a big deal. This may be one of the most strategic misses for the Church in our lifetimes. We are poised to reach the nations, but we have a financial bottleneck that needs to be addressed.

5) **We have identified seven key areas from the New Testament that every Christian family needs to be aware of as they pray about where to give.** These seven areas bubbled up from our study of the New Testament and give us a fresh look at where God wants the Church to focus its attention. Many of our clients have an interest in generosity but are unclear about how much they should be giving and where they should be giving. The targets we have identified in this book will give Christian families several options to personally impact their worlds for Christ. In fact, we think that if we refocus our generosity in these key areas, we will begin to have the impact we are intended. If you identify any other areas from the New Testament along the way, let us know and we will add them to the next edition.

6) **We are convinced that one of the missing elements of spiritual life for many is the joy of giving.** Jesus Himself said that it is better to give than to receive. We believe answering the question of where to give has the potential to open the door to a more fulfilling spiritual life. It will also round out our knowledge of God’s heart for areas of generosity that typically receive little fanfare. Personal generosity in everyday life will excite you and your family and draw your heart closer to Christ and the Great Commission. The Lord is looking for cheerful givers, and as we give, it brings cheer to our hearts. He is also looking for workers to step up and serve those around them. The ministry you and your family are looking for could be in one of these seven key areas of generosity.

7) **We believe that we need to teach the next generation about generosity.** It has been said the future of the Church is generational and that we are always only ever one generation from extinction. We already see this in some parts of the world where people were once vibrant in their faith, but now their cathedrals are simply museums exhibiting beauty from long ago. Every believer is responsible for helping fund the Great Commission in his or her generation. We must actively teach these principles to our children and grandchildren to help change the world one family at a time. We believe in the power of God’s Word and the Holy Spirit working in unison with believers who are growing in the personal discipline of giving.

8) **We believe that there is a difference between the universal body of Christ and the local church.** We will go back and forth in our discussions of the Church and the church. When referring to the universal body of Christ, we will denote that as Church (big C), and when talking about the local church, we will denote as church (little c). We hope that this will be helpful as we try to differentiate between our giving to the

Church and our local community of believers (the local church). Funding both is essential to accomplish what God has for the New Testament Christian family.

9) **One distinct perspective that we suggest is the generosity budget.** This is probably semantical in nature, but our observation is that the New Testament focuses on generosity rather than on tithes and offerings (like the Old Testament). We like the idea that all that we invest in kingdom causes come from a Christian family's generosity budget. In later chapters, we will talk about how much to give and where the New Testament encourages you to give. We have purposefully resisted the temptation to speak in the common church vernacular, using terms like *tithes* and *offerings*. By that, many mean that *tithes* are what goes to the local church and *offerings* are what go to the ministries outside the four walls of the local church. Not only does this idea not appear in the New Testament but we also think this has added some confusion as to where the funds should go. We simply refer to all your giving as part of your generosity budget.

We hope this will be a useful resource for you on this journey with us.

Executive Summary

If you are looking for just the highlights of our study, here you go!

Generosity in its simplest form is giving: giving of your time, talent, and treasure toward something or someone you value. Kingdom generosity is a big, big deal. What is at stake here? The financial integrity of the greatest endeavor that humanity has ever participated in—the expansion of the kingdom of God! When Jesus came, He preached and said, “Repent, for the kingdom of heaven is at hand” (Matt. 4:17). As He ascended back to heaven, He gave His disciples a mandate to spread the gospel to the ends of the earth and to make disciples of all the nations (Matt. 28:18–20). We call that mandate the Great Commission.

The Christian family has a responsibility to fulfill this mandate in our generation. This will take time, talent, and treasure. Two of the biggest challenges to the Great Commission are:

- 1) Christians willing to spread His Word, and
- 2) Christians willing to give to His work.

In this book, we will be writing about how to fund the mission. It is time to transition our thinking from the organizations financed to the primary funder, the Christian family. The financial health and vision of the Christian family is critical for reaching the world for Christ in this generation and in your children’s generation and your grandchildren’s generation too.

Here are our big ideas:

- God has called your family to have a huge impact for Him.
- Your family has the potential to change the world for Christ through your generosity of time, talent, and treasure (we call that “T3 generosity”).
- In this book, we are addressing the treasure (i.e., money) part of your T3 generosity.
- We are going to be talking about a financial grid that will help you reach your generosity goals. We call this being a generous steward.
- We will address why you should give, how much you should give, and where you should give.
- Every Christian family should have a generosity budget.
- God will bless you because of your generosity (in this life and the one to come)!
- Generosity is as easy as 1, 2, 3:
 1. Pray and decide how much God wants you to give.
 2. Pray and decide where God wants you to give.
 3. Give.

To be transparent, the hope of our book is not to redistribute the wealth of current kingdom generosity but to quadruple giving in the Church to the causes of the kingdom.

Introduction

Did you know that God blesses us for a reason? He always has a greater purpose in mind for everything He does. He doesn't just bless us for our own sake; He blesses us so that we might be a blessing to others. In our heart of hearts, we know that God calls us to a life of generosity, but we aren't always quite sure what to do about it. The messages we hear are all over the place: Give to this church. Give to that missionary. Give to this ministry. Give to that family in need. Give to this special project. To be honest, it is a little overwhelming. So many are passionate and appear to have a noble cause that seems important to them. But does their passion presuppose our involvement? We know that we should give, but how much? And for that matter, where? Needs, needs everywhere, and not enough money in the bank! We will speak about some of these dilemmas in the pages that follow.

Overall, this book is predicated on the idea that we are to be generous like our heavenly Father is generous. We are to be like Him, "for He causes His sun to rise on the evil *and* the good and sends rain on the righteous *and* the unrighteous" (Matt. 5:45). And in arguably the most well-known verse in the Bible, we see that "God so loved the world, that He *gave* ..." (John 3:16, italics are the author's emphasis).

The title of this book, *When You Give*, comes from Jesus's teaching that assumes Christians will know they're supposed to give. In the famous Sermon on the Mount, Jesus says:

Beware of practicing your righteousness before men to be noticed by them; otherwise, you have no reward with your Father who is in heaven. So, *when you give* to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But *when you give* to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you. (Matt. 6:1–4, emphasis by the authors)

Notice Jesus's use of the phrase *when you give*. He didn't say, *if you give*, but He said, *when you give*. We will address the issues of our motives in later sections, but for now, let the idea that Jesus expects us to give sink into your soul. This is not something your pastor made up to pay the bills. Part of a Christ-follower's financial rhythm should be generosity. It's a rhythm for Christians just like prayer, service, evangelism, and discipleship. Giving is just part of the Christian life. But to be honest, we are not doing a great job being like God in this way. Research shows that the average Christian family gives 2.9 percent of its income (pretax).⁶ That means Christians currently give less than the average Jewish family, less than the average Muslim family,⁷ and not significantly more than the average nonreligious family.⁸ This ought not be.

Our ministry has been helping families with their finances for more than ten years, so we get a front-row seat to how people think about their money. One of the areas we specialize in is helping

families with their generosity goals. Our observation is that most families have a desire to be generous. However, financial concerns, disorganization, and a lack of clarity about how much and where to give causes them to miss their goals.

This book will be challenging for many of our readers. We believe that it's no coincidence you picked up this book. We believe you were inclined to pick up this book because this is *the area* God wants to deal with you about, and so parts of this book will no doubt rub you the wrong way. If it rubs you the wrong way because of something we said in error, we are sorry. If it rubs you the wrong way because of something that God is trying to show you, you're welcome.

I (Tim) met with a client recently. As we talked through the client's level of generosity, this person got quiet. I saw that God was doing a work in the client's heart. To be honest, it kind of took my breath away to see God cut someone to the quick. He has done that with me time and time again as He revealed areas that I needed to work on (and there have been a bunch of them). Our hope is that the content of this book will challenge and bring us all into better alignment with what God has for us.

This book will address the unbelievable potential for the Christian family to impact the world with the love of Christ. The truth is, He empowers us through His blessings to be one of the greatest agents of change the world has ever known. We just need to get our acts together.

Before we begin, let us note that we have chosen to limit the scope of our study primarily to the New Testament. Obviously, there is much to be learned from the Old Testament, but the practice of the Church centers around the teachings of the New Testament. Even Jesus says over and over in the Sermon on the Mount, "You have heard that it was said ... but I say to you" (see Matt. 5). We have concluded that there are new patterns and principles we can draw from the New Testament to help the modern Christian family understand what the Bible says about our giving and how to do it well. Additionally, in the appendices of this book, we have included a study that identifies key passages for deeper understanding about generosity.

As we enter this journey together, we hope you will find new ideas to help you become the generous person you desire to be, and, in the process, eliminate any obstacles that currently keep you from having the kind of impact you desire for God. You are a strategic part of His plan to bless the whole world.

We hope you enjoy our time together.

Chris and Tim

Section I—Personal Evaluation

Chapter 1: The Potential of the Christian Family

You may not realize it, but your family has unbelievable potential. God has called the Christian family to be His heart to a lost and dying world. We are the city set on a hill that lets our light shine before people in such a way that they see our good works and glorify our Father who is in heaven (Matt. 5:14–16). This should not stoke arrogance in our hearts; rather, it should cultivate a humble reverence that God would choose to use an imperfect group of people like our families to represent Him on the earth. We are not great, but we serve a great God who loves and cares for the people around us and, for some odd reason, chooses to use us despite our weaknesses and imperfections.

But we need to stop watching the news. If we listen to the pundits and the critics, we might begin to conclude that the convictions that live within us are a bad thing. Somehow, many of us have been led to believe that our beliefs are indistinguishable from, if not inferior to, the other philosophies and theologies that exist in the world. Many have begun to believe that Christ is just one of many paths to heaven, but that is simply not true. Jesus says He is *the* way, *the* truth, and *the* life, and that *no one* comes to the Father except by Him (John 14:6). If that is true, then the theology and the practices of the Christian family are the gold standard over every other system of humankind, and we are called to be the change agents of our society. That's a big responsibility.

What Does the Christian Family Believe?

Let's do a quick review about what a Christian family believes.

- We believe that the God of the Bible created the heavens and the earth, including man and woman, boy and girl, whom He created in His image (Gen. 1:27).
- We believe that humankind disobeyed God and rejected His leadership in their lives, resulting in a sinful and fallen world separated from Him (Gen. 3).
- We believe that humankind needed a way to be reunited with God, so Jesus died on the cross for our sins and was resurrected so we can now be reconciled to God (Rom. 5:8).
- We believe that our salvation is not gained by any good works of our own, including generosity (Eph. 2:8–9).
- We believe that we must individually trust that only Jesus's death on the cross pays the price for our sins (John 14:6; Rom. 10:9–10, 13).
- We believe that we must personally receive Him as our Savior to be a son or daughter of God (John 1:12).
- We believe that our salvation is not the only thing gained by our belief. We are also given a great opportunity to represent the Creator God to the world (Matt. 5:13–16).
- We believe that once we receive Christ, our salvation is secure before a God who can protect us and sustain us (1 John 5:10–13; Phil. 1:6).

- We believe that someday we will stand before the God of all creation with the family of God and celebrate His love and redemption of us (Rev. 7:9–10).

Your Family Has Potential

We all have different family units. Whether you are single or married, a parent or childless, if you are a Christ follower, you are one of the change agents. No matter the shape of your family, you are part of the family of God and represent Him in the world. Each of our families are a testimony to what God can do. We are blessed so that we might be a blessing and point the way to Jesus. The Christian family is one of the most powerful entities in all the earth. We have the potential to be one of the greatest change agents for good in our world.

The Haas family has the potential to be one of the greatest change agents for good in our world.

The Howington family has the potential to be one of the greatest change agents for good in our world.

The _____ (fill in your family's name) family has the potential to be one of the greatest change agents for good in our world. Do you believe that?

In the book *Passing the Plate: Why American Christians Don't Give Away More Money* by Christian Smith, Michael Emerson, and Patricia Snell, the authors address a significant question: What difference would it make if American Christians were more generous? Listen to their opening paragraph:

Let us begin on a positive note. The up-side potential for good in the U.S. Christian giving is immense, almost unimaginable. If American Christians were to give from their income generously, not lavishly, mind you, only generously—they could transform the world, starting right away. Ordinary American Christians have within their power the capacity to foster massive and unprecedented spiritual, social, cultural, and economic change that closely reflects their values and interests. To achieve such dramatic, world-transforming change, ordinary American Christians simply need to do one thing: start giving reasonably generously from their income, let us say 10 percent of post-tax income.⁹

After working through their research project, they conclude this: “Our research has shown simply that, if American Christians could somehow find a way to move to practices of reasonably generous giving, they could generate, over and above what they currently give, a total of another 133.4 billion a year to devote to whatever purposes and needs they would choose. What good in the world U.S. Christians could do with an additional 133.4 billion, year after year, is almost unimaginable, simply astonishing, nearly beyond comprehension.”¹⁰

With those kinds of resources, it could mean that every church would have what it needed for ministry, every missionary could be fully funded, and we would have enough money to address many of the needs of our communities. The Church of Jesus Christ would truly be looked upon as the source of good in our lost world, even more than it is now. The content in chapter 1 alone is worth the price of their book, as they lay out in practical terms what could be done if Christians

in America just gave generously. The potential, collective financial power from followers of Jesus is staggering, and it is easy to see how God might use our resources to make His name famous throughout the earth.

However, this book is not about our collective impact but rather is focused on the individual impact of your family. We love that the worldwide family of God can have a global impact, but we will focus on the impact of your individual Christian family.

T3 Generosity

For our purposes here, we want to introduce you to a concept we call *T3 generosity*. The Lord has given us all resources, and it is our responsibility to steward these well. To steward something is to manage it well. The three main resources are time, talent, and treasure:

- Time—How the Christian family uses its time for the kingdom of God,
- Talent—How the Christian family uses its talents, skills, and abilities for the kingdom of God, and
- Treasure—How the Christian family uses its treasure (money and assets) for the kingdom of God.

The intersection of these three areas is the T3 zone. The sweet spot for families would be when they adequately utilize their time, talents, and treasures for the Lord. We are not going to spend a lot of writing space discussing the time or talent aspects since this is primarily a financial book, even though there is much to be said. But we do want to be clear that we are called to all three areas. We are called to be generous with our treasures; we are called to use our skills, talents, and abilities for the Lord; and we are called to dedicate portions of our time to the Lord and to kingdom work. All three of these areas are part of God's plan for our lives, and dedicating pieces of all three of these areas are our "good works" for God.

Paul says God loves us and has a wonderful plan for our lives. In Ephesians 2:8–10, he writes, "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not because of works, so that no one may boast. For we are His workmanship, *created in Christ Jesus for good works*, which God prepared beforehand so that we would walk in them" (emphasis added). God doesn't just offer us salvation and then leave us alone; He saved us for a reason. He has specific good works through these three areas for us to accomplish for His kingdom.

So often we know how to give our time and talents if we are willing, but when it comes to using our treasures for the kingdom, many Christian families get stuck. They feel overwhelmed by finances and paralyzed in their giving. Somehow, we have lost our financial identity as children of God and are wandering aimlessly in the wilderness. But don't worry. That's why we wrote this book. Your finances are not impossible. Keep reading.

Something to think about: If you could get unstuck in the places you feel stuck, how much do you think just your family in just one lifetime could make an impact for Christ? "For nothing will be impossible with God" (Luke 1:37).

Chapter 2: The Finances of the Christian Family Have Become Untethered from the Kingdom

I (Tim) like to watch old Western movies on occasion. I find myself wondering what it would be like to be a cowboy. I wonder what it would be like to live in a home where the buffalo roam and the skies are not cloudy all day—just me, my horse, and my cattle meandering through the wide-open spaces. Have you ever wondered what it would be like? From time to time, you would make your way through a town, saunter up to the saloon, and tether your horse to the hitching post. With only one loop, maybe two around the post, your horse was almost guaranteed to be there when you got back. Why? Because horses in that day were trained to wait on their riders to return without undoing the loose tether, and horse thieves were deterred because the punishment for untying someone's horse was often the gallows or a bullet.

Finances Untethered from the Kingdom

Somewhere along the way, though, down the timeline of history, somebody untethered our finances from the hitching post of the kingdom. As a result, many of us have been wandering aimlessly in the generosity desert. How else could we explain why the average Christian family is mediocre, at best, when it comes to allotting money for kingdom causes? We have lost our way. How did this happen? According to an article entitled “The Ultimate List of Charitable Giving Statistics for 2018,” people gave more during the Great Depression to religious causes (3.3 percent) than we did in 2018 (2.5 percent¹¹).

In Matthew 6:19–21, Jesus says, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.”

When the Christian family begins to store up treasures only for itself, it begins to wane in its generosity. The family untethers from the work of the kingdom with its treasure. The Matthew 6 passage is clear: “where your treasure is, there your heart will be also.” If your treasure is only for earthly things for yourself, your heart will be only for yourself. But if you aim to put your treasure in kingdom things, your heart will be in the right place. You'll have a loose grip on earthly treasures, and so nothing will be able to control you. Nothing will have power over you because you're always willing to give it up. You will be able to do God's bidding at any moment.

Let's make some observations about this passage:

- Jesus commands us not to accumulate treasures on Earth.
- Treasures on Earth ultimately will be destroyed or could be stolen.
- Jesus commands us to store up our treasures in heaven.
- Treasures in heaven will not be destroyed or stolen.
- Wherever we store our treasures, our hearts will be drawn to that place.

Randy Alcorn says in his classic work, *The Treasure Principle*, that this passage points to the fact that “you can’t take your treasure with you, but you can send it on ahead.”¹²

How do you do that? Generosity. Giving of time, giving of talent, and giving of treasure. In other words, T3 living.

Tale of Two Judgements

Scripture says there are two judgments for people: 1) the great white throne of judgment—this is the judgment reserved for nonbelievers. It’s the judgment that’s talked about in Revelation 20:11–15 where the lost discover that their names are not written in the Book of Life; and 2) the bema seat judgment—this is the judgment reserved for believers (Christians). This judgment is talked about in 2 Corinthians 5 and 1 Corinthians 3 and involves compensation for how we lived our lives. Second Corinthians 5:10 says, “For we must all appear before the judgment [*Bema* in the Greek] seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad” (words in brackets are the authors’ for clarification). First Corinthians 3:10–15 offers another description:

According to the grace of God which was given to me (Paul), like a wise master builder I laid a foundation, and another is building on it. But each man must be careful how he builds on it. For no one can lay a foundation other than the one which is laid, which is Jesus Christ. Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, or straw, each one’s work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each one’s work. If anyone’s work which he has built on it remains, he will receive a reward. If any man’s work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire.

Let’s make some observations:

- The foundation of the Christian’s life is Jesus Christ; He is the one on which we build our lives.
- We have a choice about which building materials we use.
- Some build with gold, silver, and precious stones.
- Some build with wood, hay, and straw.
- Some build with both.
- The building materials represent our works.
- The day of judgment will show the quality of each person’s work.
- Some works are eternal in nature, and those builders will receive a reward.
- Some works are temporary in nature, and those builders will suffer loss.

- Some will face the bema seat judgment only to find their lives' works will be burned up, even though they will still be saved.

The image is of a person standing before God and the fire of His judgment examines each of this individual's works. Some of our works will survive scrutiny, and some will not. We will be rewarded for some of our works, but not all our works will deserve reward. There are at least three things that last forever in this world that we can invest in: God, His Word, and the souls of people. We need to be investing in these three eternal things. If we invest in God and the things of God, study to understand His eternal Word, find ways to live it out practically, and value and love people like He does, we will store up for ourselves treasures in heaven.

Giving Does Not Contribute to Salvation

It is important to note that giving is not salvific in nature, meaning that our works do not add to our salvation. Neither are they a means to salvation. To say this another way, *you do not have to give one penny to be saved*. The gospel is clear: Our salvation is by the grace of God through our faith in Christ's finished work on the cross. Our salvation is provided by *Christ alone* plus *nothing*. It is His gift to us, not the result of our works. Generosity is a work we do in response to the generous salvation given to us, not a work that gives us salvation. Works do not save us. But true salvation naturally leads to works of generosity and service. If the good works of the Christian earned salvation, then we would have reason to boast and brag about what we brought to the table to deserve it. *But in salvation, we bring nothing to the table, except a yielded and repentant heart*. See Ephesians 2:8–10 for more on this idea.

C.T. Studd was a famous English cricketer in the late 1800s and early 1900s who gave up fame and fortune to follow Christ as a missionary in China, India, and Africa. His motto was, "If Jesus Christ be God and died for me, then no sacrifice can be too great for me to make for Him." Listen to the first stanza of a poem he wrote called "Only One Life." He gives good reasons for why the Christian family should find ways to use its T3 resources to build God's kingdom. We have only one life.

*Two little lines I heard one day,
Traveling along life's busy way;
Bringing conviction to my heart,
And from my mind would not depart;
Only one life, 'twill soon be past,
Only what's done for Christ will last.¹³*

Self-Checkup: What percentage of your income goes toward Great Commission causes?

Your self-checkup number is a good indicator of how tethered your heart is toward God's purposes on earth. If Matthew 6 is right, our hearts follow our treasures. Said another way, we value the things we invest money in. Don't believe us? Look at your giving from last year. How does that correlate with your commitment to the work of the Lord?

Something to think about: What sacrifices can you make in your budget to allow you to invest more money in God's kingdom work?

Chapter 3: Case Study—Lessons from the Unfaithful Steward

Since many families' finances have become untethered from the kingdom, the modern-day Christian family is struggling to have a stewardship mindset. What is stewardship, you might ask? In Psalm 24:1, the psalmist states, "The earth is the Lord's, and all it contains, the world, and those who live in it." The Lord owns all that is in the world, and we are managers of His belongings. All the gold and silver, all the people, all the land, everything—it is all His. Stewardship is living like that is true. To say that another way, stewardship is being faithful managers of God's resources that are under our care.

My (Tim's) son was working in a restaurant a few years ago while playing a little golf on the side. As he earned money, he slowly began to add better clubs to his bag. He was trying to upgrade the used clubs we had bought him from a secondhand golf store. He came to me one day and asked, "Dad, I am thinking about buying a new driver, but the club I want will cost five hundred dollars. Do you think buying a club that expensive is being a good steward?" A great conversation ensued as we talked through the essence of stewardship. Our conclusion was that God is more interested in our desires to please Him than in whether we buy an expensive item. After weeks of work and prayer, he decided that God was OK with him buying the club. I agreed with his decision and gave him my blessing. To the God of the universe, five hundred dollars is nothing. A young man trying to please Him is priceless.

Stewardship is not about giving a little bit of money in the church on Sunday but about managing all the resources God has blessed you with from Monday through Sunday. I had a client once allude to the idea that if he were giving his 10 percent, then he could do whatever he wanted with the other 90 percent. Stewardship is about managing all 100 percent of what God has given you for His glory, not your own: time, talent, and treasure—T3!

The Unfaithful Steward

In Luke 16:1–9 (NIV), Jesus tells a riveting story about an unfaithful steward that will be instructive for our study:

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So, he called him in and asked him, 'What is this I hear about you? Give an account of your management because you cannot be manager any longer.' The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' So, he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 'Nine hundred gallons of olive oil,' he replied. The manager told him, 'Take your bill, sit down quickly, and make it four hundred and fifty.' Then he asked the second, 'And how much do you owe?' 'A thousand bushels of wheat,' he replied. He told him, 'Take your bill and make it eight hundred.' The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends

for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

There are a lot of things we learn from this parable, but the most challenging is that the unfaithful steward lost his stewardship. He was squandering the master’s resources, and the master did not like it. The master expected the steward to be *responsible* in his management. He expected faithfulness. When the manager proved to be unfaithful, the master fired him.

How does that apply to the Christian family? Our families have been given T3 kinds of resources, and many of us are not using them well. In our financial coaching, we see this all the time. When a family’s finances are in disarray, we look at their generosity budgets, and we often realize they are not giving to kingdom things. Pause here and think about this for a minute: Do you think a lack of giving is the cause or the effect of financial trouble?

Can a Christian Family Lose Its Stewardship?

What would it mean for a Christian family to lose its stewardship like in Luke 16:1–9? In the verses that follow, Jesus spells out the principles of good stewardship and the consequences of poor stewardship: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money” (Luke 16:10–13, NIV).

Let’s look at some of these principles and consequences:

If we are not faithful in the little things, we will not be faithful in the bigger things. They say character is the thing that shows up in the dark when you are all alone. Faithfulness in the little things builds momentum toward the big things. One easy way to make progress in your stewardship is to start winning in the little things. Admiral William H. McRaven says, “If you want to change the world, start off by making your bed.”¹⁴ In stewardship, it is much the same. Do the little things faithfully that nobody sees, and you will begin to foster the kind of faithfulness that carries over to the bigger things. Jesus states this principle in both the negative and the positive, “The one who is faithful in a very little thing is also faithful in much; and the one who is unrighteous in a very little thing is also unrighteous in much.”

If we are not faithful in the use of money, we will not be entrusted with true riches. This is an interesting idea. Faithfulness in the use of money leads to being entrusted with true riches. What are these true riches? In his commentary on Luke, William Barclay says, “Upon earth you are in charge of things which are not really yours. You cannot take them with you when you die. They are only lent to you. You are only a steward over them. They cannot, in the nature of things, be permanently yours. On the other hand, in heaven you will get what is really and eternally yours. And what you get in heaven depends on how you use the things of earth. What you will be given as your very own will depend on how you use the things of which you are only a steward.”¹⁵

If we are not faithful in the usage of that which is the Lord's, we will not be given things that are our own. The faithful steward will be given true riches as his or her very own. Somehow, somehow, in the life that is to come, our management of the Lord's things in this world will translate into possessions in the life to come. We think this mysterious idea is what the bema seat judgment for believers is all about. We talked about that in chapter 2. It seems that believers will be rewarded for their good, eternal works when they stand before the Lord and give an account of their lives. These rewards are some of the things we will possess in eternity.

We must all decide who we will serve—God or money. One of the decisions we must make as individuals and as Christian families is who will we serve—God or money. This seems drastic, but honestly, this is a major area where we must make Christ Lord of our lives. Martin Luther says that humanity has three conversions: “The conversion of the heart, the conversion of the mind, and the conversion of the purse. Of these three, it may well be that we find the conversion of the purse to be the most difficult.”¹⁶ Charles Spurgeon says, “With some Christians the last part of their nature that ever gets sanctified is their pockets.”¹⁷ We are not sure why, but it seems that money and the pursuit of happiness afforded by wealth is one of the chief competitors for our affection with the Lord.

Paul warns Timothy of this in 1 Timothy 6:6–11:

But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a trap, and many foolish and harmful desires which plunge people into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.

Although this passage offers a strong warning, we understand the need to understand the consequences. It is an apt description of many Christian families that we see every day. Why did Jesus share this parable with us? Was He warning us of the consequences of not taking our stewardship for Him seriously? We think so. What rewards might we be missing out on if we squander our opportunities?

Something to think about:

1. How are you managing your time as a family?
2. How are you managing your talent as a family?
3. How are you managing your treasure as a family?
4. Do you think God would say that you are being a good steward? If you have not been faithful in stewarding your resources, this might be a great time to confess that to the Lord and ask Him to show you ways to correct your poor stewardship.

Section II—How to Be More Generous

Chapter 4: We Need a New Financial Vision—Generous Stewards

So, what do we do with this disconnect between the potential of the Christian family and our present reality? Simply put, we need a new financial vision. We must connect our financial visions with our spiritual visions. We would like to propose that the bigger problem might be our spiritual visions rather than our financial visions. Maybe our generosity is small because our visions of what God is doing in the world are small. Maybe our poor stewardship relates to the fact that our personal theology speaks of an uninvolved or insignificant deity who does not have the right to rule in our financial world. If we are really going to have the kind of impact God intends for us, we must become generous stewards of our finances. We need to connect our finances to our relationships with Jesus.

Too many of us have embraced the values of the world: Consumption over generosity. Self-focus over service. Our kingdom over God's kingdom. Wealth accumulation over world impact. Like the wealthy man in Luke 12:16–21, we live to build bigger barns so that we can store up our trinkets and move toward a life of ease. We struggle to be rich toward God and His work. No wonder Jesus says that the main competition for our affection for God would be money (Matt. 6:24).

Financial Stressors for the Family

Before we begin to wade through the specifics of this new vision, let's review some of the financial stressors in families. Our research and experience have shown that:

- The top cause of divorce is unresolved conflict,¹⁸ and financial struggles are at the top of the list of issues couples fight about. It is one of the preventable killers of our families.¹⁹
- Families are drowning in debt.²⁰ Families are spending money they don't have and are inheriting stress they do not want. The borrower has become a slave to the lender. He or she is in bondage. Sadly, the amount of money families uses to repay debt could go a long way in stabilizing their lifestyles and in increasing their generosity. Debt often robs us of our ability to give. According to Pushpay, eight out of ten people who tithe to their churches have zero credit card debt.²¹
- Over 70 percent of Americans are living paycheck to paycheck.²² The continuous pressure of just trying to make ends meet over a long period of time sucks the life out of a family. Sometimes, this paycheck-to-paycheck living is an income problem, but many times it is a management problem.
- A recent Gallup Poll says only one in three families have a working budget. Most families are flying blind. They do not have a plan, and they do not know exactly where their money is going. Part of a successful budget has to do with becoming master trackers. In

fact, we coach our clients to make tracking expenses their number one priority.

- The average Christian is only giving 2.9 percent of his or her income.²³ This observation is the reason we knew a book like this was necessary for Christians.
- Soon-to-be retirees are not financially prepared for retirement. AARP estimates that 52 percent of working households have saved less than twenty-five thousand dollars.²⁴ More and more people are finding themselves staring down the barrel of retirement but realizing they are not ready. We address this idea again in chapter 12.

All these issues only add to the life stress that a Christian family faces. These needs are the whole reason we started our ministry, Freedom 5:one. If this list resonated with you and you'd like help with your personal finances, check out our website at www.freedom5one.com. We meet with individuals and couples over a twelve-month process to walk with them and help them get back on track. With Zoom-type technology, we can meet with you no matter where you live in the world. We will help you identify your financial goals and work through financial obstacles.

We joke that part of the time, we feel like budget coaches, and part of the time like stress counselors. There is no doubt that the area of personal finance is very private. But hundreds of our clients have found that having a fresh set of eyes on their finances was monumental in getting them back on track, so we would love to help!

Let's talk about what it means to be a generous steward. After ten-plus years of ministering to families in personal finance, we have realized that the fruit of a healthy walk with Christ and healthy management of finances is generosity. Generosity is the mark of health in those two areas.

As we have talked about, a steward is someone who manages the resources of another. In this case, we are talking about Christian families who manage the resources the Lord has entrusted to them.

A Generous Steward Is:

1. Generous toward the things of God and the people of God,
2. God-centered in the management of their finances, and
3. Well managed in their financial systems.

A Generous Steward Is Generous

This is so obvious that we are almost embarrassed to write it. But if we think about our resources as actually belonging to the Lord, it makes perfect sense that He would want some of those resources to take care of your immediate family and some of them to go toward building His family. Stewardship is merely determining how much He wants to go where. One of the key characteristics of a generous person is that there are actual dollars leaving their bank accounts and going toward kingdom things.

A Generous Steward Is God-Centered

Psalm 24:1–2 says, “The earth is the Lord’s, and all it contains, the world, and those who live in it. For He has founded it upon the seas and established it upon the rivers.” In this passage, we see that God owns it all. Everything. Everyone. It’s like the song we used to sing in Sunday school, “This Is My Father’s World” by Maltbie D. Babcock. If you are brave and know the song, sing it out loud.

*This is my Father’s world,
And to my listening ears
All nature sings, and round me rings
The music of the spheres.
This is my Father’s world:
I rest me in the thought
Of rocks and trees, of skies and seas--
His hand the wonders wrought.²⁵*

God-centeredness in finances is nothing more than a submission of our will to His. For generations, Christians have been working through what it means for them to allow Jesus to be Lord of their lives in every area. Good stewardship is allowing Christ to be Lord of our resources (time, talents, and treasures).

A Generous Steward Is Well Managed

“The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty,” Proverbs 21:5. This book is written to teach you how to be more generous, but to do that, you must manage your financial affairs with excellence and intentionality. There are eight key areas that you need to manage well. These eight areas are the cornerstone of our financial coaching.

- 1 . **Do you have a working budget?** You need a budget or a spending plan. Not something in your filing cabinet, but an actual plan to guide you.
- 2 . **Are you tracking your spending?** Tracking your spending is important because it gives you valuable data to determine where you can adjust your spending.
- 3 . **Are you reaching your generosity goals?** Yes, you need generosity goals. Goals are something you aim for and adjust your lifestyle to meet.
- 4 . **Are you saving well for the future?** Your savings plan should include saving for retirement, an emergency fund, and setting back money for expected expenses like auto repairs, home repairs, medical expenses, vacations, clothing, Christmas gifts, and so on.
- 5 . **Are you managing debt well?** Managing debt well means that you are actively working toward being completely debt free.

6. **Do you have the right insurance in place to protect the things you value?** We all need a plan to assist with the accidental events in our lives: auto, medical, home, loss of employment, and loss of life.
7. **Do you have an adequate estate plan?** We need a plan to guide the people we leave behind.
8. **Do you have integrity in all your financial dealings?** Many people throughout history have sold their reputations and consciences for little compromises in integrity.

Something to think about: All three characteristics of a generous steward are critical in getting you to a place where you can accomplish God's vision for your life in finances.

- Are you generous?
- Are you God-centered in your finances? In other words, is Christ Lord of your finances?
- Are you well managed?

Chapter 5: Why Should We Give?

As we examine our motives in generosity, we feel it is appropriate to take a trip down memory lane—all the way back to Abram in the Old Testament. For those of you not familiar with him, we meet him in Genesis 12. He is the patriarch of the Jewish nation. The Lord was looking for someone to represent Him to the ends of the earth, and He looked on Abram with favor. The Lord would eventually change his name to Abraham (which means father of many nations), but not before this classic interaction in Genesis 12:1–3: “Now the Lord said to Abram, ‘Go from your country, and from your relatives and from your father’s house, to the land which I will show you; And I will make you into a great nation, and I will bless you, and make your name great; and you shall be a blessing; And I will bless those who bless you, and the one who curses you I will curse. And in you all the families of the earth will be blessed.’”

Missiologists (those who study the history of Christian missions), point to this as a key launching point for God’s eternal plan to bless His people so that they might be a blessing to the nations and eventually bring salvation to the ends of the earth. The difficulty for God’s people is to not get sidetracked by enjoying the blessings of God and forget to pay it forward. That is as true today as it was in Abraham’s day. Just as God expected the Jewish nation to be a blessing, He expects His Church to be a blessing to the nations. In Revelation 7:9–12 (NIV), we see a future picture where the global Church from every nation gathers before the Lord in worship:

After this I looked, and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and before the Lamb. They were wearing white robes and were holding palm branches in their hands. And they cried out in a loud voice: “Salvation belongs to our God, who sits on the throne, and to the Lamb.” All the angels were standing around the throne and around the elders and the four living creatures. They fell down on their faces before the throne and worshiped God, saying: “Amen! Praise and glory and wisdom and thanks and honor and power and strength be to our God for ever and ever. Amen!”

One day, there will be no division between us. We will all be one and together as family. And today, we can be part of increasing the number of followers of Christ in all nations by our generous stewardship. Jesus Himself says, “It is more blessed to give than to receive” (Acts 20:35, NIV). The act of generosity is a blessing to those who receive, but Jesus points out that the blessing intrinsic to the giver is greater than to the one who receives. That is a hard thought to get our minds around. However, nestled in this idea are the core reasons of why we should give. We get to be part of something bigger by our giving.

The following are five reasons why the Christian family should give. All of these have a positive outcome for the giver and the receiver. They spell the word *obey* and should give us a great start to finding our motivation for generosity.

OBEY—We give to “obey” the Lord.

O: Others—We give to meet the needs of others.

B: Battle—We give because we are in a spiritual battle.

E: Example of God—We give because of the example of God.

Y: You—You give because YOU are blessed by God when you give.

Reason 1: (Obey) We Give to Obey the Lord

One of the reasons we give is because we follow Jesus's ways and teachings. When Jesus spoke to his disciples in Matthew 6, He said they should pray, give, and fast. He used the phrase "when you give ..." which was an assumption of what His followers should do as disciples. In God's mind, these actions are part of the normal life of a follower of Christ. Jesus commands us to give, and so we do. We don't give just for obedience's sake but also to show our love and honor for God. John 14:21 (NIV) says it this way: "Whoever has my commandments and keeps them is the one who loves me. The one who loves me will be loved by my Father, and I too will love them and show myself to them."

When we come to faith in Jesus as the Savior, our hearts are transformed by the infilling of the Spirit of God. In the story of Zacchaeus (Luke 19:1–10), we see a man who believed in Jesus as the Messiah and was forgiven of his sins. The response of his changed heart was generosity. He declared to Jesus that he would give away half of his possessions to the poor and repay anyone he'd cheated with five times what he stole from them. His heart was transformed, and his grateful response was generosity.

When we come to know Jesus as our Savior, we have new life, and our nature is changed. We begin to experience an inward transformation of the heart, and as a result, we want to follow in God's ways. I (Chris) can remember as a new believer wanting to read God's word and pray like never before.

As disciples of Christ, we are called to walk in faith and live a life of obedience to God's teachings. Discipleship includes every area of our lives. Matthew 28:19–20 (NIV) says, "Therefore go and make disciples of all nations ... teaching them to obey everything I have commanded you." *Everything* includes letting Christ be Lord over the area of finances and money in your life. It was one of Christ's reoccurring topics in His ministry. He did not want His disciples to love money more than Him because the love of money is the root of all evil. He wanted His followers to have a loose grip on money and be generous with it for the kingdom. So, to be one of Christ's disciples who is fully putting His teaching into practice means I am learning to apply His teaching to my personal finances. This includes budgeting, saving, investing, being cautious with debt, and, of course, giving.

Recall that a steward is a "manager" of someone else's possessions. Stewardship means more than giving a fraction of our resources to God's kingdom. It involves all of life. We have been bought with a price, so God doesn't just own a portion of us, He owns 100 percent of us. That includes what we do with all the resources He's entrusted to us. In the garden, God appointed humans to manage the creation, and he gave Adam and Eve dominion over the animals and all living things. This stewardship applies to everything under the sun. We are to "manage" well

what He has entrusted to us. When we give, we acknowledge the true owner of the estate. Saint Ignatius in *The Spiritual Exercises* says that 1) we come from God, 2) we belong to God, and 3) we are destined for God.²⁶

Listen to what Jesus has to say in Luke 17:7–10 (NIV): “Suppose one of you has a servant plowing or looking after the sheep. Will he say to the servant when he comes in from the field, ‘Come along now and sit down to eat’? Won’t he rather say, ‘Prepare my supper, get yourself ready and wait on me while I eat and drink; after that you may eat and drink’? Will he thank the servant because he did what he was told to do? So, you also, when you have done everything you were told to do, should say, ‘We are unworthy servants; we have only done our duty.’”

We are unworthy servants who have only done our duty. When my (Tim) son was young, I had a number of conversations with him around the idea of why he should have to do something either his mother or I asked him to do. Usually, we took the time to explain to him and reason with him about the why’s because it was often instructive for him to understand. But sometimes the answer was, “We expect you to obey because we are your parents, and for a season, God has asked us to take care of you and protect you from the ills of the world. Obey because we say so—period.”

The Lord is very interested in distributing His resources to the right places, and as His stewards or managers, He wants us to simply obey and follow His lead because He said so.

Reason 2: (Others) We Give to Meet the Needs of Others

We really like the passage in Matthew 9:35–38 (NIV) that describes Jesus’s view of needs: “Jesus went through all the towns and villages, teaching in their synagogues, proclaiming the good news of the kingdom, and healing every disease and sickness. When he saw the crowds, he had compassion on them, because they were harassed and helpless, like sheep without a shepherd. Then he said to his disciples, ‘The harvest is plentiful, but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field.’”

Jesus met a lot of needs while He was here, but not all the needs. He came to raise up His Church to meet the needs in a world that’s full of them to so the Church earns the right to be heard as we share about Jesus. He had compassion for the crowd because they were overwhelmed like sheep who had no shepherd. We are His shepherds. We are His hands. We are His feet. The solution to the needs was more workers—more of His children who would step into the crowd and bring their resources of time, talents, and treasures. He has called us to be the answer to what the world needs and to represent Him as His ambassadors. There are so many voices in the world. So often, it takes a great act of giving to earn the right to be heard. And Christians hold the most important message there is: salvation in Christ. Money is a small thing to give up when it could mean salvation of souls. The way we give as Christians is a witness for Christ. The great thing is that there is a lot of potential in the Church. There are a lot of us. Our impact can be great if everyone does his or her fair share of the work. God does not call your family or ours to fix all the world’s problems, but He does expect us to chip in and reach our part of the world. We have such a fun and meaningful opportunity before us. Are we up to the challenge?

Generosity is one of the most powerful ways we can express love. *Even if your love language is not giving gifts, God's is!* We show our love for God when we worship Him through the act of giving. Worship is a response to God for who He is and what He has done in our lives. Giving back to Him expresses our gratitude for all He has given to us. We honor Him, as the giver of all life, by giving a portion back to Him. Worship is designed to bring us into a closer relationship with Him. We express love to God when we give to the things that are important to Him. In the next couple of chapters, we will examine what areas of giving the Lord prioritizes in the New Testament.

My (Tim) son loves to give gifts. When he was little, he always wanted to play Santa at Christmas time. Santa's role in our house is passing out the presents from under the tree. Josh loved it so much that he would deliver the gift and help you open it too. One of my favorite pictures is from Christmas when my son was probably five or six years old. He bought his mom a picture of a momma giraffe caring for her baby. As you've probably guessed, my wife is a big giraffe fan. The look on her face was so sweet as she soaked in the picture, but the look on his face was priceless as he studied her to see if she was pleased. You could just see him trying to decipher whether his gift of love had hit the mark.

As God's children, we long to please Him. We long to reciprocate His love because God is love and He first loved us. First John 4:16–21 says:

God is love. Whoever lives in love lives in God, and God in them. This is how love is made complete among us so that we will have confidence on the day of judgment: In this world we are like Jesus. There is no fear in love. But perfect love drives out fear, because fear has to do with punishment. The one who fears is not made perfect in love. We love because he first loved us. Whoever claims to love God yet hates a brother or sister is a liar. For whoever does not love their brother and sister, whom they have seen, cannot love God, whom they have not seen. And he has given us this command: Anyone who loves God must also love their brother and sister.

We love because He first loved us. But if we don't care for people, we do not actually love God according to this passage. Love is a verb, and God takes our love or lack of love for His people personally. It pleases God for us to love Him in such a way that we begin to be generous toward His other children.

Reason 3: (Battle) We Give Because We Are in a Spiritual Battle

In Ephesians 6:10–12 (NIV), Paul instructs us to open our minds to the reality that we are in a spiritual battle for the souls of men and women: "Finally, be strong in the Lord and in His mighty power. Put on the full armor of God, so that you can take your stand against the devil's schemes. For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms."

Whether we realize it or not, we are in a spiritual battle, and giving helps us win the battle for our souls. Giving helps us win the battle not only for our souls but also the souls of men and

women who are far away from understanding God's love and forgiveness. We give so that the Church and its workers will have the resources needed to win the war. Satan, who is the unseen and sworn enemy of God, hates God's people. He ultimately wants to destroy our lives. But he will settle for disempowering our lives by keeping us preoccupied and distracted with the responsibilities of life, taking care of our possessions so that we devote insufficient time, talents, or treasures to expanding the kingdom. We must live in the world and take care of our personal business, but we don't have to let those things dominate our lives.

In wartime, nations marshal their resources toward the war they are waging. Unfortunately, we need the Lord to open our eyes to spiritual battles because we are living as if there is no war. Many of us are not making the kinds of financial sacrifices required to win a battle for the kingdom. During the world wars that America was reluctantly dragged into, to fight the good fight, our nation had to be intentional about getting the needed resources to the front lines. This was a massive mobilization of our nation's time, talents, and treasures. To living wins a war. The Church needs to wake up to the reality that we are in a spiritual war. All hands on deck!

Reason 4: (Example of God) We Give Because of the Example of God

The driving force behind generosity is love. Since God is love, His nature is that of a giver. The scripture says, "For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life" (John 3:16, NIV). He loved; therefore, He gave. God loves us; He is a generous giver, and we want to be like Him.

Jesus is the most extravagant gift the world has ever been given! The purpose of God's gift was to restore a loving relationship with His creation—to give us a way to salvation and eternal life with Him. Every time you and I think of Jesus, we should think of how much God personally loves us!

On a recent drive to Eureka Springs, I (Chris) was in awe of the beauty of the Ozarks. The sun was shining, the fall leaves were beginning to turn vibrant colors, and the cool autumn air made the day one of the most beautiful of the year. I was reminded of what a good giver God is and how He has blessed us with so much. He delights in giving to His children. Our Father in heaven loves to give us good gifts. He delights in it.

We also like to give good gifts to our children and to see the smiles and enjoyment on their faces—whether it's a gift at Christmas or for a birthday, or something out of the blue that we know will bring happiness, like a horse lesson.

My (Chris) daughter, Ella Grace, has been asking for the opportunity to ride a horse for months. One of her favorite shows on Netflix is the story of a group of high school kids who train horses and ride in horse competitions. She, like many young girls, is drawn to the idea of riding these beautiful creatures. She had been asking me for about six months if she could ride a horse someday, so we finally found a local stable that offered horseback riding lessons.

We arrived at the stables with our excited daughter who was decked out in blue jeans and cowgirl boots she'd been given for her sixth birthday. Erin, her instructor, was an excellent

teacher. She was patient and kind and gave her a perfect first lesson. Ella Grace first learned how to brush, saddle, and clean hooves. Then she got to walk the gentle painted horse, Dallas, to the area where Erin taught her to mount the horse, put her feet in the stirrups, hold the reins properly, steer to the right or left, stop, and even how to get the horse to back up. Our girl did amazing. She even trotted with Dallas. It gave me great pleasure to give my daughter her first riding lesson. It was the best sixty dollars I had spent in a long time. When the lesson was over, my wife, Tiffany, asked her to rate how fun it was on a scale from one to ten. Ella Grace exclaimed, "It was a thousand!" I loved her gratitude for the lesson. She's ready to ride again, and you know I am ready to treat her to another lesson.

God is a giver of good gifts, and as one of His children, I want to be like my heavenly Father. When we give generously, we are reflecting Him, shining His light into a dark world, and expressing the generous nature of God. He has shown us the way!

Reason 5: (You) You Give Because *You* Receive Blessings from God When You Give

One of the most personal reasons we give is that we *benefit personally* from giving. Here are some specific benefits.

Generosity breaks the power of materialism in your life. This may not be a struggle for you, but many of us constantly struggle with materialism and the tempting allure of the next new thing. We know one of the biggest competitors of following Jesus is the love of money. In 1 Timothy 6:6–10 (NIV), we see that many get off course in their faith because of the allure of possessions, pleasure, comfort, and money. "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

Money is not evil, but "the love of money is the root of all kinds of evil." Because of eagerness for money and other material things that only money can buy, many have wandered from the faith. The blessings of God that were intended to be tools for you to take care of your family and provide you with opportunities to be generous become an end unto themselves, and we lose our way in a materialistic fog. The allure of "stuff" has shipwrecked many families throughout history. We exchange the opportunities to be a blessing to the world for a self-absorbed goal to be a blessing to ourselves. When we give, it breaks the bondage of materialism and disengages the trap of the evil one.

Generosity is an investment into your own eternal 401(k). I (Chris) will never forget a conversation I had with one of my previous ministry partners. J.J. and his wife, Martha, had been financial supporters of our college ministry for years and were known for their generosity in the community. J.J. was a big bear of a man, a successful businessman, and had a soft heart toward God. His wife was as sweet as she could be.

I was visiting with them in their office one afternoon, sharing ministry updates about God's work at the University of Central Arkansas, and I asked, "J.J., why do you and Martha give?"

They were some of our earliest and most consistent ministry supporters, and I really wanted to know what motivated them. He answered loudly in his usual gruff voice and said, “Son, don’t you believe the Bible?”

“Yes,” I replied.

He robustly continued, “I’m storing up treasure in heaven! Your ministry is a good investment.”

Wow! In that moment, the truth of scripture was crystal clear. I was hearing the heart and conviction of a godly man who believed the biblical teaching that God rewards His people in eternity for what they do here. When we give, we store up treasure in heaven.

So, is it OK to be motivated by rewards? Yes, according to scripture it is. I did not always feel comfortable with the motive of rewards because I thought it was self-seeking, and I thought a purer motive was “a love for God.” Yet, God is the one who hardwired us to be motivated by rewards for our good works. In fact, He has planned the specific good works He intends for us to walk in (Eph. 2:10), which includes our generous giving to the kingdom. What we give matters! Paul writes to the church in Philippi that our gifts credit our heavenly 401(k) (yes, this is my paraphrase).

He says more exactly in Philippians 4:17–18 (NIV), “Not that I desire your gifts; what I desire is that more be credited to your account. I have received full payment and have more than enough. I am amply supplied now that I received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God.”

Paul is conveying to them that their gifts to him and his ministry are like a credit to their heavenly account because giving is something that is pleasing to God, like a fragrant offering or acceptable sacrifice.

Generosity ensures that your needs are met. Paul continues the verse quoted above, and in Philippians 4:19 (NIV), he assures them that because they gave, God would meet all their needs. “And my God will meet all your needs according to His riches of his glory in Christ Jesus.” It is always amusing when people point to this passage and claim that God will take care of their needs without considering the context of the verse. It is the *givers* who will have their needs met. Just like it is those who seek first His kingdom and His righteousness who will have their needs met in Matthew 6:33. One of the blessings of generosity is a confidence that God can and will take care of all your needs. This promise of scripture gives us the courage to give, even as we anticipate our own needs.

The giving dilemma we very often see in our ministry office is that, for many families who are trying to put their generosity plans in place, the amount they need to give is exactly what they need to finish out their bills. This causes a crisis of faith. Can they trust God to provide the additional resources they will need if they give? This issue is not for the faint of heart. That is why we encourage giving first and then paying the bills. It is a step of faith.

Generosity brings you joy. One of the secrets to abundant life is giving generously. There are some wonderful verses that point to the connection between being generous and receiving God’s blessings. Here are a few:

- Proverbs 22:9(NIV)—“The generous will themselves be blessed, for they share their food with the poor.”
- Proverbs 11:25 (NIV)—“A generous person will prosper; whoever refreshes others will be refreshed.”
- 2 Corinthians 9:6–8 (NIV)—“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

Do you see? Generosity brings joy and blessing to both the giver and the receiver!

Coincidentally, someone was generous to me (Chris) on my way to the office to write this chapter! As I pulled up to pay for my coffee at Starbucks, the barista at the drive-through window told me that the car in front of me had just paid for my drink. Wow! That really blessed me. The car was parked to the side, so I waved and said thank you. She smiled and waved back. The person who is the recipient of generosity is filled with positive emotions, and the person who gives generously is rewarded too. It's contagious! I'm looking forward to doing the same thing soon for someone else.

When we give our time, talents, and treasures, we feel a sense of purpose and like we have an effect on this world. Those good emotions motivate us to do better. That is because God's nature is good, and He has designed us to be generous. People who serve food to the homeless feel a sense of purpose and meaning and like they have made a difference in someone's life, and they feel fulfilled.

Generosity brings blessing. One of our favorite verses on giving is Luke 6:38 (NIV), which says, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” Jesus illustrated His point by using a bucket that was being filled with grain and was so full that it was overflowing. This is the picture of abundance that is tied to our giving. Jesus clearly said that the Lord will give in abundance to those who give to Him.

One of the best places to get ice cream in my (Chris) hometown is called Maggie Moo's. I love the name because my oldest daughter's name is Maggie. The ice cream is great, and they offer to mix in as many different toppings as you'd like at no extra charge. Brownie pieces, cookie dough, fruit, gummies, sprinkles, marshmallows—you name it, they've got it! I have literally walked out of there with a waffle cone so full of extras that it has more toppings than ice cream. Now that is a deliciously sweet picture of God's overflowing blessings that He promises for those who give! Sometimes God entrusts a person with more material blessings because of their giving; other times, His blessings take other forms. Either way, though, you can be sure that He will be true to His Word and bless us when we give.

Our Favorite Generosity Story: Jim

If one of the keys to an abundant life is giving generously, is it possible that you and I are missing out on more of God's blessings because we are not giving? We think so. Some of our financial struggles may be because of our lack of giving. One of the indicators we look at in our coaching for families who are dealing with financial difficulties is their lack of generosity. Over the years, we have seen many situations where there is a direct correlation between giving and God's blessing on a family's finances. Often, we have seen situations where a family gets its generosity plan in place and then its finances begin to get healthy. Is God waiting on our faith and obedience before He entrusts us with more blessings? Would more blessings flow if we were willing to release these resources back to Him freely whenever He asked?

Some of the most prosperous people we know are incredibly generous. They give to their local churches, ministries, missions, to groups that help encourage adoptions, and to the poor. Are they generous because they are prosperous, or are they prosperous because of their generosity? What is the relationship?

I (Chris) read this question somewhere, and it stuck with me: "Have you ever met an unhappy generous person?" You can ponder that statement for yourself. I can honestly say I have not. All the generous people I know seem to have a spirit of happiness and a secret reservoir of joy, even when things are not going their way. Do you want to have more joy in your life? One of the ingredients to happiness in life is generosity. Let me tell you a story about how our ministry started and about our secret giver.

There are some who have a true spiritual gift of giving (Romans 12:6–8). They are the people in our faith community who give way beyond what most people could ever imagine giving. These generous givers are there to encourage and inspire the rest of us to new heights of generosity. However, we normally don't get the privilege to hear their stories until they have gone to heaven, partly because they tend to give in secret and ask for no recognition. I want to share with you one such story of a generous giver.

His name was Jim. He was the reason our ministry was ever able to make it off the ground. Like an airplane that needs initial fuel to take flight, Jim was the secret funding behind our takeoff. Only a few months into the launch of Freedom 5:one, one of our pastors called and asked if I would come to his office. He had some great news: someone in the congregation had approached him confidentially on the previous Sunday and asked if he could give to our ministry. The giver wanted to give to us through the church to remain anonymous.

This wonderful, godly person evidently loved sponsoring young ministries in the community. When the pastor told me how much the person wanted to give, I was absolutely blown away. He volunteered to give our start-up ministry four thousand dollars/month, which is forty-eight thousand dollars a year! Can you imagine my excitement and shock? I said, "Are you kidding me? Who is this generous person, and why would he or she invest so much in us?"

By faith, I had quit my job as a financial adviser a few months before, and I was trusting God to help raise the funds needed to run our fledgling ministry while still supporting my family. My

family and I had enough money in savings to last us only a few months. I was shocked by this news. I never saw it coming. With this donation, I knew we would make it! This gift was entirely a God-sized miracle at the most opportune time.

Years later, I found out who the giver was. Jim was a quiet, soft-spoken, and unassuming man in his eighties who loved to fish. He was brilliant and invented and patented a new technology in food science that gave him incredible returns over the years. He and his wife, Betty, had also been instrumental in financially supporting my wife and me years earlier in our college ministry.

I found out at his funeral that his generosity had extended all around the world. He had generously supported his local church in extraordinary ways, had given to help start ministries like ours, had funded missionaries all around the world that impacted thousands of people in hundreds of countries, and had spearheaded a project to improve the quality of life for people in poor, underdeveloped regions of the world.

With his passing, the earth lost an amazing man whose love for God and families, and passion for the lost to know Jesus propelled his generosity. Can you imagine the joy he now has in heaven? Can you imagine the rewards he now has for eternity? I'm sure God greeted him happily with words like, "Incredible! You did good and were faithful, and you helped so many people with your generosity. Come in and enter into the joy I have prepared for you." We need more men and women like Jim and Betty who see the opportunities of life through the lens of eternity, and who decide to pour out their resources for the sake of the kingdom of heaven.

Is it possible some are being given more treasures from the Lord because He knows they will use their income and wealth generously and will invest their time, talents, and treasures for the kingdom of God? Jesus shares a parable in Matthew 25:14–31 that seems to indicate that those who use what has been given to them in a faithful way will be given more by the Lord. The opposite is also true for those who are unfaithful. Jesus says to the person who has not used his or her talents well that even what he or she has already been given will be taken away. Ask God to grow in you a heart of generosity.

Something to think about: What motivates you to give to God's kingdom work?

Chapter 6: What Should Our Attitude Be When We Give?

Before we dive in to *how much* we should give and *where* we should give it, let's talk a little bit about *how* we should give. What should our attitudes be in our generosity? One of the most instructive passages about attitude is penned by the Apostle Paul in 2 Corinthians 9:6–8 (NIV): “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

In this little passage, we are exposed to several key giving ideas: sowing and reaping, giving sparingly, giving generously, giving decisively, giving reluctantly, giving under compulsion, and giving cheerfully. Let's spend a little time with each.

Sowing and Reaping

We do not need to be seasoned agriculturalists to understand the concept of sowing and reaping. We reap in proportion to our sowing. Said another way, if you just plant a few seeds, at best, you are going to grow only a few plants. If you plant a bunch of seeds, you will potentially grow a bunch of plants (Lord willing, and the creek don't rise). This passage is talking about sowing money into God's kingdom. Specifically, Paul was collecting money from the churches to give to the poor in Jerusalem. He was letting them know they would receive a blessing from the Lord because of their generosity. Let's read this section as he describes that blessing in 2 Corinthians 9:8–12 (NIV):

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “They have freely scattered their gifts to the poor; their righteousness endures forever.” Now he who supplies seeds to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God.

We could probably write an entire chapter on the blessings listed here, but suffice to say, the blessings that are associated with our sacrificial giving seem to be much greater in value than the pittance given. The richness of the blessing seems to eclipse the riches given. Little sown, little gained. Sow a fortune, gain a fortune. The fortune we receive may or may not be monetary in nature and may or may not be received in this life, but we can have assurance that it will come. God's Word says so.

Giving Sparingly

Many of the families we see are in the early stages of their generosity. Their visions of generosity are sometimes thwarted by what their families need. They are struggling with the idea that God gave them resources to give away. The Christian family that keeps all their resources for themselves is missing the way Lord intended for us to live. They are missing the heart of generosity. If you sow sparingly, you will reap sparingly—meaning, if you give sparingly, you will be blessed sparingly.

Giving Generously

Jesus said, “It is more blessed to give than to receive” (Acts 20:35). Only the family that gives will understand what that means. We still have not met a family that decided to trust God in generosity who did not see an incremental improvement in their finances. It is almost as if God looks to and fro across the earth to see whose heart is completely His. He looks to find the ones He can trust to send His heavenly resources to, who will then send them where He wants them to go. The Christian family is supposed to be the conduit of His blessing to the world.

Giving Decisively

“Each of you should give what you have decided in your heart to give” (2 Cor. 9:7, NIV). We love the freedom of that. Give whatever you want to give. In the Old Testament, there was more of a specific expectation. We are struck that the tenor of generosity in the New Testament is more of a self-motivated generosity. Figure out what you want to do and do it. I (Tim) remember sitting in my office a few years ago, working through how much I thought the Lord wanted us to give. At that point, I must be honest, we were all over the place with our giving. We were generous when we had money and chintzy when we were tight. As I prayed, I began to feel like the Lord was leading me to give a certain percentage of our income. There was a big shift in my approach to giving when, that day, I decided I was going to be faithful to give the amount the Lord put on my heart, no matter what. The phrase I wrote in my journal was, “Lord, we will give that amount, no matter what, and live off the rest.” That was a turning point in our giving, and to be honest, our finances have only improved from that point on. The Lord comes first.

Giving Reluctantly

The Greek word for the word *reluctance* in verse 7 literally means giving from a place of sorrow or grief (some translations say, “begrudgingly”). Therefore, we are to avoid giving begrudgingly and are to avoid giving that causes us grief.²⁷ As we will see in a moment, proper giving should bring us joy and happiness. If the situation in your life or the condition of your heart is saddened by generosity, stop and figure out what is going on through prayer. God loves you no matter what you give.

Giving Under Compulsion

Vines Expository Dictionary says the Greek word used here for *compulsion* denotes “a necessity, imposed whether by external circumstances, or inward pressure, or distress.”²⁸ In other words, it’s saying, don’t give because of a guilt trip. Whether self-imposed or brought on by outsiders,

we don't need to give from a sense of "I ought to give" but rather, "I get to give." Many of us have experienced that sense of distress when we were being asked to do something that, deep down, we didn't want to do. If you are being guilt-tripped into giving, take a pause, pray, and then decide what you could do genuinely and joyfully with faith. That's what God wants you to do.

Giving Cheerfully

This Greek word is *hilaros*. *Vines Expository Dictionary* defines this word for *cheerfully* as "propitious, signifies that readiness of mind, that joyousness, which is prompt to do anything; hence, cheerful."²⁹ We get our word *hilarious* from this Greek root word. God loves a hilarious giver, a cheerful giver, and an enthusiastic giver. This is what we are working toward.

A recently retired, dear pastor friend of ours named Robert Cupp often says, "When you begin to give, it is a duty, then over time it becomes a discipline, and then finally becomes a delight." Give yourself time to grow into your generosity but set your sights on delight.

Of the three in my (Tim) family, I am the least generous. This shows up particularly well at Christmas. If I had not done a good job of saving for our Christmas budget, I turn into Ebenezer Scrooge. I have been known to say, "The baby Jesus only got three gifts!" and then launch into a tirade of the materialism of our times. One year, I decided that to make the holidays less stressful, if we met no other goal that year, we were going to put aside our Christmas money. That was one of our least stressful, most joyful holiday seasons. We planned, saved, and had the money to pull off our vision. Giving to the kingdom is like that: plan, set aside, and give as God directs.

Something to think about: What is your current attitude toward giving to God's work? What kind of attitude adjustments do you need to make? What would help you make those adjustments?

Chapter 7: How Much Should We Give?

From our discussion in the previous chapter, it is obvious our attitude behind giving is every bit as important as how much we give, but maybe even more important. Notice what Jesus said about the widow who gave the mite in Mark 12:41–44 (NIV) (Note: a mite was a Jewish coin with the smallest value in New Testament times): “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

It is intriguing that Jesus would make such a statement about “two very small copper coins.” It is also interesting that He was so in tune with the amount of sacrifice and faith behind what people were giving. A lot of rich people were writing the big checks, and Jesus basically said, “That does not impress me much,” but when He saw what the widow did, He called the disciples together and said, “Did you see that? She put in all she had. She trusts me. She knows I will take care of her.” Our pastor says, “God does not call us to give equal amounts, but He does call us to equal sacrifice.”

Principles of How Much to Give

As we’ve mentioned, we get a chance to spend time face-to-face with families who are trying to figure out their generosity, and inevitably, we will have someone ask us, “How much should we give?” It is very tempting to suggest a concrete strategy or to share our personal experiences, and we have done that from time to time. However, our sense from the Lord is that we should explain the concept of generous giving and then let them figure out with the Lord what that looks like for them. Here are some general principles that we share:

1) Have a great attitude when you give (see previous chapter). If you are choking on your generosity check, then reduce it a bit until you can give it “hilariously.” It’s better to give one dollar with a cheerful heart than a thousand dollars with a bad attitude.

2) Pray about what you should give. If we were coaching the widow, we would probably say, “Don’t give it all away.” But that is exactly what God wanted her to do. God knows where you are in your journey, and if you follow His lead, you will get to your sweet spot. Chapter 10 talks about how to discern God’s will in your giving. So, stick with us!

3) Give like a New Testament believer. Move past the law. In the Old Testament, followers of YHWH had a specific set of expectations, but then they added to their interpretations of the law to make it even stricter. They then became “law givers.” Law givers focused on prescribed tithes and offerings. By the time Jesus came on the scene, they had so regulated their giving that they were legalistically even tithing on their garden spices. It is interesting to note that of the three

major monotheistic religions in the world (Judaism, Islam, and Christianity), the Jews gave the most per person according to a study by Sam Becker. Here is an excerpt from his study:

We'll start off with Christians, who again, make up 70 percent of the U.S. populace. Though our data shows that the average Christian donates more than \$817 per year, Christians are actually the stingiest of our "big three". While donating over \$800 per year is nothing to sneeze at, it's a figure that actually lags well behind our next two religious groups, which you'll see in a second. Muslims tend to give more to their place of worship than Christians. On average, Muslims donate \$1,309.23 annually. Americans who practice Islam donate more than \$1,300 per year to their mosques and places of worship. As discussed, this is a significantly higher amount than the average Christian. We don't know why the average Muslim gives more (our data gives us some hints, which we'll discuss), but the raw numbers bear it out. Muslims, however, were also beat out by our third group. Out of all of the top three religions, Jews donate the most. Jews donate \$1,442.91 on average every year—the most of the big three.³⁰

In Matthew 23:23–24 (NIV), Jesus said to the Jewish leaders in His day, "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill, and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former. You blind guides! You strain out a gnat but swallow a camel."

Jesus condemns their legalism and points out how through all their extra rules, they lost sight of the true intent behind the law—justice, mercy, and faithfulness. They gave to God because of their desire to follow rules; we should give in response to the grace given to us through the sacrifice of Jesus Christ for our souls.

As New Testament believers, we are "generous grace givers," or G3 givers. If law givers gave very specific, legalistic amounts of tithes and offerings, what should a generous grace giver give? You decide, but it is probably not less (just our opinion). It is worth noting that Jesus does seem to give a nod to the concept of the tithe, which means a tenth. In our coaching, we suggest that people use the concept of the tithe (tenth) as a target to move toward or as a starting place to move up from. It is not insignificant that God in the Old Testament was so specific in His instruction with the concept of the tithe. Even though the New Testament doesn't spend much time specifying the tithe, Jesus's comments collectively about giving are worth considering as you put together your plan.

4) Maintain a wartime mentality. We have mentioned this before, but it is worth repeating. Paul says in Ephesians 6:12 (NIV), "For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms." We shouldn't give like members of a country club paying our dues. Rather, the Church is in an all-out battle with the evil one for the souls of men and

women. We need to steward our resources like there is a war going on because there is. Listen to what Jesus says in Matthew 24:9–14:

Then you will be handed over to be persecuted and put to death, and you will be hated by all nations because of me. At that time many will turn away from the faith and will betray and hate each other, and many false prophets will appear and deceive many people. Because of the increase of wickedness, the love of most will grow cold, but the one who stands firm to the end will be saved. And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come.

Gospel proclaimers will encounter more and more persecution as we get closer and closer to the end. Let's treat our kingdom giving like we are preparing for more intense battles ahead. The end is near.

5) Give in such a way that Jesus approves. We live and give for an audience of one. Someday, we will stand before Him and long for His commendation, "Well done, my good and faithful servants." On that day, we will be happy about every dollar that we gave to God's work. We will finally understand what was going on behind the scenes and how we got to play a part. We don't know about you, but we hope that our generosity is in line with God's will for our families when we see Him face-to-face.

6) Don't be afraid to be generous. I (Tim) had a client a few years ago who was dating someone. Evidently, it was starting to get a little serious because unexpectedly one night, her boyfriend blurted out, "I give 20 percent of my income to the Lord. What do you think about that?" At our next review, she was retelling the encounter and looking for some advice. "What should I tell him?" she asked. My comment was, "First, you need to ask more questions. Why does he give 20 percent? Maybe he is legalistic or an overachiever and thinks if 10 percent is good, 20 percent must be better. Or maybe he is just generous, and he doesn't want you to stop him from living that out. The next time you get together and the subject comes up, tell him that you give 100 percent. The earth is the Lord's and all that it contains, and all we have is the Lord's. We are just managers." I guess it went well because they got married and seem to be happy together.

The bottom line is, no matter who you are, you have a limit to how much money you can invest in the things of God. If you are a tither (a "tenther") and make fifty thousand dollars a year, that means you may give upwards of five thousand dollars a year to kingdom causes. Remember to be prayerfully strategic in the use of God's money.

If God is leading you to look for some specific direction from your church's denominational views, the book called *Passing the Plate* by Christian Smith and Michael O. Emerson with Patricia Snell might be helpful. It has an entire appendix with all the denominational views on giving. The authors of this book say: "Nearly every Christian denomination and tradition has official teachings about financial giving, wealth, and stewardship intended to guide members in faithful Christian practices concerning uses of income and wealth. This appendix provides a summary of many of

those teachings in order to substantiate the point made in the introduction that American Christians have plenty of clear religious normative teachings instructing them to give generously of their means. The denominations and traditions here are reviewed in alphabetical order. Italics below are added to highlight particularly relevant passages.”³¹

All too often, our problem is not that we do not know what to do. More often, our problem is that we aren’t ready to apply what we know.

Something to think about: How much have you decided to give to God’s kingdom each year? If you are married, are you on the same page as your spouse? If God has been clear about what you’re supposed to give but you’re having trouble acting on it, what is the core fear behind your hesitancy? Bring this fear before God in prayer before you act.

Chapter 8: Giving Pocket Versus Living Pocket

We want to share a practical idea that might help you visualize your giving strategy. We call this the *giving pocket*.

Little boys are notorious for putting things in their pockets. We only have to think back to Tom Sawyer and Huckleberry Finn to imagine boys having pockets for rocks, frogs, and treasures. They collect items on their adventures so they can surprise their moms or dads when they get back inside the house. Even as adults today, we should have pockets set aside for treasure—the treasure that we set aside for God. This is what we mean by the giving pocket. Once you have decided how much to give, put it in your giving pocket. Once it goes into this pocket, it is no longer yours but the Lord's, awaiting distribution. The rest of your money goes into your living pocket. This is the pocket from which you pay bills and fund your entertainment. The living pocket is also where you save for future needs, though you might prefer to have a third pocket such as a savings pocket.

The reason we suggest a separate pocket for giving to the Lord is because too many times, we have seen families attempt to keep everything together, and before they realized it, they had spent their giving money on something else.

Years ago, we had a client who confessed to having a generosity problem, but it turned out to be an organizational problem instead. The clients explained that they had set up a monthly donation to the church on auto draft and assumed they had been giving all year. However, an error was made, and the church did not draft the account all year. Before our clients realized the mistake, they had spent the money. In this case, a giving account would have been helpful to ensure our clients were setting aside the money. If they had been setting aside the money and then realized the mistake, all they would have had to do was draft from their giving account for the missed drafts. The money would have still been set aside for God.

I (Tim) have a friend who loves to give. He and his wife have a separate bank account that holds their giving money. They get paid, transfer the money, and then pray about where the Lord is leading them to give. He told me once that they love to let this account accumulate sometimes, and then they get away with the Lord to see where He is leading them to give. The accumulation allows them to write bigger checks than they would normally be able to. We are not necessarily suggesting that you allow the account to accumulate unless the Lord leads, but setting aside the funds as the Lord's in a separate account is a beneficial idea no matter how often you give from it.

Practically, what we are saying is:

1. Decide how much you are going to give from your pay.

- 2 . Separate that money from your other money (i.e., put it into your giving pocket or even a separate giving account).
- 3 . Give as the Lord directs. Ultimately, it is to Him that you will answer.

Something to think about: What is your game plan for giving?

Chapter 9: Where Should We Give?

Okay, so here you are. You have decided to live up to your generosity potential. You have identified what obstacles stand between you and your generosity goals. You are excited about giving to things that further the kingdom of God. You may even know how much you want to give and have separated the money from the rest that you are managing. However, even with your money in-hand and ready to give, you can get stuck. *Where* do you give it for God?

We see this with our clients all the time. They want to give, but their giving plans still need some development. In time, most people begin to get into a generosity rhythm, but it does take time. We have included generosity stories in the appendices of this the book to give you some real-life ideas and inspiration. These stories should help you develop a giving rhythm and plan.

Have you spent some time thinking and praying about *where* God wants you to give? Second Peter 1:20–21 (NIV) states the Holy Spirit inspired human beings to write the scriptures. “Above all, you must understand that no prophecy of Scripture came about by the prophet’s own interpretation of things. For prophecy never had its origin in the human will, but prophets, though human, spoke from God as they were carried along by the Holy Spirit.”

The Holy Spirit led the authors of the Bible to record His thoughts within their own unique experiences, perspectives, and writing voices. God used human beings to relay His Word. In a similar manner, as we give, the Lord will drive our giving choices both by the Holy Spirit *and* by our unique perspectives and experiences. We need to remember that God often uses our unique dreams, giftings, and passions to help drive us to accomplish His will.

For example, Chris and I and our wives were all impacted for Christ while in college. Even after college, we each spent a long time ministering to college students. Therefore, college campus ministry continues to hold a soft spot in our hearts, and we regularly invest a portion of our giving money in this category. We believe one way the Lord spreads money around like He wants is by using each of our passions and interests within kingdom work to guide our giving decisions. In our opinion, giving is not a one-size-fits-all scenario.

I (Tim) have a friend who transplanted from Big 10 country (the Big 10 is a collegiate sports conference in the northern United States). According to my buddy, nobody should cheer for any other teams except for his or her own teams. For the record, he is a Purdue fan. He cannot understand why fans within the SEC (the SEC is the conference that my beloved Arkansas Razorbacks play for) root for other teams just because they are within the SEC. I don’t fully understand it either, but we do root for other SEC teams. The conference has adopted a motto recently, “The SEC: It just means more.” The leaders of the SEC are trying to create a shared experience among its members. Root for your team and root for the SEC. On game day, the fans and players are thinking of their own teams and wanting desperately to win, but when the final horn blows, it’s only a game. Now, our thoughts may change on this a bit since the Texas Longhorns have joined the SEC. As long-time Arkansas fans, I’m not sure we can get ourselves to root for the Longhorns (Go Hogs!), but we will try.

In a way, Christian leaders should be the same as the SEC. We should root for all ministries that are doing God’s kingdom work in this world. As we think about the different areas of God’s

kingdom that need to be funded (we have a list below), we all need to have this SEC perspective that we want all of God's ministries to be fully funded. We want our slices of the pie to be fully funded and should want this for all the other ministries as well. This is God's work. We all fall under the leadership of Jesus, who leads His global Church in all its forms.

In the coming chapters, we are going to highlight each of the different areas where we can give to God's purposes. Don't be surprised if some of them stand out to you more than others. That is expected and may be an indication as to the Lord's leadership toward that area in your generosity decision.

Where Do We Write the Check

Before we get to some of those details, let's clarify a few things. Your family has a responsibility to help fund the things of God. Practically, that means you will write a check to some organizations or give cash or items to an individual. There are several areas where we can give generously to the Lord. Each of the following entities has a unique calling from the Lord and approach their ministries a little differently from the rest. Consider the following:

- Your local church,
- Foreign and local missions' agencies,
- Specialized ministries, such as campus ministries or ministries to the poor,
- Nonprofit organizations for some sort of specialized kingdom work, and
- Individual needs within the body of Christ around you.

New Testament Areas to Give To

From our Bible study, we have identified seven areas in the New Testament where the Christian family found God-centered opportunities to meet needs. If you find additional areas, let us know. These seven areas inform and instruct us as to what the ministry of the Global Church should be. It spells the word **W.E.L.C.O.M.E.** (with a small improvisation for the word "pOor").

- 1 . **W**idows and orphans
- 2 . **E**lderly parents
- 3 . **L**ocal church
- 4 . **C**hristians
- 5 . **pO**or
- 6 . **M**issions and **M**inistries
- 7 . **E**vangelism and discipleship

We believe each of these ministry opportunities are from the Lord and that the Christian family needs to be concerned with making sure each of these are fully funded. It is time for us as the universal (global) Church to move on from petty squabbling about which need is more

important and realize that God is doing work through all these areas and using His people's creativity in founding these ministries to impact the world that He loves. He is raising up ministries all the time and is bringing their needs to the attention of the Christian family. It is time for us to recognize how God is moving and get on His page. We understand that each family may or may not be drawn to give in each of these areas, but collectively, the body of Christ must follow the Lord's lead to make sure that there are resources for the ministry He desires to do in this world.

Increasing Your Family's Generosity

Because we are talking about stimulating genuine generosity within the family unit, it is important that we are open to all the W.E.L.C.O.M.E. areas when thinking about giving. Having part in the decision about where the funds go for God will help us all to become more cheerful givers because our heart gets in the game. Here are a few considerations for growing generosity within your family unit.

If you are single, involve your community. Whoever you consider your tribe (family, friends, community group) could be a strategic group to partner with in generosity. It is fun to be connected to others in the journey of generosity and change the world together. Your heart for generosity could be the catalyst that spurs others to give more than they might do on their own. Don't underestimate how God could use you in this key area to impact the world for Christ and the people you care about. Be the change agent.

Involve your spouse. This is important. My wife and I (Tim) give together and agree about where we give. For the last few years, I managed our giving and wrote the checks out of our account (but didn't really talk specifically with my wife about where we were giving). One day, as I was going through our giving, it occurred to me that at the bema seat judgment (refer to chapter 2 in this book), we may be rewarded for the money we gave to God's kingdom. That is what Paul was saying in Philippians 4:17, "Not that I seek the gift itself, but I seek the profit which increases to your account." It seems we each have an account in heaven where God keeps track of our generosity. But as I had been giving, I realized that this gift goes on both her account in heaven and mine (at least, that is my speculation). So, I thought to myself, "Maybe I need to bring her into our giving decisions more often so we can decide together where the money should go for God." It only took me thirty years of marriage to figure that out. Who says you can't teach an old dog new tricks?

Involve your kids. If you want to build enthusiasm in your family about giving, involve them in the decision. One of the things we do as a family is set some money aside in what we call the "God fund." This is undesignated money that we keep in reserve as we wait for specific instances where God leads us to give. We have used it for all sorts of things. We have used it to give to people on the side of the road, for families we know who are in need, and for coats for the school to keep on hand for children whose families cannot afford warm clothes. Whatever the Lord lays on our hearts is how we use these funds. One day, my son came home and said, "Dad, do we have any God fund money left? I know about this need that I would like for us to give to." Involvement breeds commitment. And when there are more eyes looking for opportunities, it is easier to find out where God is directing the money that you manage.

Another thing I try to do every year is make sure I let my wife and son know how much and where we gave throughout the past year. The concept of giving can be abstract to kids, so showing specific and meaningful ways we can use the money for God, helps them understand what your family values are in generosity.

Something to think about: To which of the W.E.L.C.O.M.E. areas do you already give? Are there new possibilities of giving that you have after reading this chapter?

Chapter 10: How to Discern God's Will in Generosity

Throughout this book, we have been encouraging you to pray about what God would have you do with your giving dollars. This assumes that you are in a spiritual relationship with the Lord. Jesus says in John 10:27–28, “My sheep listen to my voice, and I know them, and they follow me; and I give them eternal life, and they will never perish; and no one will snatch them out of my hand.” We can learn to listen to and follow the voice of our good shepherd. You have heard us say two phrases several times now:

- How much does God want you to give?
- Where does God want you to give?

On paper, this instruction sounds straightforward, but discerning God's will in specific matters like giving can be a little more challenging. Let us share with you a simple model that we use to discern God's voice in generosity (and other matters). We believe God typically reveals His will to us in four key ways. Shout out to H. D. McCarty who developed this idea decades ago. I have tweaked it a bit over the years.

1. **God reveals His will to us through the word of God:** God's will for us will always be consistent with God's word. The reason we like the next section of our book so much is that the areas to give to are found in the word of God. In fact, one of the most transformative things that could happen in the generosity of the Christian family is to get in tune with what God has revealed in the Bible about where to give. Your ministry of generosity is revealed through the Bible.
2. **God reveals His will to us through the counsel of others:** God uses the wise counsel of others to help us discern His will. It is sad that we don't talk about the subject of giving more often. We really could learn from one another on this subject. We know Jesus warns against using our giving to bring glory to ourselves (Matthew 6), but we don't think He intended for us to not talk about generosity when it could bring glory to Him or help other believers become more passionate about their personal ministries of giving. We need to be talking about practical generosity and seeking the experiences of others.
3. **God reveals His will to us through our minds and past experiences:** One of many things that makes humans greater than animals is our cognitive abilities. We can think, reason, and problem-solve. We can look at the pros and cons of any given situation. God has given us the ability to decide what is best in our minds. We can use our past experiences to guide us as well. For married couples, we encourage you to discuss your thoughts and experiences openly and then pray about what you should do. Some couples like to pray separately and then come together to discuss what God is impressing on them to do, and some prefer to pray together and then wait to see how God moves in them in the coming days. There is something reassuring about those times when you come back

together to find that God has been leading you in the same specific direction.

- 4 . **God reveals His will to us through the still, small voice of the Holy Spirit:** One of the more difficult parts of discerning God's will is to hear the still, small voice of the Holy Spirit who God sent to indwell us and lead us into truth. John 16:13 (NIV) says, "But when he, the Spirit of truth, comes, he will guide you into all the truth. He will not speak on his own; he will speak only what he hears, and he will tell you what is yet to come." The Holy Spirit uses the word of God, the counsel of others, our minds, and His still, small voice to guide us into truth. Let me illustrate:

A few years ago, I (Tim) was working through our family's giving and praying about where we should give. For some reason, I kept feeling like I was not supposed to give away all our giving money. So, I discussed this with my family and held on to it. We held on to it for several months. After these several months had passed, we had collected a nice sum of money and were waiting on where God was leading us to give it. Then, out of nowhere, a close friend of ours had a family emergency. Immediately, we knew that this was where we were supposed to give. We were able to write a bigger check than is normal for us and were so glad we had followed the leading of the Lord. We were blessed to be able to be a blessing.

I know that hearing the Spirit's voice is not as tangible as the other areas. But as we are praying and seeking God's will on an issue, we pray and wait, pray, and wait, and then we know. How do you know? I don't know—you just know. For example, I may not be able to explain what love is from a scientific standpoint, but I know when I see it and when I feel it. Like it or not, that is just part of discerning God's will—getting in tune with the still, small voice of the Holy Spirit. He will guide you.

Something to think about: Has God started to speak to you and your family about where to give or how much to give? If so, did He speak in one or more of the four key ways He typically speaks?

Section III—Where Then Shall We Give

Chapter 11: Give to Widows and Orphans

“Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows in their distress, and to keep oneself unstained by the world” (James 1:27).

A good friend of mine has been helping me shape this topic. He asked me, “If something catastrophic were to happen to you and Terri, what would you want to happen to Josh?” I told him we have a list of family members who would take care of him. He then asked, “What if your entire family was in the same accident—what then?”

I replied, “I have a list of friends who I think would step up and help.”

Then he went for the gut punch. He asked me, “On your list, is there any situation where you would want Josh to go to an orphanage?”

No, that was not on my list. Instinctively, I understand that what is best for my child is to be in a family of people who care about him and who are excited to help him move to the next level. According to my friend, that is the essence of why we should be concerned about orphan care. The orphan’s golden rule, so to speak, is to care for them the way you would want your own children to be cared for if they were orphaned.

What Is Orphan Care?

But what do most of us even know about orphan care? Education usually precedes the ability to bring better solutions, so that’s why this chapter is necessary. We hope to spark interest surrounding this issue. This is something God wants us to care about. He knows every single orphan in this world and cares for each one. He wants us to be His hands and feet and care for them too. According to UNICEF, in 2015, there were 140 million orphans worldwide.^{32, 33} They define an orphan as “a child under eighteen years of age who has lost one or both parents to any cause of death. If they have lost one parent, they are called ‘single orphans.’ If they have lost both parents, they are called ‘double orphans.’ Of the nearly 140 million children classified as orphans, 15.1 million have lost both parents. According to the experts, the loss of even a single parent in the developing world makes a child very vulnerable, and many children are instantly placed into institutional childcare rather than into family care. If more families were willing to help, there could be a greater shift from institutionalized care to the possibility of family care.

A recent article in *Christianity Today* by Krish Kandia entitled “The Pandemic Sent Thousands of Orphans Back to Their Families—Let’s Keep Them There,”³⁴ has a jarring byline: “The coronavirus outbreak will be either the worst or the best thing to happen to the world’s institutionalized children. It’s our choice.” The author had this to say in the article:

Many will be surprised that orphans have homes and families to go to. But of the approximately 5.4 million children in orphanages around the world, the vast majority have a living parent and all of them have extended family, according to

data from Save the Children and UNICEF. Research indicates that institutions are not the best place for children to flourish and that the bonds of family are as important as access to education, food, and clothing for children to thrive. One study found that children lose approximately one month of development for every three months they spend in institutional care. Another study found that 1 in 3 children exiting [institutional] care become homeless, 1 in 5 gain a criminal record, and as many as 1 in 10 dies by suicide.

A person really can't address the concept of orphans without at least talking about the concept of foster care. Children in foster care maybe not technically be orphans, but even children in foster care need the loving care of a consistent and permanent family. According to The Dave Thomas Foundation for Adoption, "In the United States, more than 420,000 children are in foster care, more than 120,000 of whom are available for adoption."³⁵ This is a sad reality. Do you feel a nudge to begin praying about adoption?

God Has a Soft Spot for Widows

At the beginning of this chapter, James 1:27 showed us that God not only has a soft spot for orphans, but He has a soft spot for widows, too. Paul even encouraged Timothy to develop a system to take care of widows. In 1 Timothy 5:16 (NIV), Paul writes, "If any woman who is a believer has widows in her care, she should continue to help them and not let the church be burdened with them, so that the church can help those widows who are really in need."

There are so many ways to serve. From providing food to practical help around their homes to taking actions to ensure they are not isolated during the holidays, there is always a way to make a difference to a widow or widower. Perhaps the most profound impact, though, is simply through building a consistent relationship and loving well. From nursing homes to your next-door neighbor, ask God to show you how you may be able to serve the widows and widowers around you. If you don't know of any, reach out to your local church. They may be able to provide you with some names of widows or widowers in need.

Tim's mother-in-law, Betty, had two older friends who were sisters whom she loved to consistently help and check on as they aged. Pound cake, encouragement, and a friend who loves you goes a long way.

A good friend of mine in Africa who previewed this manuscript described to me how urbanization has affected widow care. My friend said, "My attention was particularly drawn to the section about widows and orphans in your book. It is amazing how much God cares for them. Here in Africa, our extended family system helps a lot in dealing with the issue of widows and orphans, but urbanization has negatively affected the extended family system resulting in orphans ending up on the streets and widows left to suffer alone."

Old Testament Verses about Widow and Orphans

The Old Testament is chocked full of verses about caring for widows and orphans. Here is a bonus study if you want to understand a little more about how God feels about them (Exod. 22:22–24; Deut. 10:18; 14:28–29; 16:14; 24:17–22; 26:12–14; 27:19; Job 6:27; 24:3; 29:12–13; 31:21; Ps. 10:14, 18; 68:5; 82:3; 94:6; 146:9; Prov. 23:10; Isa. 1:17, 23; 10:1–3; Jer. 5:28–29; Lam. 5:2–3; Ezek. 22:7; Hosea 14:3).

Bless the Children Ministries

We asked Taylor Cochran, executive director of Bless the Children Ministries,³⁶ “Why should the Christian family consider giving to widows and orphans?” Here was his response:

Your heart will be transformed by living out the will of God. To serve the orphaned and widowed is to step into the very character of God. When we step into His will, there’s no telling the adventure that will unfold. Time and time again I meet faithful followers of Jesus whose lives have been radically transformed by saying “yes” to caring for orphans and widows. It’s as if the closer we draw ourselves to the brokenhearted, the clearer we discover fullness of life in Christ. Finding out how your family should invest in orphans and widows can feel daunting after hearing the staggering statistics and complex challenges.

My encouragement to you is to take a small step (or leap) if that’s where God is calling you and follow the breadcrumbs God puts in front of you. Don’t be surprised when you realize that God’s master plan all along was to transform your heart in the process. Bringing restoration to orphans, widows, and broken families will have a multi-generational kingdom impact. God designed children to grow best in families. But as sin entered the world, the way the family unit was meant to work became distorted. I’ve heard that the impact a parent has on a child can last four to five generations. With 400 million orphans and widows, imagine the fork in the road if there was no intervention or restoration. The same wounds that were inflicted on the child run the risk of being passed on to the next generation.

But as the global church responds to the call of serving orphans and widows, we can help rewrite that broken narrative. Imagine if just one child experienced a transformational relationship with Christ and had access to holistic care as they grew into adulthood. This child could change their family story as they marry and start their own family. Imagine if every orphaned child around the globe had that same opportunity. That is how multi-generational impacts could happen—a collective movement of individual transformation! God has called us to be His hands and feet to respond to this opportunity. What a privilege we have to respond to that call!

Generosity to Orphans: A Testimony

Why do we give to widows and orphans? We believe changing the next generation changes a culture, whether here or abroad. We are committed to doing that through helping children in poverty and orphans overseas. Our reason for acting on this issue shouldn't be because we see sad pictures in ads or because we feel guilty. It should be because of empathy as we recognize that if it were our son, we would hope someone would do it for him.

After visiting one of our kiddos overseas, we became convinced that we could influence an entire generation, especially through organizations that provide long-term discipleship programs overseas. Many children may not need food as much as they need to belong, to be believed in, to have someone know their name. We know G.'s name. We've met her mom. We know how sick she is. We've sat on her couch. We've seen her laugh. We've seen her put her head on D.'s shoulder and hold her hand. None of those experiences happened because she needed food. She needed to belong, to be loved, to be believed in.

Though G. is not an orphan, our other child, N., is. But the odds are stacked against both. G. wants to be a doctor, and we want her to know there are two people in the world who believe she can succeed. You can change the world, one G. and one N. at a time.

Generosity to Widows: A Testimony

We recently had the opportunity to help an elderly widow in our church pack her house in preparation for a move closer to where her daughter lived. I have a saying that goes like this, "If I help you move, I love you!" It's not a fun thing to do, but we wanted to give her a loving sendoff. So, we assembled boxes in stacks at her house to ready them for the moving trailer.

She had a small house, so we thought it wouldn't take long, but we thought wrong! She had accumulated a lot of things, and it took us much longer than we had expected. The night was grueling, especially since it was a midweek evening during a normal work week. The trailer had to be inconveniently placed, so there were several steps and turns, and the ramp was steep. Even with seven of us working steadily, we found ourselves exhausted after only a couple of hours of going strong.

We finished late in the evening. After everyone else had left, this widow told me that out of all the churches she had attended, our church was the one that felt like a real church! As I drove home exhausted, I recalled this scripture in James 1:27 (NKJV): "Pure and undefiled religion before God and the Father is this: to visit orphans and widows in their trouble, and to keep oneself unspotted from the world." I realized that what had transpired that night was the greatest sign our church was, though small, a real, breathing example of what Christ had intended the church to be: not simply a group of people that met each Sunday to perform a routine, but a church that truly loved people. "For God so loved the world, that He gave ..." (John 3:16).

Generosity to Widows: A Testimony

My daughter was preparing to go on a mission trip with our church. One of the creative ideas we had to help her raise funds was to set up a soup subscription during the winter. For a hundred-dollar donation, a person could get four months of soup (one time per month). One of our good friends decided to pay for two subscriptions—one for her own family and one for a widow in our church. However, the paid subscription for the widow was anonymous. What our good friend intended as a blessing for this dear widow turned out to have multiplying blessings. The widow began to pray for her “soup angel,” and every time we delivered her soup order, she had a card or a blessing to pass back to her anonymous friend. So, tell me—who blessed who?

Something to think about: Have you prayed about how much and where you should give? How much of your generosity budget is directed toward widows and orphans?

Chapter 12: Give to Elderly Parents

The western idea of retirement is an interesting one, and to be honest, it may be one of the weaker ideas out there. The American dream tells us that we are supposed to take care of our kids, our aging parents, the needs in our faith communities, and the needs within the larger communities that we live in. At the same time, we are supposed to stockpile enough savings to carry us through ten, twenty, or sometimes even thirty nonworking years that we refer to as retirement. Additionally, we are expected to live a long, healthy life, independent of all assistance from our grown children, our church, or our government.

The American Nightmare

This is the American dream for retirement, and some have been able to be prepared in this manner. However, for many of us, this is the American nightmare full of shame, regret, inadequacy, and tremendous pressure. How we wish we could go back and talk to our twenty-two-year-old selves and plead with them to put more money aside, but we can't. To our chagrin, our retirement days can be some of the scariest we have faced. Can God be trusted during these days?

According to Morgan Housel in *The Psychology of Money*, “The entire concept of being entitled to retirement is at most, two generations old. Before World War 2, most Americans worked until they died. That was the expectation and the reality. The labor force participation rate for of men aged 65 and over was above 50 percent until the 1940s.”³⁷ He continues, “Let me iterate how new this idea is: The 401(k)—the backbone savings vehicle of American retirement—did not exist until 1978.”³⁸

Should We Help Our Parents?

The question before us in this chapter is: To what degree should we help our elderly parents? Jesus tackles this idea head-on when He engaged with the Pharisees in Mark 7:9–13:

He was also saying to them, “You are experts at setting aside the commandment of God in order to keep your tradition. For Moses said, ‘Honor your father and your mother’; and, ‘The one who speaks evil of father or mother, is certainly to be put to death’; but you say, ‘If a person says to his father or his mother, whatever I have that would help you is Corban (that is, given to God),’ you no longer allow him to do anything for his father or his mother; thereby invalidating the word of God by your tradition which you have handed down; and you do many things such as that.” (Mk. 7:9–13; see also Mt. 15:3–8)

What was Jesus saying here?

- God, through Moses, commanded them to honor their parents.
- The Pharisees had concocted a plan called Corban, whereby they would make a vow that their resources would be “given to God,” and because of their vow, they also determined they would be unable to help their parents. This is particularly egregious in a culture known for taking care of elderly parents.

- Why they did this isn't completely clear, but we know they struggled with doing their righteous acts before men to be honored by them. So, this was probably at least part of the case in this situation too. A public vow of generosity to the temple treasury was much more noticeable than providing necessities to your parents.
- Jesus rebuked this callous disregard for aging parents. He concluded they were invalidating or nullifying the clear commands of scripture for human-made traditions.

From this passage we get the sense that children are supposed to be helpful to their parents as they age. In our culture, we struggle with the idea that our parents could lack financial independence one day and become our responsibility. We don't want to be responsible for them. They would become an "unfair" burden to us. The same parents who fed us, financially supported us, cared for us in the middle of the night, kissed our boo-boos, nursed us back to health, and clothed us would now become burdens to us. This shouldn't be. We have coached many families through their bouts of bitterness toward needy parents.

Financial Realities for the Aging

With life expectancies continuing to increase (currently 78.93³⁹), there is a financial reality in our culture today that shows most couples entering their golden years are not prepared for retirement. Here are some statistics from a 2020 CNBC Report⁴⁰ revealing what today's soon-to-be retirees have in the bank:

Ages Fifty to Fifty-Nine

37 percent have less than \$50,000 saved.
 16 percent have \$50,000 to \$99,000 saved.
 32 percent have \$100,000 to \$500,000 saved.
 6 percent have \$500,000 to \$999,000 saved.
 8 percent have \$1 million or more saved.

Ages Sixty to Sixty-Nine

28 percent have less than \$50,000 saved.
 10 percent have \$50,000 to \$99,000 saved.
 36 percent have \$100,000 to \$500,000 saved.
 14 percent have \$500,000 to \$999,000 saved.
 12 percent have \$1 million or more saved.

To give a more condensed summary, let me say it this way. Those statistics reveal that 53 percent of people in their fifties have less than one hundred thousand dollars saved, and 38 percent of people in their sixties have less than one hundred thousand dollars saved.

According to the AARP, the estimated average Social Security retirement benefit in 2022 is \$1,657 a month,⁴¹ or \$19,884 per year. If your parents were low-wage earners, that monthly benefit will be less. Obviously, that money is helpful in offsetting what you will need to withdraw from any investment numbers.

Let's do the math on these numbers. The average household income in the United States in 2019 was \$68,703.⁴² After taxes, they live on around \$50,000 (we estimated that 25 percent went to taxes). Let's say your parents put aside \$250,000 in retirement savings. Depending on what sort of retirement savings plan they chose when they invested their money, they may or may not have to pay taxes on their investments when they begin to withdraw money during retirement. Some retirement savings options are taxed up front, and some are taxed upon withdrawal. In this scenario, if they do not have to pay taxes on their retirement savings as they withdraw funds, they would be on track to deplete their nest egg of \$250,000 within ten years living within their current lifestyle of \$50,000 a year of living expenses (assuming that their Social Security benefits will be close to \$25,000 per year.)

The longer we live after retirement, the more money we need saved up. With so many of us living paycheck to paycheck today, it's a challenge to put aside enough money in savings for retirement. With that being understood, if your parents live fifteen to twenty years after they retire, they are likely to run out of money and may need your help.

Another passage we need to consider on this topic is in Paul's letter to Timothy in 1 Timothy 5:3–8:

Honor widows who are actually widows; but *if any widow has children or grandchildren, they must first learn to show proper respect for their own family and to give back compensation to their parents; for this is acceptable in the sight of God.* Now she who is actually a widow and has been left alone has set her hope on God, and she continues in requests and prayers night and day. But she who indulges herself in luxury is dead, even while she lives. Give these instructions as well, so that they may be above reproach. *But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.* (1 Tim. 5:3–8, italics are the authors for emphasis)

There is a common misconception about the last verse (verse 8). It is bantered around in Christian circles as though it means we don't need to be lazy but should provide for our nuclear families (you, your spouse, and dependent children). But that is not the context. The context is about taking care of widows. The Church is supposed to include widows who have no family on their widows list. This means the local church has been charged by God to look after the elderly within its body who don't have family to support them. That is a significant reason to make sure that the local church budget is fully funded. However, a widow who has children or grandchildren is supposed to be taken care of by those children or grandchildren. Look at the reasoning: "They (the children and the grandchildren) must first learn to show proper respect for their own family and to give back compensation to their parents; for this is acceptable in the sight of God" (verse 4). Then Paul lowers the boom by saying in essence, "But if they will not provide for their own parents or grandparents, they have denied the faith and are worse than unbelievers."

Aging Parents May Need Your Help

This is a bigger deal than we realize. Your parents want to be independent from you as much or more than you want to be financially independent from them. But if they struggle to make ends meet, you are to be willing to help. Even though these passages mention widows specifically (probably because widows were vulnerable in the ancient world), the principles here could apply to widowers as well, especially as they age. You may not realize it, but if your parents are dependent on their Social Security benefits from the government to meet their needs, when one of them dies, the surviving spouse might have a drastic decrease in income because he or she loses the other spouse's benefits. If the surviving spouse had no life insurance, it could mean a financial struggle on top of the emotional struggle of losing his or her partner.

My wife and I (Tim) both come from divorced homes, so we have eight parents and step-parents. Years ago, we decided to implement the extra-room rule. Wherever we lived, we wanted to have one more room than necessary in case we had a parent who needed to move in with us. Up to this point, there have been no takers. Sadly, six of the eight have passed away, but I am comforted by the fact that, even though they didn't need us, we were ready to help. One could easily institute an extra-meal rule or even an extra-money rule, so as you budget, you allow for this extra expense within your budget should you need it. That way, it's already carved out within your expenses so you can more happily give should the need arise within your extended family or anywhere else.

My mom and I had an agreement: we agreed that if she ever needed money, she would have the freedom to ask, and if I was broke, I would be honest and let her know. That agreement made both her and me feel like we could be honest with each other about where we were in life. What adjustments will you make to plan for your parents and grandparents?

Generosity to Elderly Parents: A Testimony

What prompts a man who is a busy ministry leader to sit with his dad during chemo treatments or make time to call him every morning at eight thirty for a chat? What motivates a woman who is a busy ministry leader, teacher, and author to drive her parents to visit an out-of-state relative, pay her parents' bills, or accompany them to all their doctor appointments? What spurs Christians to respond with love and respect, even when their aging parents are forgetful, paranoid, or speaking nonsense? The answer is multifaceted, and any one reason would be reason enough. But one thing is sure, God's Word tells us to "honor your father and mother ... so that it may go well with you" (Eph. 6:2–3, NIV). The "that it may go well" with us reason is enough. Our parents made many loving sacrifices to nurture us when we were young and dependent, and we would do well to repay their sacrifices as their lives become more dependent; this is reason enough. In any situation or relationship God brings into our lives, the question looms: "What does love require of me?" Love often means sacrifice. And in the process, our children and our children's children witness the honoring of our parents, and perhaps they will learn how to honor their parents. The world around us watches and observes. Oh, that we would be known for loving well.

Something to think about: As you identify how much God wants you to give, and as you pray

about where He wants you to give His money, think about the following questions: How prepared are you to be a blessing to your elderly parents if they need you? Do you need to offer any assistance to your parents right now?

Chapter 13: Give to the Local Church

What does the New Testament say about giving to the local church? Jesus said to Peter that He would build His Church on Peter's confession that Jesus is "the Christ, the Son of the living God" (Matt. 16:13–20). What did Jesus mean when he said *church* (the Greek word is *ecclesia*)? Was he referring to an idea, an organization like we know today, or something broader and more organic?

In Acts 2, the Church was officially born in Jerusalem on the day of Pentecost when the Holy Spirit was given to believers. What an amazing day! As Peter, in the power of the Holy Spirit, preached the message of salvation that comes through the death, burial, and resurrection of Jesus, a few thousand were added that day to the group of disciples who had been following Jesus. As the disciples went out into the world (Acts 1:8) the church continued to grow in number as more and more placed their faith in Jesus Christ for salvation.

What Is the Church?

Who or what is the Church? Tim and I like to think of a simple concept when defining the church. We speak of the little-c church and the big-C Church to distinguish between them. The little-c church represents the local church congregation. The big-C Church refers to the universal Church—all believers who know Jesus Christ across the globe today and in all times (past, present, and future). Wayne Grudem succinctly writes, "The Church is the community of all true believers for all time."⁴³

The Church is not defined by only one local church of believers who worship together. In our area, there is a local church every few blocks, and there are hundreds of local church gatherings every Sunday. Each of the local churches give place for a group of believers to gather to worship God and encourage one another.

Jesus is the head of the big-C Church (Colossians 1:16). Jesus has been given all power and authority, and He has commissioned the big-C Church to carry out the mission of making disciples of all nations (Matt. 28:18–20). The local church (the little-c church) is one expression of believers in that community.

There is both the local and global expression of the Church. We can go anywhere in the world and have fellowship with other believers in Jesus Christ.

I (Chris) was taught this simple song in my local church when I was very young:

I am the Church

You are the Church, We are the Church together

I will follow Jesus all around the world

Yes, we are the Church together.

There's a lot of theological truth in that song. We are the big-C Church together (all of us around the world), and we gather to love God and to love each other in the context of a little-c local church.

The local church is central to the life of the Christian family. Finding and connecting to a local gathering of other Christ-followers should be a high priority for every believer. It's certainly not the only place we gather in faith, but it is the one that is most visible and regular. So much good happens in and through our local churches.

Chris's Story with Local Church

I know from personal experience of growing up in a local church in North Little Rock that God uses the local church for our growth, community, and as our springboard into action. Through my local church, I experienced the love of God. I enjoyed positive relationships with others who were following Jesus Christ with their lives, and I experienced encouragement from congregation members, Sunday school teachers, pastors, and youth group leaders. I went through a confirmation class in the seventh grade to learn more about the Christian faith. I attended weekly youth services and sang in a youth choir. It was through my local church that I participated in service projects like Ozark Mission Project that taught me the joy of serving those who were less fortunate, all in the name of Christ. We had many fun retreats and social times together and learned how to be the hands and feet of God in the world together. All of this happened within the context of my local church.

My involvement in the local church introduced me to a foundation of faith. However, even with all those positive influences in my life, I was not yet a born-again believer. It wasn't until college that I would come to know Jesus personally. When I was growing up, my local church set the stage for what God would soon do in my heart on a personal level.

As God drew me to Himself, a few friends invited me to go with them to a local church in our college town. Because my heart was spiritually open, I began to look forward to being there on a Sunday morning. I was interested in learning more about God through the relaxed biblical teaching, contemporary style of music, and the friendly environment. God used this local church to bring me closer to Him. A few months later, midway through my senior year at the University of Arkansas, I prayed to receive Christ into my life and began a personal relationship with Him. God used the love of believers and their personal stories of faith in every stage of my life—the leaders of a school ministry called Young Life that ministered to us in high school, a small Bible study in my college fraternity house organized by a campus ministry, my personal reading from the Bible I had learned to do during my confirmation class in the seventh grade, and the local church I attended in college to bring me to faith in Him.

Church Not Defined by Physical Location

When you and I think of the expression of believers in our local community, we typically think of a place of worship. Many associate a physical location with what it is to be a church. Yet, we

all know that a building is simply a location where people choose to meet and does not define what church is. For example, First Church could move out of its current building and begin to meet in a new location. It would still be the same group of people gathering and would be the same body of believers, just in a new location. So, the church is not defined by its physical location.

Jesus said in John 4:21–24 that a day was coming when people would worship in spirit and in truth independent of the location of the temple in Jerusalem. Paul goes on to explain that each believer now has the presence of the Holy Spirit and is the new temple of God. The presence of God is no longer in a temple building. He is in us (1 Cor. 3:16).

We also see that believers are instructed to gather with one another (Heb. 10:24–25), and when we do, we are following the teaching and example found in the New Testament. It makes sense that we would find a place where we can meet on a regular basis. For that purpose, believers have built many local church buildings to make that possible for everyone. The building is not the church, but it is where the local church gathers, and those buildings and classrooms must be cleaned and maintained. The local church hires staff who help make sure all is done well.

Most local churches have full-time pastors and staff who work and devote their time to the ministries of the church and who receive their salary from the church. God has given these church leaders the responsibility to equip members to be effective in doing the work of ministry (Eph. 4:11–16).

I am so thankful that wherever we live, in whatever city or state, we have a place we can go on Sunday to express our faith, meet with people who believe the same things and who want to know Christ more, and be taught and encouraged through the leaders of the church. It's wonderful to live in America where we are free to live out our faith and can easily find others who share the same convictions. Even where we differ in theology, we find unity and commonality around the person of Jesus Christ together.

We gather in our local church for worship, group prayer, reflection, teaching, and to share in the ordinances of the church like communion. During these times, we draw close to God and are an encouragement to one another as we express love in our faith community. And during these times, we are being equipped so we can be sent out to serve (Eph. 4).

The local church is where we share life and experience happy moments like a marriage ceremony, but we also experience moments of grief like when a loved one passes away. We are comforted by God, His Word, and His people as real life is shared within our faith community.

It is usually within a local church setting that we celebrate a person who is new in the faith and witness his or her baptism. Recently, my youngest daughter, Ella Grace, was with me during our church service. She leaned over and asked about the baptismal area at the front of our sanctuary. Once the service was over, we walked over, and I showed her the baptismal pool (a

nice hot tub). I explained to her the purpose of baptism, and we talked about trusting in Christ for salvation. I reminded her that one of her brothers, Luke, had been baptized in that very place a few years before. She was curious and climbed all around the area because there was a physical and visual expression of baptism for her to see. One day when she's ready, I hope she will profess her faith in Christ and be baptized. I believe the visual of a baptistry and our conversation has planted a seed in her.

Of course, baptisms do not always take place in a church sanctuary (Matt. 3:13–17; Acts 8:26–40), but they typically do take place when God's people are gathered. I was personally baptized by a pastor in a lake surrounded by friends. My son Josh was baptized by me in a stream during our church's family camp. My other daughter, Maggie, was baptized in the ocean during a summer discipleship project. The act of faith and of obedience can take place anywhere, but it most often takes place in a setting where believers have gathered as the local church.

Local Church Needs Resources to Do the Ministry

To make all this ministry possible requires a lot of resources. Our giving to our local church goes toward paying pastors and staff who make running the church possible, providing a physical place to gather for worship, and to fund ministries inside and outside the walls of the church. Both Tim and I belong to a local church we love! We value, appreciate, and seek to build up the church. We gather for worship, to serve, and to give. We believe that as followers of Jesus, it is our responsibility to give to the Lord through the local expression of where we gather for worship, and to those who help grow our spiritual life.

I was so impressed with a married couple I met with for financial coaching who is continuing to give generously to the church they attended in college even though they recently moved to a new city. Once they find a new church to join, they plan to transfer their giving to their new church home, but until then, they are committed to giving to the local church in their old hometown that has had such an impact in their lives.

Some believers don't value giving to their local churches. I met with a family years ago, and it was clear the husband did not think much of giving to their local church. He and his wife had an income of over \$120,000 a year, lived in a nice home, and belonged to the local country club. When I asked if and how much they gave to their local church, he casually responded, "I drop a twenty-dollar bill each week in the offering plate." Doing the math, I calculated that eighty dollars per month came out to approximately one thousand dollars a year, which represented less than 1 percent of their income. In our coaching conversation about their finances, it was apparent he didn't yet have a heart conviction that giving generously to the Lord and to the local church that served his family should be part of his walk with the Lord. Unfortunately, that is way too common. Imagine what would happen if every believer in that church felt that way and gave like that. The local expression of Christ's body would cease to exist because it takes money to run a local church, and the Christian family has been given resources by God to make that happen.

One pastor of a large church in our area once told me he was about to teach a sermon series on giving because 40 percent of the families in their church had never given a single gift. Why was there such a high percentage of the church who were not living out the command to give? It is possible that church leaders need to do a better job of discipling believers in this area, sharing stories of generosity to inspire others, and praying for people's hearts to be transformed for the kingdom of God. Is it also possible that our Christian families need to take a more proactive approach to managing their resources well and following the Lord's lead to support His ministries, including the local church? We think yes on both accounts.

Jesus said that where your treasure is, there your heart will be also. If we want to have a heart for God and the kingdom of God, we need to teach, encourage, and challenge one another to give to those things. If we want our children to have a heart for the church, we must teach the next generation to give to the local church by modeling giving ourselves.

There are so many incredible stories of how God uses the local church to make a difference in the lives of people. We did a survey before writing this book. Here is one of the generosity stories we got back in our survey:

When I was a kid, my family didn't have much. My parents worked factory jobs and lived check to check. During slow economic times, it wasn't uncommon for my parents to be laid off work and must draw upon their unemployment benefits. Unfortunately, unemployment benefits didn't even make up half of what they earned. As you can imagine, there was not enough money to pay the bills. It wasn't a surprise to come home from school to find the pantry empty and the electricity shut off. During those tough times, I remember nice people coming to our house with boxes of food and cash to help with the bills. As a kid I remember being especially excited to see the boxes of food! I also noticed how excited the kind people were to give us the food and money. It made a lasting impression on me that, even though we were the ones receiving the gifts, they smiled and were just as happy as us. When the nice folks left, I asked about them. My dad said they belonged to the "church down the road," and that's all he would say. My family didn't go to church or talk about God. As kids, we didn't know Jesus, even though He had visited our house many times when we were hungry, and our electricity was shut off. I'm thankful He visited us during those hard times. Those visits made Him very recognizable to me when I grew up. I pray that He works through me like He worked through those nice people from the "church down the road."

The ministry of the local church happens all over the community where you live, both inside and outside the walls of a building. Believers go into neighborhoods, schools, and places of work to make a difference in the lives of people for Christ.

We Need to Make Sure the Local Church Is Fully Funded

We believe giving to your local church is a great investment in the kingdom of God, and we are thankful for the ministry of our church that supports life-changing work inside the church and in the community. I am grateful for the youth staff who spend their lives pouring love into our kids, teaching truth in a way that connects and is relevant and working to raise up followers of Christ. Some of the resources of our church go to help fund local ministries in our community, places that serve the poor and the hurting, and help fund overseas missionaries in the work of spreading the gospel. It's exciting and awesome to be a giver to so many significant things! Praise God that we are not on our own to live out the Christian faith, but we can belong to a group of Christ followers! We probably take that for granted, but there are places in the world where fellow brothers and sisters in Christ feel very alone. If you have ever been on the mission field, you know how happy you are to find other believers in Christ to fellowship with.

Here are some reasons to give to the local church:

- The local church helps meet the needs of people in the local body (Acts 4:32–37).
- The local church helps meet the needs of widows (Acts 6:1–6, 1 Tim. 5:3–16).
- The local church is called to meet the needs of our pastors. Side note: We need to do a better job of paying our pastors; they should at the very least make enough to not be distracted by finances in carrying out the mission of the church. If you are going to have a church, pay your pastors (1 Cor. 9:14, Gal. 6:6–9, 1 Tim. 5:17–18).
- The local church helps support mission work (Acts 13:1–3).
- The local church helps meet the needs of the poor in our community (1 Cor. 16:1–3).
- The local church is instrumental in organizing generosity for those suffering in other areas (2 Cor. 8:1–24).
- The church that is generous brings glory to God (2 Cor. 9:1–15).

Something to think about:

As you identify how much God wants you to give and pray about where He wants you to give His money, think about the following questions: How is your giving to your local church? When you give, do you regularly give a portion of your income to your local church? Do you have a heart conviction that giving financially to your local church is an important part of your walk with Christ? Will you commit to give a portion of God's blessings to you to the place that is your spiritual home? Is your local church fully funded? Is your local church pastoral team and staff adequately funded?

Note to Gen X, Y, and Z: With each generation, it is the same. Every generation passes off the leadership and responsibility of the local church to the emerging generations. This includes funding the Great Commission in your generation. One of the alarming things we have observed in our interactions with the next generations is that some of you don't feel the same conviction about making sure the local church is fully funded. In our estimation, this is a mistake. The local church is the most visible expression of God's kingdom on earth. When families around the world are finally ready to begin growing in their knowledge of Christ, they will seek out a local expression of Christ's body to fellowship with and learn from. We must make sure that each expression of the local church is vibrant and fully funded.

Chapter 14: Give to Other Christians

For some reason, I (Tim) decided to sign up for the email prayer list of my rather large church. I don't know what I expected, but I sure didn't know everybody was falling apart. Day after day, prayer requests came pouring in: people were sick, people were dying, people had died, babies were born early, some guy had lost his job, family members were in accidents, missionaries were in need, and things needed to be decided, worked on, or negotiated. And this was just from the brave ones who shared their needs. There are thousands of needs that were not even mentioned on the list. From every corner of the four walls, we have needs. Praises are sometimes presented too: this person is doing better, that situation has resolved, God has worked here, God has worked there, God is working everywhere.

My respect for my pastoral team has increased. I am what you call a "selective shepherd." I don't mind helping in a pinch here and there for my inner circle—but all day, every day? No, thanks!

At the same time, when it comes to financial generosity, one of my favorite areas of giving is to Christians in need. We've found that a little money can go a long way in blessing people who are having a hard time. I mentioned earlier that my family has a God fund with some money set aside to meet needs as the Lord brings them across our path. There's nothing like being able to help when we see a need.

Between the two of us, my wife is the more generous one. She loves to help people and meet needs. I think she might even have a spiritual gift of generosity. A few years ago, I was paying the bills and distributing our giving money. When I was done, we still had a hundred dollars left in the generosity account. So, I went to the bank and got two fifty-dollar Visa gift cards. Later that evening, I gave these to Terri, and she said, "What are these for?" I told her, and her eyes lit up. For the next week, she was looking for where God wanted her to give these cards. I don't remember what she did with them, but I do know I was impacted by her enthusiasm to bless someone.

Should We Give to Other Christians?

In the New Testament, there are a lot of verses concerning the idea of loving Christians by meeting their needs. Check out the Generosity Bible Study in the appendices for deeper insight, but let me list a few of my favorite verses on this topic here (*italic font is the authors' for emphasis*):

- Acts 2:42–47:
They were continually devoting themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer. Everyone kept feeling a sense of awe; and many wonders and signs were taking place through the apostles. *And all the believers were together and had all things in common; and they would sell their property and possessions and share them with all, to the extent that anyone had need. Day by day continuing with one mind in the*

temple, and breaking bread from house to house, they were taking their meals together with gladness and sincerity of heart, praising God and having favor with all the people. And the Lord was adding to their number day by day those who were being saved.

- Galatians 6:9–10—"Let us not become discouraged in doing good, for in due time we will reap, if we do not become weary. So then, while we have opportunity, let us *do good to all people*, and especially to those who are of the household of the faith."
- Hebrews 6:10–12—"For God is not unjust to forget your work and the love which you have shown toward His name, by having *served and by still serving the saints*. And we desire that each one of you demonstrate the same diligence to realize the full assurance of hope until the end, so that you will not be sluggish, but imitators of those who through faith and endurance inherit the promises."
- Philippians 2:3–4—"Do nothing from selfishness or empty conceit, but with humility *consider one another as more important than yourselves*; do not merely look out for your own personal interests, but also for the interests of others."
- Hebrews 13:15–16—"Through Him then, let's continually offer up a sacrifice of praise to God, that is, the fruit of lips praising His name. And *do not neglect doing good and sharing*, for with such sacrifices God is pleased."
- Acts 11:27–30—"Now at this time some prophets came down from Jerusalem to Antioch. One of them, named Agabus, stood up and indicated by the Spirit that there would definitely be a severe famine all over the world. And this took place in the reign of Claudius. And to the extent that any of the disciples had means, *each of them determined to send a contribution for the relief of the brothers and sisters living in Judea*. And they did this, sending it with Barnabas and Saul to the elders."
- James 2:14–17—"What use is it, my brothers and sisters, if someone says he has faith, but he has no works? Can that faith save him? If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and be filled," and yet *you do not give them what is necessary for their body, what use is that?* In the same way, faith also, if it has no works, is dead, being by itself."
- 1 John 3:16–18—"We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brothers and sisters. But *whoever has worldly goods and sees his brother or sister in need, and closes his heart against him*, how does the love of God remain in him? Little children, let's not love with word or with tongue, but in deed and truth."

Jesus says the world will know we are His disciples by our love for one another. In John 13:34–35 (NIV), He says, “A new commandment I give to you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another.”

Let’s Love One Another with Money

The Church’s greatest evangelism tool is love for one another. How many people have been impacted when Christian believers rush to meet a need? Onlookers are often amazed at the generosity behind our faith. Our generosity is about more than looking good to those around us. Love and generosity are the evidence of a life that has realized the grace of God. These are the good works that God has written on our hearts and called us to. He left us to take care of one another. Any parent who has multiple children should agree that there is nothing more precious than his or her children taking care of one another. To have siblings advocating for one another to their parents instead of tattling is sheer bliss.

But it takes money to have this kind of ministry to other believers. We are suggesting that you spend some of your generosity budget on the “one-anothers.” To be clear, we believe God may want your family to spend some of your designated monthly giving money to meet the needs of Christians that God brings across your path. Take a meal to that family in need. Give some money to the hungry person on that street corner. Support that missionary. Take care of that aging parent. Give a coat to that coat drive. Fix that widow’s house.

If we ever gave ourselves permission to be T3 generous to the needs in our personal world (particularly in being generous to other Christians), our satisfaction in our spiritual lives would multiply, and we would see how God is using us to build His kingdom.

Generosity Example

Let me give you an example. I was talking with a good friend of mine about generosity. He was thinking about investing in our ministry, but I could tell there was something else going on. He was struggling with not giving to his local church like he wanted to. Read as he tells the story: “My wife and I are tapped out; we just don’t have a lot of discretionary funds. You see, we have a family member who was in a very difficult situation, and they had to leave everything they had and move here with their children. We have been paying all their expenses for the last few months. We feel bad about not giving to the church, but we just don’t have much left over.”

I know my jaw must have dropped because I was in awe of this tangible expression of generosity driven by love yet wanting to do right by God. I asked him whether he had considered that what he was giving financially to help his family member in that difficult situation was considered part of his giving budget in God’s eyes. He looked at me like this was a new idea. His response was classic. He exclaimed, “Can you do that?”

That story is the perfect illustration for what we are saying in this book. During that season, God had laid a very tangible need on this Christian family’s heart, and they could consider it part of

their generosity budget. Yes, you can do that! In fact, we would say that more than you can do that, you should do that. The casserole/meal-train ministry is as important as anything we do as believers and is part of the Christian family's strategy to impact the kingdom of God. And, quite frankly, it cost money to impact others in this way. We think that money is part of the generosity plan.

Generosity to Other Christians: A Testimony

I think taking a meal to a family feels like an easy thing to do to help someone out. To take food to someone means they don't have to decide what they're cooking or do the work of cooking when they are struggling or facing a hard situation. And for me, to double a recipe so I can share with a friend is one thing I can do that will help them out (especially when they are dealing with something I can't fix).

Generosity to Other Christians: A Testimony

One time, early in our foster care journey, the foster care support group I was a part of asked if it was OK if someone brought us a meal. Of course, I said yes, and strangers showed up at our door with a meal to support us. Wow! That blew me away! I didn't even know where to send a thank-you note. I think bringing a meal says *I'm thinking about you, I'm praying for you, I care about you, and you're not in this alone.*

Generosity to Other Christians: A Testimony

I am a college student and needed to earn a little money before I went back to school. A godly friend of our family heard about my need, drove down to Lowes, and bought me a power washer so I could make some money. What a blessing.

Something to think about: As you identify how much God wants you to give and pray about where He wants you to give His money, consider the following question: How much of your generosity budget is set aside for serving the needs of other Christians?

Chapter 15: Give to the Poor

Over twenty years ago, my wife and I (Tim) led a mission team to spend a summer in India. We were on the staff of a college ministry, and we were investigating whether our ministry should begin a work with Indian students. We ended up taking a mixture of staff and students and arrived in south India in the middle of the night. As we drove to the youth hostel where we were staying, we all became painfully aware that we were out of our element.

The next morning, wide-eyed and weary from our travel, I sent our team out in small groups to begin exploring the area around the hostel to give us a feel for where we were and to gain a little equilibrium. The area we explored around the hostel was about a three to four block radius. We were not prepared for what we discovered—poverty. Everywhere we turned, we saw heart-crushing poverty. And to be honest, we were all reeling from it. How were we to respond to what we saw, heard, and smelled? To make matters worse, all our training and even the orientation we had received from our hosts discouraged us from giving anything to the people we saw. Our summer ministry was on the verge of being undermined on day two. Once I identified that we had a problem, I did a quick study on what the Bible says believers are supposed to do in relation to poverty. It seems God has a lot to say on the topic. The Christian is not geared to ignore poverty; it is in our DNA to respond.

How Should We Respond to the Poor?

This question is the essence of this chapter. What is the Christian family supposed to do when it encounters poverty? If we are willing to look, we will see it all around us. Sometimes it is situational and transitory in nature, meaning that someone has had an unexpected setback. Maybe someone has lost a job, or maybe his or her spouse has passed, or maybe someone got sick and there are a lot of unplanned bills. This type of situation is easier to deal with because it is usually temporary. If we help someone get through a temporary crisis, the person will be OK on the other side of it.

However, like in the situation of our India mission trip, sometimes it is permanent, ingrained, and systemic. This kind of poverty is more difficult to deal with because it requires more long-term thinking and the implementation of programs to truly help. One of the things we are encouraged about in paying our taxes is that we do indirectly support some of the efforts of the government to help the poor. That may be the primary way many of us help the poor—through our taxes. But there is much more to do, not only in our local communities but also across the globe. The authors of *Passing the Plate* discovered that “the vast majority of the money that American Christians do give to religion is spent in and for their own local communities of faith—little is spent on missions, development, and poverty relief outside of local congregations, particularly outside the United States, in ways that benefit people other than the givers themselves.”⁴⁴

There are three high schools in my (Tim’s) town. A few years back, we were involved in a dispute about the feeder pattern of my son’s elementary school. Our school is in the middle of

the town and so when the school district changes boundaries we get bounced around. They were planning to move us again, so the parents in the school tried to figure out how to challenge the decision.

We began to dig into the economics of the situation and in the middle of our search for better answers to the school's organizational problems, we found out that half the families within our district are eligible for free and reduced lunches. We were shocked by this discovery. You see, we live in an affluent area of our state and just assumed everybody was doing OK. Having grown up in a poor family, this discovery resonated with me. I realized we were surrounded by families who were struggling to even afford school lunches for their children. This was another long-term poverty problem. What should the Christian family do?

1. Educate yourself about poverty.

Chris and I spent a year with a focus group that was attempting to map the resources our community had for poverty cases. It was a fascinating year as we began to rub shoulders with other leaders who were personally engaged with helping families in need. We also educated ourselves by reading books about long-term poverty. One resource we recommend from our time researching this topic is *Bridges Out of Poverty: Strategies for Professionals and Communities* by Terie Dreussi Smith and Ruby K. Payne.

2. Develop a biblical worldview about poverty and our response to it.

The Bible is the primary source for knowing what God thinks. If you would like a sneak peek into what the Old Testament says about poverty and our response to it, you only have to look as far as Psalms and Proverbs for your first bite. Here are some verses from those books on the subject according to New Nave's Topical Bible (Prov. 10:15; Prov. 13:7, 8, 23; Prov. 14:20, 21, 31; Prov. 18:23; Prov. 19:1, 4, 7, 17, 22; Prov. 20:13; Prov. 21:13; Prov. 22:2; Prov. 22:2, 9; Prov. 23:21; Prov. 28:6, 8, 11, 19; Prov. 29:14; Ps. 37:16; Ps. 82:3–4; Ps. 109:16).

Here is a New Testament overview of the topic:

Take care not to practice your righteousness in the sight of people, to be noticed by them; otherwise you have no reward with your Father who is in heaven. So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and on the streets, so that they will be praised by people. Truly I say to you, they have their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your charitable giving will be in secret; and your Father who sees what is done in secret will reward you. (Matthew 6:1–4)

In this passage, Jesus talks about the secrecy of giving. It is interesting that the secrecy is related to giving to the poor. In this passage, He addresses the temptation to make a big deal of what we give so that people would see us and honor us. We would do well to have a portion of our giving that never hits the itemized part of our tax returns, not that

there is anything wrong with deducting your donations on your taxes. Secret giving may be a hidden gem in your generosity approach and should be considered. Sidenote: This is easier to do these days with increasing the standard deduction. For the average family, you have to give quite a bit to send your itemized deductions over the standard deduction. Some fear that this will reduce giving. We think it might free people to be even more generous and give to people more directly. Namely the poor.

Galatians 2:9–10: “And recognizing the grace that had been given to me, James and Cephas and John, who were reputed to be pillars, gave to me and Barnabas the right hand of fellowship, so that we might go to the Gentiles, and they to the circumcised. They only asked us to remember the poor—the very thing I also was eager to do.”

Matthew 25:31–46:

But when the Son of Man comes in His glory, and all the angels with Him, then He will sit on His glorious throne. All the nations will be gathered before Him; and He will separate them from one another, as the shepherd separates the sheep from the goats; and He will put the sheep on His right, and the goats on the left. Then the King will say to those on His right, ‘Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world. ‘For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me something to drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.’ Then the righteous will answer Him, ‘Lord, when did we see You hungry, and feed You, or thirsty, and give You something to drink? ‘And when did we see You a stranger, and invite You in, or naked, and clothe You? ‘When did we see You sick, or in prison, and come to You?’ The King will answer and say to them, ‘Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.’

Then He will also say to those on His left, ‘Depart from Me, accursed ones, into the eternal fire which has been prepared for the devil and his angels; for I was hungry, and you gave Me nothing to eat; I was thirsty, and you gave Me nothing to drink; I was a stranger, and you did not invite Me in; naked, and you did not clothe Me; sick, and in prison, and you did not visit Me.’ Then they themselves also will answer, ‘Lord, when did we see You hungry, or thirsty, or a stranger, or naked, or sick, or in prison, and did not take care of You?’ Then He will answer them, ‘Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me.’ These will go away into eternal punishment, but the righteous into eternal life.

Luke 12:32–34: “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail,

where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

Ephesians 4:28—The one who steals must no longer steal; but rather he must labor, producing with his own hands what is good, so that he will have something to share with one who has need.

Luke 19:5–10:

And when Jesus came to the place, He looked up and said to him, “Zaccheus, hurry and come down, for today I must stay at your house.” And he hurried and came down, and received Him joyfully. When the people saw this, they all began to complain, saying, “He has gone in to be the guest of a man who is a sinner.” But Zaccheus stopped and said to the Lord, “Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much.” And Jesus said to him, “Today salvation has come to this house, because he, too, is a son of Abraham. “For the Son of Man has come to seek and to save that which was lost.”

Luke 18:18–25:

A ruler questioned Him, saying, “Good Teacher, what shall I do to inherit eternal life?” And Jesus said to him, “Why do you call Me good? No one is good except God alone. You know the commandments, ‘Do not commit adultery, Do not murder, Do not steal, Do not bear false testimony, Honor your father and mother.’” And he said, “All these things I have kept since my youth.” Now when Jesus heard this, He said to him, “One thing you still lack; sell all that you possess and distribute the money to the poor, and you will have treasure in heaven; and come, follow Me.” But when he had heard these things, he became very sad, for he was extremely wealthy. And Jesus looked at him and said, “How hard it is for those who are wealthy to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” (see also Matthew 19:16–22 and Mark 10:17–22)

Romans 15:25–28: “But now, I am going to Jerusalem serving the saints. For Macedonia and Achaia have been pleased to make a contribution for the poor among the saints in Jerusalem. For they were pleased to do so, and they are indebted to them. For if the Gentiles have shared in their spiritual things, they are indebted to do them a service also in material things. Therefore, when I have finished this, and have put my seal on this fruit of theirs, I will go on by way of you to Spain.”

Now, let me go back to the story of our trip to India. The main concern of our host trainers wasn’t that we shouldn’t give. Their main concern about giving money was about what they knew of the crime in the area. Poor children swarmed us everywhere we went, but our trainers told us that many of the children worked for an adult who was behind the scenes. This adult would send the children out to any new visitors to beg for money. The children would then

bring the money back to the adult. We decided to heed the wisdom of our host for that trip, but I did give the team the freedom to give the children food. We found a way to give that would benefit the children. All over the city where we were, there were fruit stands. We would take the children over to the fruit stands and buy them a mango or a banana. The kids loved it, and we were so relieved to be helping a little.

3) Serve somewhere; do something.

Here are some ideas on how to help:

- Give to nonprofits that support the poor. There is a lot of nonprofit work directed to help the poor in most communities. You can give money, goods, or even volunteer.
- Give to food and clothing drives at the schools. These items help take care of the poor families within our own communities and school districts. Many schools have a food pantry. If they don't start one. One year we had a food drive for our pantry, and we named it "Westside families helping Westside families." It was very successful, and the families loved it.
- Identify and build a relationship with a single parent within your sphere of influence. Consider sending this individual a secret gift card to the local grocery store, or maybe even a little extra money at Christmas.
- Figure out a practical plan to help people on street corners. This plan could include food, gift cards, or even money.
- Talk to someone at your church or local chamber of commerce about the needs in your community.
- Find where the food pantries are and donate to them. This is a very easy and practical way to help.
- Stay on the lookout for families who have lost their jobs. Tim lost a job a few years ago and a friend made a point to give three hundred dollars just to help out.
- Build relationships with the elderly. Many of these folks will struggle at some point. How many widows and widowers live in your neighborhood?
- Join or start a Big Brothers, Big Sisters program in your community.
- Volunteer at a soup kitchen.

- Consider hiring someone who is poor to do some work for you that you would normally do yourself. These individuals need the money, and you can honor them by letting them help.

Every little bit helps. Don't let the overwhelming need stop you. Start small, and then work out what God would have you do. For some of us, this is just a small part of our personal ministries, but for others, this will be the focal point. I have a friend who has spent the last several years helping the poor wash their clothes at a local laundromat. As you think through your generosity budget, try to allot some of your giving to the poor. This is an area Jesus specifically assumed we would participate in when He said, "When you give to the poor ..." Some speak of sacrificial generosity, and we like that. They say, "Give till it hurts." That is great, but we like the phrase, "Give till it helps." A cup of coffee on a cold day, a coat in the winter, a little gas money, a Walmart gift card, used clothing at the thrift store, a little help to a family during the holidays—these are all ideas you can use.

One more thing: Don't let the prevailing thought that many Christians have stifle you in this area. What we mean is the judgmental idea of not giving because the recipient might do something you hadn't intended with the money. You know the conversation, "I don't give them money because they might spend it on cigarettes, alcohol, drugs, or who knows what." It is not our job to work through all the spending habits and lifestyle choices of the poor. It is our responsibility to be faithful to the direction and leading of the Lord. We are the hands and feet of Jesus.

Generosity to the Poor: A Testimony

I must admit that I am a bit of a sucker when it comes to the folks standing on the corner asking for food or money. I gave up a long time ago trying to decide if they were going to spend the money like I wanted them to. So, if the Lord leads, I give. One day my son and I were running to Walmart. He was seven or eight years old at the time, I guess. As we drove into the parking lot, I spotted this family that had a 'we are stranded and need some money for hotel and food and gas' sign. And there they were, dad, mom, and kids. I felt like we needed to do something but forgot about it when we were in the store. When we drove out, they were still there, so we went to the bank, got out two hundred dollars, and drove back to the parking lot. I handed the money to my son (all twenty-dollar bills), which felt like a fortune to him. He asked what it was for, and I told him about the family. I said something like, "If we had broken down somewhere, wouldn't we want someone to help us?" That is what the Bible means when it says to do unto others as you would have them do unto you. I still remember him watching me hand all those twenties to the family. That was a good day—for us and for them.

Generosity Testimony to the Poor

One day I had just come from Hardees, and I got a hamburger and hot dog combo meal. When I left the drive through, I saw a guy at the stoplight and asked him if he was hungry. He was, so I

asked him if he wanted the hamburger or the hotdog. He chose the hamburger, which I was glad about since I wanted the hotdog.

Generosity Testimony to the Poor

I went to a sale from a local vendor who was selling all the samples from their showroom. They were selling fishing shirts for five dollars, and I admit I went a little overboard and got too many. I went to a nearby convenience store to go to the bathroom and when I came out, there was a homeless guy on the sidewalk. We struck up a conversation, and I felt like I was supposed to give him some of the shirts. His comment really struck me: “Thanks, because it is starting to get cold, and I only have one long sleeve shirt.”

Generosity Testimony to the Poor

I was in my office the other day and looking out the window. It was pretty cold outside, and I noticed this guy in a wheelchair passing by on the sidewalk by my office building. As he got closer, I noticed that he only had one leg. As I watched this unfold, I realized that God was leading me to do something. I don’t normally keep cash in my billfold but had sixty to seventy this day for some reason. So, I chased the guy down and gave him the money. His comment was classic when I asked him how he was doing. He said, “Better now that God has sent you to help.”

Something to think about: As you identify how much God wants you to give and pray about where He wants you to give His money, think about the following questions: How much of your giving budget do you set aside for helping the poor? Do you do any of your giving secretly? How much cash do you keep in your billfold for giving to the poor on the spot?

Chapter 16: Give to Missions

Chris and I were recently asked to republish an article of ours about giving to missionaries on a mission's website. We retitled the article "An Open Letter to the Christian Family about Generosity to Our Missionaries." This is a topic that is near and dear to our hearts. For over twenty years, we have both seen up close and personal the challenges that we and other missionaries have faced in raising enough money so we can execute the ministries the Lord has called us to. If you ask any support-raising missionary, the easiest part of a missionary's job is doing the ministry. Getting to the field fully funded is by far the most difficult part. But we believe that God desires to use the body of Christ (you and I) to fund missionaries, so we are personally connected to and participating with His mission field across the globe.

Here are some excerpts from our article:

I (Tim) had a world-changing meeting at Cracker Barrel recently. It was impactful to me because I was privileged to sit down with a young couple committed to reaching college students for Christ. I got to hear about what God was doing as He expanded His kingdom in and through these missionaries. Their story was like so many other missionaries' stories. God had called them to spread the gospel in a specific part of the world, and they were in the process of raising support. By that I mean, they were working full-time in their ministry and were looking to identify potential financial backers who would give regularly to their ministry. That day, they were asking my family and me to pray about becoming financial and prayer partners.

The answer was "Yes." It is always yes. Why would I say no to a missionary? I could, at the very least, send them on their way, encouraged by some small token of generosity. Or maybe I could buy their meal or give to their ministry as the Lord leads along the way. Or maybe I could even commit to giving to them regularly (monthly or annually). Great Commission people like you and me are praying and looking for the next generation of laborers to take the torch and run with it. VIA estimates that 90 percent of all missionaries raise personal support.⁴⁵

You may not realize it, but the Church's primary strategy to get missionaries to the field is through personal support raising. Don't believe us? Talk to your pastor this week. Tell him God has called you to be a missionary. After his jaw returns from the floor, he will be excited for you. Then ask him how much of the missionary budget the church would be willing to commit to your endeavor. The answer to that question will tell you if your church views its responsibility as the primary funder of its global workers or just as one of the pieces to their financial puzzle. Except for a few denominations, most churches believe and practice that the missionary is responsible for raising the needed funds from other believers and other churches to accomplish his or her mission.

We went to a conference recently where the national leaders from many support-raising mission agencies around the world were talking about the greatest needs of the World Christian Movement. They said the current top two needs are:

- 1 . **We need workers to go into full time ministry and minister cross culturally.** “The harvest is plentiful, but the workers are few. Therefore, plead with the Lord of the harvest to send out workers into His harvest” (Matt. 9:37–38).
- 2 . **We need for the body of Christ to see their responsibility to financially back these ministers.**

Romans 10:13–15 (NIV) says it this way: “Everyone who calls on the name of the Lord will be saved.” How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them? And how can anyone preach unless they are sent? As it is written: “How beautiful are the feet of those who bring good news!”

It is time for the Christian family to take seriously its responsibility to send these workers to the field where God has called them. One of the greatest things we do with our finances is make sure the kingdom workers have all the resources they need to do God’s work. And, by the way, these are our missionaries. They are our team. They are our family. We do not do them a favor by sending them. They do us a favor by going. They represent us to the ends of the earth. *Some of us are called to go to the nations; the rest of us are called to send them.*

Here are some passages that talk about a key aspect of missionary support. The Lord has determined that for this group of gospel workers, the worker is worthy of his or her wage. What this means is that the body of Christ is responsible for making sure that our missionaries are *fully funded* and get to the field. Don’t overlook that the first support-raising missionary was Jesus: “After this, Jesus traveled about from one town and village to another, proclaiming the good news of the kingdom of God. The Twelve were with him, and also some women who had been cured of evil spirits and diseases: Mary (called Magdalene) from whom seven demons had come out; Joanna the wife of Chuza, the manager of Herod’s household; Susanna; and many others. These women were helping to support them out of their own means” (Luke 8:1–3, NIV).

Also consider the following passages:

- Am I not free? Am I not an apostle? Have I not seen Jesus our Lord? Are you not my work in the Lord? If I am not an apostle to others, at least I am to you; for you are the seal of my apostleship in the Lord. My defense to those who examine me is this: Do we not have a right to eat and drink? Do we not have a right to take along a believing wife, even as the rest of the apostles and the brothers of the Lord, and Cephas? Or do only Barnabas and I not have a right to refrain from working? Who at any time serves as a soldier at his own expense? Who plants a vineyard and does not eat its fruit? Or who tends a flock and does not consume some of the milk of the flock? I am not just asserting these things

according to human judgment, am I? Or does the Law not say these things as well? For it is written in the Law of Moses: “You shall not muzzle the ox while he is threshing.” God is not concerned about oxen, is He? Or is He speaking entirely for our sake? Yes, it was written for our sake, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing in the crops. If we sowed spiritual things in you, is it too much if we reap material things from you? If others share the right over you, do we not more? Nevertheless, we did not use this right, but we endure all things so that we will cause no hindrance to the gospel of Christ. Do you not know that those who perform sacred services eat the food of the temple, and those who attend regularly to the altar have their share from the altar? So also, the Lord directed those who proclaim the gospel to get their living from the gospel. (1 Cor. 9:1–14)

- Now after this the Lord appointed seventy-two others, and sent them in pairs ahead of Him to every city and place where He Himself was going to come. And He was saying to them, “The harvest is plentiful, but the laborers are few; therefore plead with the Lord of the harvest to send out laborers into His harvest. Go; behold, I am sending you out like lambs in the midst of wolves. Carry no money belt, no bag, no sandals, and greet no one on the way. And whatever house you enter, first say, ‘Peace be to this house.’ If a man of peace is there, your peace will rest on him; but if not, it will return to you. Stay in that house, eating and drinking what they provide; for the laborer is deserving of his wages. Do not move from house to house. Whatever city you enter and they receive you, eat what is served to you; and heal those in it who are sick, and say to them, ‘The kingdom of God has come near to you.’ But whatever city you enter and they do not receive you, go out into its streets and say, ‘Even the dust of your city which clings to our feet we wipe off in protest against you; yet be sure of this, that the kingdom of God has come near.’ I say to you, it will be more tolerable on that day for Sodom than for that city. (Luke 10:1–12)
- “Diligently help Zenas the lawyer and Apollos on their way so that nothing is lacking for them. Our people must also learn to engage in good deeds to meet pressing needs, so that they will not be unproductive” (Titus 3:13–14).
- “But I will come to you after I go through Macedonia; for I am going through Macedonia, and perhaps I will stay with you or even spend the winter, so that you may send me on my way wherever I may go” (1 Cor. 16:5–6).
- Beloved, you are acting faithfully in whatever you accomplish for the brothers and sisters, and especially when they are strangers; and they have testified to your love before the church. You will do well to send them on their way in a manner worthy of God. For they went out for the sake of the name, accepting nothing from the Gentiles. Therefore we ought to support such people, so that we may prove to be fellow workers with the truth. I wrote something to the

church; but Diotrephes, who loves to be first among them, does not accept what we say. For this reason, if I come, I will call attention to his deeds which he does, unjustly accusing us with malicious words; and not satisfied with this, he himself does not receive the brothers either, and he forbids those who want to do so and puts them out of the church. (3 John 5–10)

- “For this reason I have often been prevented from coming to you; but now, with no further place for me in these regions, and since I have had for many years a longing to come to you whenever I go to Spain—for I hope to see you in passing, and to be helped on my way there by you, when I have first enjoyed your company for a while” (Rom. 15:22–24).

The last comment we will make from our Bible study is that support for our global worker is approved by God, and we will be rewarded for supporting them. There is even an indication from Paul that God will bless the finances of the supporters. Check out this passage in Philippians where Paul addresses the givers who supported his ministry.

But I rejoiced in the Lord greatly, that now at last you have revived your concern for me; indeed, you were concerned before, but you lacked an opportunity to act. Not that I speak from need, for I have learned to be content in whatever circumstances I am. I know how to get along with little, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me. Nevertheless, you have done well to share with me in my difficulty. You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you sent a gift more than once for my needs. Not that I seek the gift itself, but I seek the profit which increases to your account. But I have received everything in full and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, pleasing to God. And my God will supply all your needs according to His riches in glory in Christ Jesus. Now to our God and Father be the glory forever and ever. Amen. (Phil. 4:10–20)

Practical Issue: If a Missionary Calls—Will you Answer?

Most of the Church’s missions force is funded through personal support-raising. The Lord directs a missionary or ministry worker to invite believers to partner with them to help support His kingdom work. Are you currently one of them? When you receive a call, text, or email from those asking you to coffee, lunch, or dinner to share the ministry God has laid on their hearts and they ask you to consider partnering with them financially and prayerfully, what do you do?

Do you create time to listen to their ministry visions, get to know them personally, and encourage them? Do you cheerfully say yes? Or do you consistently say no or avoid returning their calls because you're busy or have no interest? If you do meet with them, do you politely say, "I'll pray about it," knowing you aren't going to give? Or do you make a real commitment to seek the Lord in prayer and let Jesus direct you and be Lord of your finances?

Think about how life-changing it would be if your family hosted ministry workers in your home for a meal. You would hear about the work Christ is doing through them, and at the same time, you would expose your kids to godly young men, women, or married couples who are giving their lives away for the glory of God. Then, you could take the time to decide together as a family whether the Lord is leading you to give to them and their ministries.

What If It Were You?

What if, tomorrow, the Lord asked you to go to the mission field? How would you want your friends, family, and others to respond to you? How discouraging would it be to hear the call of the Lord but to have everyone around you shun your call and fail to support you? Jesus said, "Do unto others as you would have them do unto you." That is the golden rule. The golden rule of missions is treating our missionaries like you would want to be treated if you were called to be a missionary. Is it possible that Jesus is saying, "When you give to the missionaries, I am letting you vicariously go with them to the ends of the earth"?

By faith, would you open your front door and ask Jesus to send a missionary or ministry worker for your family to welcome, encourage, and possibly support? Is it possible that Jesus is inviting you to give? It's one of the sweetest blessings of the Great Commission to be called to partner with someone who is being sent out by the Lord.

What parts of the world are you currently impacting with your giving?

What if you put a world map on your refrigerator to inform your family about what parts of the world you are impacting. What would the map look like? Wouldn't it be cool to say your family is giving and praying toward certain countries or groups around the world? The ministry of Weave (weavefamily.org), connected with the VIA (www.vianations.org), has some great tools to help you build a heart for the world with your family. Giving is an important part of that vision of reaching the world for Christ.

Practical Issue: Donor Fatigue and the Missionary Train Strategy

We had a great conversation with a lady named Leah on one of our blog posts. She brought up the subject of donor fatigue, which is a real thing that we need to talk about.

Leah wrote, "I go to a church where I am getting dozens of invitations to meet with and provide support to different missionaries, many from a national collegiate ministry. We have already stretched our giving with several different monthly commitments to churches and charities. We can't possibly meet and/or give to all these folks. It isn't realistic. What is your advice here?"

We responded to her with the following:

Leah, this a great question. In fact, donor fatigue is a challenge that many of us face. My advice is to address it head on. It sounds like you enjoy giving to missionaries, so why not open the funnel a bit. I have been raising support for over twenty years, and the ideal situation for the missionary is to have people commit monthly, but as you have stated, this becomes unrealistic for the donor after a while, especially if you are also an active donor in your church.

As a donor myself, this has been [*sic*] frustrating and can be discouraging for the missionary if they are always dealing with people who either won't meet with them or are always saying no. This is a lose-lose situation. So, a few years ago, we changed our family's approach. When missionaries contact us, we meet with them, ask the Lord if this a ministry we should support, and if so, we add them to our "missionary train." Depending on how the Lord leads, we might support them monthly, but often it is more sporadically.

Let me illustrate: We are currently supporting several missionary families, but not monthly. And there is always room for one more. Each month, we start at the top of the list and give a gift to as many missionaries as we have money available (currently, we have a \$50 train going, so the gift is \$50). When we run out of money, we stop giving. We pray that God will provide for the needs of the remaining missionaries on our list and wait for the next month when we can pick up where we left off. This accomplishes a few things:

1) We get to encourage the missionary. We are an active partner in their ministry and their support. Here is a missionary secret most people don't know: the missionary is not depending on you or me to take care of their needs. They are looking to God. So, anyone who values their ministry and stands with them in prayer and finance is a blessing, even if their financial gift is just a small part of their overall budget or given at random times rather than in regular intervals. Ultimately, we, like the missionary, are looking to God to provide their needs, but we keep an open hand knowing He will sometimes ask us to play a part in that provision. Our interest in their ministry and even our irregular donations will be an encouragement to them.

2) We get to participate vicariously in their ministry. We are limited to where we live but when we support missionaries we get to go where they go.

3) We become more conscious of their on-going prayer and financial needs. Not being able to make it through our train each month makes me more conscious of the needs of our missionary families, which helps me pray for them and their needs more often. Our missionary train keeps them on my mind every month.

I hope this helps.

Generosity to the Missionaries: A Testimony

My wife and I have always enjoyed supporting missionaries, especially those who are working in other time zones. We like the idea that while we are sleeping, our missionaries are working to spread the gospel. We also like the idea that while we are working in secular jobs, our missionaries are doing ministry on our behalf. We get to live vicariously through their ministries.

Generosity to Student Missions: A Testimony

Spring is one of our favorite times of the year. Each year during the spring, we get about a dozen letters from high school or college students who are about to go on a summer discipleship project or mission project. Some are going to grow in their faith and do evangelism in the United States, while others are planning to go overseas to serve and share the gospel in another part of the world. Each of the letters we receive is asking us to consider giving the cost of their trip and the cost of their training. What a privilege! Think about it: God is inviting us to personally invest in the next generation of world changers for Christ, and we get to help send them to do what God is leading them to do. We love the invitations to be part of their ministries and to share in the fruit of what the Holy Spirit will accomplish through them. Partnering with them brings us such joy!

Something to think about: As you identify how much God wants you to give and pray about where He wants you to give His money, consider the following questions. How much money are you investing in missions? What parts of the world is your family impacting currently? Do you have room in your generosity plan to add a new missionary to your world impact portfolio?

Chapter 17: Give to Your Own Personal Evangelism and Discipleship

You may not realize it, but you need a ministry budget. Throughout the years, Chris and I have been on various ministry staffs, and one thing that has been true in every situation we have experienced was we had an expense account. If we met with someone for lunch, we expensed it. If we bought materials for a ministry project, we expensed it. If we took a ministry trip, we expensed it. Your pastor does this. Your missionary friends do this. Even Jesus had one of His disciples manage their ministry expenses. Judas was stealing from it, mind you, but the point is that Jesus had one. I would guess that the average guy has never considered creating a ministry expense account from his giving budget. Now, we admit that we see no direct command to create an expense account, so this may be one of our more creative chapters, and we may be taking a little license here. But we must believe that your ministry would grow if you had money to finance it.

I (Chris) was attending a church in Dallas, and one Sunday morning the pastoral team preplaced an envelope under every chair with cash in it. Some envelopes had twenty dollars, some had fifty dollars, and some had one hundred dollars. Almost forty thousand dollars was distributed to the body that morning. The caveat was we had to use the money in our envelopes to minister to someone that week. Oh, the stories we told when we returned the following Sunday! It was kind of like the disciples who came back bursting with joy from their mission trips. What would happen if you figured out how to put money in your pocket to do personal ministry?

Here is what we know: We are called to disciple-making. We are called evangelism. We are called to be salt and light. We are called to use our spiritual gifts to build up the body of Christ. We are called to good works. And all of these require some money to pull off. Let's explore how to fund these life missions.

1) We are called to disciple-making.

In the Great Commission, Jesus called us to disciple-making. After His resurrection, He met with His followers in some of his final moments on earth in resurrected bodily form and commanded them to go and make disciples.

Matthew 28:18–20 says, “And Jesus came up and spoke to them, saying, ‘All authority in heaven and on earth has been given to me. Go, therefore, and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to follow all that I commanded you; and behold, I am with you always, to the end of the age.’”

In this passage, He gives them a clear responsibility to teach other believers to follow Him wholeheartedly. They are told to teach these new followers to obey all He had commanded them (including the command of going and making more disciples). This presupposes that they will meet with, encourage, counsel, coach, and build people in the faith.

After spending over sixteen years in vocational ministry, I (Tim) spent a decade in the restaurant business. It took me a while to figure out what personal evangelism and discipleship looked like in the business world. One day, I just decided to jump in with both feet. My spiritual gifts hadn't changed and my interest in the Great Commission hadn't changed; the only thing that had changed was my occupation. But as I began to put my ministry plans in place, I realized quickly I needed a ministry budget because, in the real world, a lot of ministry happens at breakfast and lunch. Therefore, part of my generosity budget went to supporting my personal discipleship ministry.

2) We are called to evangelism.

We are called to make disciples, but before we can help someone walk well with Christ, we must invite him or her to believe and accept the good news. So, in Acts 1:8, Jesus says we are also to evangelize (share the gospel with the lost): “But you will receive power when the Holy Spirit has come upon you; and you shall be my witnesses both in Jerusalem and in all Judea, and Samaria, and as far as the remotest part of the earth.”

When was the last time the gospel crossed your lips (or mine)? We get busy loving on folks and encouraging them and living a good, moral Christian life, but we also need to be sharing the gospel. If our families each had a strategy for sharing the gospel, it would probably require some money. It would be well worth the money. So, fund it from your generosity budget. Set some money aside just for this task. Become your own benefactor.

3) We are called to be change agents in the world.

Jesus used two metaphors for how we are to impact the world—salt and light. Let's explore these a little more. Matthew 5:13–16 says:

You are the salt of the earth; but if the salt has become tasteless, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled underfoot by people. You are the light of the world. A city set on a hill cannot be hidden; nor do people light a lamp and put it under a basket, but on the lamp stand, and it gives light to all who are in the house. Your light must shine before people in such a way that they may see your good works and glorify your Father who is in heaven.

The Bible Knowledge Commentary has this to say about this passage:

To demonstrate the impact these people would make on their world, Jesus used two common illustrations: salt and light. Jesus' followers would be like salt in that they would create a thirst for greater information. When one sees a unique person, who possesses superior qualities in specific areas, he desires to discover why that person is different. It is also possible that salt means these people serve as a preservative against the evils of society. Whichever view one takes, the important quality to note is that salt ought to maintain its basic character. If it fails to be salty, it has lost its purpose for existence and should be discarded. A

light is meant to shine and give direction. Individuals Jesus described in verses 3–10 would obviously radiate and point others to the proper path. Their influence would be evident, like a city on a hill or a lamp ... on its stand. A concealed lamp, placed under a bowl (a clay container for measuring grain), would be useless. Light-radiating people live so that others see their good deeds and give praise not to them but to their Father in heaven.⁴⁶

One fun thing I (Tim) have used to try to be salt and light in the world was youth sports. I coached for a long time before I hung up my whistle. Every year, I tried to put some money aside to help kids on our team. Inevitably, someone needed equipment or a ride home or a meal or help getting to the end-of-year banquet. Not a lot of money was spent, but helpful money was spent. As I have stated earlier, some say we should give till it hurts; I say give till it helps.

4) We are called to good works.

Finally, we know that God has good things for us to do. Paul says in Ephesians 2:10, “For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them.”

We need to identify our giftings and the giftings of those within our families, and then we need to figure out how to further develop them. Sometimes that takes money. Once we know what our gifting is (both spiritual gifts and natural talents), let’s come up with ways to employ these in service to the Lord.

Remember the story about the unfaithful steward in Luke 16:1–9 (NIV)? Let’s read it together:

Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’ The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg—I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’ So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’ ‘Nine hundred gallons of olive oil,’ he replied. “The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’ Then he asked the second, ‘And how much do you owe?’ “‘A thousand bushels of wheat,’ he replied. “He told him, ‘Take your bill and make it eight hundred.’ The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”

There is an interesting idea here. When the manager realized he was going to lose his stewardship, he began to shrewdly build alliances with this master’s debtors. He began to give

them huge discounts so that when he got fired, they would look kindly on him and welcome him into their homes. Then Jesus says something strange in verse 9: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (NIV). Again, *The Bible Knowledge Commentary* has some insight for us: “In verse 9 Jesus was saying that one is to use wealth, not store it up or be a servant of it. Wealth should be a disciple’s servant, not vice versa. The disciples were to use wealth to gain friends, the same reason the dishonest manager used the rich man’s wealth. The disciples would then be welcomed into eternal dwellings. The disciples’ wise use of wealth would help lead others to believe the message of the kingdom and bring them to accept that message.”

What an interesting idea—our use of our wealth (in this case, our giving budget) not only impacts others for Christ but somehow is also remembered in future heavenly places. Could that mean someday, the people we helped and served and invested in will acknowledge our generosity toward them in heaven? Some would say so. We are not certain about what this means, but it is an intriguing idea that the generosity we show to others around us will have eternal ramifications.

Some of us are spiritual entrepreneurs, and the idea of having a ministry budget is exciting. Some of us don’t view what we do as real ministry and, therefore, we feel unworthy of utilizing our generosity budget on these things. Others of us don’t do ministry things, and so we can’t imagine what we would spend money on. God has called all of us to do something that builds His kingdom, so believe that it is a worthy investment of His resources and dare to invest financially in it.

If you don’t want to take any money out of things you already invest in, then just increase your generosity budget. We heard about a group of guys who decided to increase their generosity budget by 1 percent every year for a specified number of years. One of the guys got up to a 25 percent increase before he leveled it out. Who knows, this may be some of the most fun you have with money this year.

Testimony for Ministry Giving

Can I consider the two-hundred-dollar registration fee to send my college daughter to a Christian student conference as part of my giving? What about giving extra money to scholarship other students to go too? We offer to give our kids money for church activities and cell group gatherings, including social events, and we pay for fall church retreats. We sponsor breakfast at Einstein’s with the youth leader who is meeting with our son to disciple him. We believe these are strategic investments in their spiritual growth. We deeply value summer mission trips and summer discipleship projects and give a portion of the cost as a way of investing in their growth and ministry, even though we encourage them to fund-raise with other believers as well. We have provided scholarships for other students who might not attend without financial help. Can we view this as part of our generosity budget? And should we set

aside some of our giving to pay for these discipleship opportunities that we consider great investments in the kingdom of God? We think so.

Testimony: Why I Chose to Be a Disciple-Maker (Marshall Moody)

Why did I choose to be a disciple-maker? Because Jesus commanded me to be one (Matt. 28:18–20). The Great Commission was Jesus’s plan to save souls and share His gift of salvation with every individual in the world. He started with twelve disciples, and His kingdom is still growing as faithful men and women share the gospel (the good news of what Jesus did on the cross to save sinners). Robert Coleman’s classic book, *The Master Plan of Evangelism*, lays out Jesus’s plan and approach brilliantly. In his book, he’s done the evangelism Bible study for you if you want to look deeper into Jesus’s approach to making disciples. A dear friend once told me that discipling others was my responsibility and showed me what it looked like. Maybe Robert Coleman’s book can help you understand what it looks like if you don’t have anyone to show you.

What do I like about being a disciple-maker? Everything. However, there are three things stand out in particular—purpose, people, and practice.

Purpose—I have read and heard the Great Commission most of my life, but for the longest time, I considered it others’ responsibility, not mine. Though I knew who Jesus was, I didn’t have a relationship with Him. Therefore, I wasn’t equipped to share Him with others. The man who disciplined me showed me what a personal disciple-making ministry looked like. He equipped me with the faith, support, encouragement, and tools I needed to get started. He gave me the proper perspective to see my role as one who intentionally plants seeds, waters, and fertilizes them in people. Then, I trust God to make them grow as disciples and mature in their faith, so that they can also teach others. I love that disciple-making gives me a real and eternal purpose.

People—I love people. Growing up in a military family and moving every three years or so forced me to constantly make new friends. It was challenging but exciting. People are so interesting. I love to learn about their backgrounds and find out about their personal and spiritual experiences. We all have faith, and we must all decide who Jesus was and is. As C. S. Lewis surmised, we have three choices: either Jesus was a lunatic and a liar, or He was who He claimed to be—our Lord. I like to help people work through this thought process, which is part of disciple-making.

Practice—The man who disciplined me showed me the clear vision and strategy of his personal discipleship ministry. The premise was if someone asked you to help them grow spiritually, what would be the top ten things you would tell them using scripture verses? If you are even just slightly further ahead spiritually than someone else (even if only ahead in a certain area), God can use you to help him or her grow.

Once you have a plan, simply ask God to send you someone and be prepared to act quickly. I have had the blessing to disciple young men—often college-aged men. It is important to be consistent but flexible. For me, it usually looks like buying them lunch once a week as we study the Bible or discuss who Jesus is or process life together. I generally follow the academic calendar if they are in school, and my prayer is that they become disciple-makers prior to or upon graduation from college. A personal Christian ministry incorporates both the Great Commandment and the Great Commission: love God, love people, and make disciples. If we commit to have a personal ministry, intentionally and faithfully work at it, and trust God for the results, we will be indescribably blessed as we see God at work in them. So, in a nutshell, I also like disciple-making because I enjoy the process (practice) of it.

Something to think about: As you identify how much God wants you to give and pray about where He wants you to give His money, think about the following question—what do you think about this idea of spending some of your generosity budget on personal evangelism and discipleship?

Section IV—Put Your Money Where Your Heart Is

Chapter 18: How Do We Get Started?

Getting started can be the toughest hurdle we face. So, just to make yourself begin, the next time you get paid, give something. Work out the details later, but just get started. Some of us feel like we must have everything worked out before we can begin to give. That is simply not true. This discipline of giving is a work in progress where, hopefully, month after month and year after year we grow in our delight of giving to the Lord and His kingdom work. One idea to get started is to start small and build each year toward your goal. For example, let's say you are giving nothing, and your goal is to someday give 15 percent of your income. Maybe you could incrementally move toward your goal. Start with 3 percent and increase by 3 percent each year over the next five years. Here are some other ideas:

1) **Get motivated—give cheerfully and in love.**

When it comes to giving, the New Testament makes it clear we need to purify our hearts' motives before we give. One of the first things that stands out is that we should give to please God, not people. Jesus rebuked those who gave with the motive of "being seen by men" (Matt. 6). He said those who gave for that motive had received their reward already (human recognition and people's praise) and there would be no further reward. Jesus's words were intended to correct us and help us purify our motives. So, what really matters when it comes to our giving?

Love matters. In 1 Corinthians 13, the apostle Paul says it is vital that we give with the motive of love—love for God and love for others. A gift without love as its motive is like a clanging symbol. If we give away everything but lack love and have a bad attitude about it, all we have given falls flat, like a sour note of a badly tuned musical instrument at the end of a song. It ruins the entire song and leaves a bad taste in our mouths.

Cheerfulness matters. We should give cheerfully, with the right heart motive. The familiar scripture in 1 Corinthians 9:6–7 says that our attitude matters. God wants us to be cheerful in our giving and not have a bad attitude. If we are giving with an eagerness to please God and live for Him, we will eventually do it cheerfully and with a of heart of love.

What can we do when our hearts are not right? We may want to do the right thing but not feel it, so what should we do? Campus Crusade for Christ developed a concept called spiritual breathing.⁴⁷ First, I breathe out a confession that my heart is not right in the eyes of the Lord. Then, I ask the Spirit of God to change my heart, fill me, lead me, and guide me as I breathe in. It's called spiritual breathing because we exhale and inhale.

EXHALE—Confess sin and agree with God that my current motive is wrong (1 John 1:9)

INHALE—Receive God's cleansing and invite the Spirit of God to purify my motives and lead me (Eph. 5:18).

Then, by faith, you can do the right thing with a pure heart. He can and will purify your motives and give you the right motive every time if you ask Him. It's a wonderful way to stay in fellowship with the Lord and to experience His power in your life.

2) Get organized—develop a written spending plan.

We have worked with hundreds of young, engaged couples in our coaching ministry. Getting them started off on the right track with a written spending plan is one of the sweetest aspects of our role as a coach. We help couples define their generosity goals and set a predetermined amount they plan to give. When couples establish this at the very beginning of their marriages, they tend to follow through with their plans. They start with a great foundation for generosity.

We also see young married couples who come in halfway through their first year of marriage. Most of them have gone six to eight months without giving, simply because they haven't gotten organized and haven't taken time to communicate with each other about the topic of giving. They are missing an opportunity to invest. For us as coaches, it's "water under the bridge." We don't comment about the past. We simply focus on the future. The sadder case is when we meet an older couple who has been off track for years versus months.

Step one in getting organized is to write down on paper how much you are making each month. You will most likely have plenty of money to give if you decide on the front end that giving is going to be a priority for you. It will help you determine how much you must spend and save for the other areas of life.

As part of your spending plan, set your generosity goals by deciding how much you will give each month, where, when, and what method you will use. Then actually get started with it!

It helps to develop a written spending plan that outlines all your monthly income and expenses, so you know where your money is going and can direct it toward your goals. It takes the guesswork out of your personal finances to have that kind of game plan. It also tends to increase the amount of your giving because you feel the freedom to give generously.

We need to evaluate our giving. How many of you have gotten to the end of the tax year and reflected on your giving from the previous year and realized you didn't give what you intended? With a plan, you can change that.

3) Get practical.

If you are like us, life is busy and chaotic sometimes! We have a lot going on with our combined five kids' activities, nightly homework, church small groups, family gatherings, and time with friends. With lots of activities and feeling like there is not enough time to slow down, it can be helpful to put giving on auto draft. Plus, it's nice for the churches/ministries/nonprofits to know what will come in each month on a regular basis. We ask and encourage all our monthly givers to consider giving by auto draft. Here are a few practical things to remember:

I heard about a local family who attempted to set up their giving online. They called their church to set it up. They thought the monthly draft was going through, only to find out eleven months later that none of their monthly gifts had been processed. There was a tech glitch inside the church's system that never drafted their account.

Could this happen to you? Sure! Just like you and me, this family had a busy life full of jobs, kids' activities, and hundreds of details. They *wanted* to be generous! When it came down to the support they intended to give, it never reached their church. By the time they caught the mistake, the money was no longer in their checking account. It had evaporated in dozens of other spending categories over the course of the year. The concept is hard, but true: "If it's not allocated, we will find a way to spend it!" As you are tracking your expenditures each month, just make sure that you gave what you intended to give.

The church missed out on over twenty thousand dollars, but my friends missed out on impacting the kingdom of God financially that year. Double-check your bank statement and track your giving to make sure your gifts are going through.

Another reason giving stops is because of expiration dates on debit or credit cards. When that expiration date arrives or we cancel a card for another reason, the giving can accidentally stop too. It's a better idea to set up a direct draft through your checking account number, which doesn't change in most cases.

Last, consider covering the transaction fee. By adding the 3 percent transaction fee to your gift, the entire blessing of the gift gets to the organization. For every \$100 gift, it costs you \$3 extra (\$103). Let that be a cost to you for the convenience of using that form of payment.

However your giving plan looks, get started today! Trust the Lord and take the first step of faith. You can start small and build. You will not regret trusting the God of the universe with your finances. You will discover how faithful God is as you walk with Him and honor Him in giving. I can't tell you how many stories we have heard around our conference table about believers who have struggled to give but then decided to start giving. Now they share the incredible blessings they have received. Their testimonies of God's faithfulness are inspiring.

Remember: One Great Play Can Win the Game

One great play can win the game for a team that was about to lose. It happens in sports all the time. I'm sure you can remember dozens of games you've watched where it seemed a team was headed for defeat but then suddenly turned the game around with one great, winning play.

Plenty of Christ followers have felt behind, discouraged, and defeated in generosity. If that describes you and your family, you are not alone. You may have tried and failed, but it's not time to give up. There is still hope because there's still time on the clock. You can change the outcome of the game with one great play.

The one great play is to start giving today! It's simple. It's a step of faith, courage, and obedience. Call in the play and make it happen on the field. I promise it's bigger than scoring a fourth-quarter touchdown in the Super Bowl, better than making a winning shot in game seven of the NBA Finals, and greater than hitting a home run in the bottom of the ninth inning to win the World Series! It will change the outcome of your team for eternity.

Something to think about: As you identify how much God wants you to give and pray about where He wants you to give His money, consider this question—what systems do you have in place to make sure you give what you intended to give?

Chapter 19: Teaching the Next Generation

Sharing does not come naturally. We don't need to consult Sigmund Freud to offer a theory about the basics of human nature. Step into parenting for a few days, and you will see in some of the interactions of children that love and generosity do not come naturally!

I (Chris) have a story about this. My four-year-old son had three superhero figurines—Superman, Batman, and Flash. His younger brother, who was two years old at the time, wanted to play with them too. When my four-year-old refused to share, I stepped in. I lovingly encouraged him to share. He refused. I gently but more firmly said, “You have three superheroes. Please share one of them with your brother.” So, with a calculated move, he offered up the lesser of the three. He said, “Here, you can have Flash.” Well, you and I know there is a hierarchy of superheroes, and clearly, Superman and Batman are at the top. So, my youngest son said, “No, I want one of *those*!” referring to either Superman or Batman. When my four-year-old resisted again, I forcefully commanded him, saying, “I gave you all three of those figurines, now I want you to share one of those two, *right now*!”

Did he share? Yes. Did he share cheerfully? Of course not! He angrily hurled Batman across the room, hitting the living room wall with a *smack*! It was a glorious sight to see a Superhero sailing across the room with such thrust and velocity. His younger brother gleefully ran over and picked up Batman and began to play. Though this was not exactly the attitude I was hoping for from my older son, it had at least accomplished the purpose, causing him to share.

Why is sharing so difficult? We know sin and selfishness can get in the way of love and generosity, causing us to refuse to share the blessings from our Father. We must each work to overcome the natural person (Adam) with the spiritual person (Christ). Jesus says that loving God and our brothers and sisters are the greatest commands of all (Matt. 22:37–41).

So, while it's hard work to teach and train the next generation toward love and generosity, it's a task that parents must pick up. How can we invest in our children so they might become generous followers of Christ?

Lead by Example

What would happen if everyone gave the way you give? That may be an uncomfortable question to answer. Is your example leading the way for the younger generation, or are you modeling a life of consumption?

Children soak in our words, actions, and attitudes more than we realize. To lead well, we must lead by our example and communicate our values.

If you are not giving as a family, do you want to? God's grace abounds. You may not have started out by being a good example, but you can always finish strong! Start leading by example and work the ideas of this book into your everyday life.

If you are giving regularly and generously, do your kids know why you give, where you give, and how much you give? Ask your kids if they know. What do they know about your family's giving? You may be surprised. I realize that even when we give, we may not be doing a good job of modeling it to our kids. In this world of online giving, most of our giving may be transacted automatically, so there is not an opportunity for our kids to visibly see it. They may not have ever seen us physically place a check in the church offering plate. And that's OK, if they know where we give, why, and how much.

Pull the curtain back and give them an inside view into how your family is investing in God's kingdom. They need to hear it from you and see it lived out. The saying is true, "More is caught than taught." Share your hearts with them and explain your convictions about giving with them in a purposeful way.

Teach the Basics at a Young Age

If we do not teach the next generation to give, then resources for the Great Commission will dry up within a generation. It starts with young believers.

If you were going to sit down with your kids and talk about giving, where would you start? Would you use the Bible? Stories? Inspiring examples from your own life? What would you say?

Teach them that giving is part of a normal relationship with God. You must explain that giving is part of a Christian's faith walk, just like any other spiritual discipline. He's the giver of all that we have. God wants us to give a portion of what He's given us back to Him and His kingdom. That is part of having a relationship with God and part of worshiping and honoring Him.

Most of our young children are not making much money beyond a small allowance, but that's actually a great place to start. Let's say they make one dollar a week helping at home. They can bring a dime to church (one of ten doesn't seem like much when you've still got nine dimes), and it illustrates an important lesson. I have noticed with our younger children that money does not carry a lot of value because everything is generally provided for them. As a result, they easily and cheerfully release money to the church or someone in need when we encourage them. They are pure of heart! And it's usually fun for them.

I Spy with My Little Eye Something that the Church Will Buy

In my (Tim) church, I teach five-year-old Sunday school (some say that is the limit of my theological prowess). One of the activities that we do every week is about giving. I play a little game with them—I spy with my little eye something that the church will buy. I give them two nickels: one to keep and one to give. This little exercise is an easy way to help them understand that it takes money from somewhere to buy the things that serve them every week. It takes money to buy chairs, tables, crayons, buildings, carpets, scissors, church staff, and more. By the way, the money comes out of my personal generosity budget toward the church.

Start a Family God Fund

This is an easy step to take as part of your generosity budget and make it available for your family to meet needs with. The God fund can be used for anything you feel like God is prompting you to give to. But this is also something that your family can have input on. Involvement breeds commitment. Let your kids speak about how it is used, and you will be surprised about how this will impact their hearts in generosity.

How Much to Give?

God made it simple in the Old Testament. God's people were to give one out of ten. The idea of a tithe (one-tenth) is a concept that is easy for a child to understand. Even the most mathematically challenged person can typically count to ten or multiply a large number by 10 percent. God built into His system a way for everyone to participate. If my son makes twenty dollars mowing our yard this week, he can easily calculate two dollars for giving. Our sons run their own lawn-mowing business during the summer. They make a lot of money. If they give a portion every few weeks, it's relatively easy for them and a great habit to build. However, if they wait to give until the end of the summer, it can really seem like a huge amount of money.

Where to Give?

If I am thinking like a child, where do I give it? "Do I give to my parents or give in a large church service? Do I give online? We know that is not practical. When my children go to church, is there anywhere they can worshipfully drop fifty cents to represent the five dollars they earned this week? I grew up in a Methodist church in North Little Rock. I remember as a kid that we would receive fifty-two envelopes for the year. We would put our names on them and the amounts we were bringing to church each Sunday. I would drop a few coins in and add them to the collection plate during Sunday school. It was an easy way to start kids toward a habit of giving. The envelopes served as a reminder at home for me to prepare one for Sunday.

Is There an Easy Place for Your Children to Give in Church?

A few years ago, I was teaching generosity to elementary-aged kids in a local church. I noticed there did not seem to be a place or time for kids to give. There was no physical location in the Sunday school area where they could bring their offerings as a gift to the Lord. I asked the youth leader about it, and sure enough, there was no other central place for them to bring a nickel, dime, or dollar. There was no giving plate passed around, and there was no designated time to give. They were indirectly communicating that they simply did not expect these younger children to give. I encouraged them to make a change, to create a place and a time so these kids could grow up understanding their role in supporting God's kingdom.

Creative Giving

One of the creative ways we have seen our children embrace giving in past years has been through something they've done with my wife's mom. She takes them out to cut mistletoe with a tree saw, bundle it with ribbons, and sell it from a table in our neighborhood. Who doesn't love kids and mistletoe stands? They do something unique with the proceeds. After they tally them

up, their sales usually total fifty to sixty dollars. They use the money to give to a ministry that supplies livestock to poor families overseas. They can designate whether their donations go toward the purchase of chickens, a goat, or a cow for a poor family, depending on how much they've raised that year. It's been a wonderful way to teach our kids about generosity toward those who are less fortunate around the world.

Giving as a College Student

My (Chris's) wife remembers the moment in college when she first discovered the joy of giving. As a college student, she had very little spending money. She was only making around two hundred dollars per month working part time in a local retail clothing store. A sorority sister who was helping her grow spiritually, asked about her practice of giving during one of their one-on-one sessions. It was a new thought for my wife. This sorority sister encouraged her to begin giving at church, and even though her finances were limited, she took the step of faith and started giving twenty dollars per month. According to my wife, she never missed it. In fact, she felt freer with her money, and God always seemed to bless her with more than enough and in unexpected ways. She discovered the joy of giving!

Praying for Generous Children

We probably underestimate the power of praying for our children to develop godly character. What are the qualities you wish your children to exhibit in their lives—love, honesty, kindness, generosity? We can pray specifically for these qualities, asking God to help develop in them a Christ-like character as part of who they are. One specific idea is to claim a verse for your child that illustrates a character quality you would like to see grow in them.

Impacted by Giving

One of the most impactful expressions of giving I have ever received was the giving done by a kindergarten class in Conway, Arkansas. I had been raising money to be a part of a mission team with plans to share the gospel and disciple college students in India. One of the kindergarten teachers asked if I could come by on a Sunday morning to share about our trip and what we would be doing. I did not know at the time that this class had been encouraged to bring pennies, nickels, and dimes to class each Sunday for months to support my mission trip. These wonderful kids had been collecting money for months to be used for the cost of my trip overseas. I was blown away when I was given a large Ziploc bag filled with change totaling seventy-two dollars! They prayed some of the purest prayers for the people my team would meet. I went to India in the power of the Spirit with the knowledge that a group of generous five-year-olds were praying and counting on me to bring the good news of Jesus Christ to college students in India. That was powerful! These kids were part of the trip through their giving and prayers. We were partners together in ministry. I am so thankful for teachers who teach generosity in a practical and tangible way.

Final Thoughts

What character traits do you want your children to develop? What words do you hope your friends will use to describe your kids in public? What kind of people do you want them to grow into as adults? Would *generous* make your list? We have the privilege and responsibility to guide our children in developing a generous spirit when they are young, and hopefully it will turn into a lifetime habit of generous giving and heartfelt convictions in their adulthood. Who knows how that may come back to bless you someday (especially considering the chapter about caring for elderly parents)! Let's take up the challenge to build into our kids the quality of generosity.

Something to think about: As you consider helping your children identify *how much* God wants them to give and asking them to pray about *where* He wants them to give His money, consider this question—in what other ways can you help your children grow in generosity?

Chapter 20: Release the Resources

I (Tim) love to trout fish. I have never had a boat, so lake fishing doesn't make sense to me, but river fishing does. I live in Arkansas (the Natural State), and opportunities to hunt and fish abound. Years ago, I had a buddy who was an avid outdoorsperson, so much so that he even wrote articles for outdoor magazines. He taught me how to "read the water." According to Greg, there are two characteristics of fish that you need to know: 1) fish are driven by fear; and 2) fish are lazy. Fish are driven by fear and flee at the first sign of danger. Therefore, they tend to congregate next to underwater structures and in deeper water. The laziness of the fish, on the other hand, causes them to hang out in the food channel and let the food come to them. I think that is why river fishing makes more sense to me; I can see the food channel, and all I must do is "read the water" and navigate myself up and down the river. The easiest way to do that is to fish dressed in waders.

To wade in the shallow parts of the river, all you need is some chest waders and some good boots. Years ago, another friend of mine and I planned a two-day fishing trip. One of the days we were on the Little Red River in central Arkansas, and the other day we were on the White River in northeast Arkansas. We were slaying them. We caught seventy-one fish between the two of us and dubbed ourselves "Sir Catch-A-Bunch" and "Lord Fish-A-Lot." After we had knighted one another in a ceremony near Cotter, Arkansas, we had a couple of hours left in our adventure, so we continued to fish. At that time, I was new to the wading game and was not accustomed to watching for the river to rise.

It seems the rivers where trout flourish in our state are usually on the tail waters of dams. Trout need very cold water to thrive, and the cold water off the bottom of the lakes released through dams is the ticket. But when you are wading, you need to know when the dams begin to generate. The river can rise quickly when it starts. If you are not careful, you can get trapped on the wrong side of the river—or worse, get too deep in the water, fill your waders, and drown.

We were far away from the dam, so we didn't hear the warning horn. I was not watching the river like I should have been, so as the river rose, I suddenly found myself bobbing in the water. I began to panic as I found myself within inches of filling my waders, and I was a little scared. The water was not only deeper, but the current was very strong. Somehow, I made it out of the current and back to the shore. The two-foot-deep, gentle stream became a rushing river in a moment.

To be honest, that is what we hope will be the result of this book.

We are hoping and praying that God will use the ideas we have talked about over the last few chapters to raise the giving level of the Christian family and the worldwide body of Christ. We know we can do better than the tepid amounts we are currently giving. We need to open the dam that has hampered our generosity and let the money flow. If every Christian family reached

its giving potential, we could see a rapid rise in the generosity river that would have a tremendous and immediate impact.

What would happen if we began to give in this generation in such a way that all the movements of God were *fully funded*. What kind of impact would that make?

1. If we were more generous, widows and orphans would be cared for.
2. If we were more generous, elderly parents wouldn't be so anxious.
3. If we were more generous, local churches would be more focused and able to accomplish the vision God has for them.
4. If we were more generous, we would have the ability to help our brothers and sisters in Christ in times of need.
5. If we were more generous, we could do a better job of helping the poor and disenfranchised in our communities.
6. If we were more generous, we would see a growing number of global workers and ministry leaders raised up to impact the world for Christ.
7. If we were more generous, we could have money set aside for personal evangelism and discipleship and personally fulfill our part of the Great Commission.

The Pleasure Principle

We must decide if we are committed to the treasure principle or the pleasure principle. Solomon tried the pleasure principle. If it looked good, tasted good, or felt good, he did it. He had houses, chariots, wine, and concubines (women). He had incredible power and influence, and he was famous. Everybody knew of Solomon. He was wise. He was rich. And he was a pleasure-glutton.

The problem is that even with all the pleasures he could possibly have, he still wasn't happy. In fact, it led him to depression! He determined that it all led to a meaningless life, as you'll see if you read Ecclesiastes. But that hasn't stopped millions of people over thousands of years from seeking to try this life for themselves. They might think, "It didn't work for Solomon, but surely it will work for me." Solomon's conclusion after a wonton life of pleasure-seeking was captured in Ecclesiastes 12:13–14 (NIV), "Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the duty of all mankind. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil."

Now, is there anything wrong with owning land, a house, and nice possessions? Not if you are also generous and walking with the Lord. It's when you have one without the other that it becomes a God-sized problem. Jesus said in his indictment of the wealthy landowner and farmer

who built large storehouses and who died in his sleep, “he wasn’t rich toward God” (Luke 12:13–21).

The Treasure Principle

So, why? What’s God after? He’s after our hearts. It’s the treasure principle that Jesus spoke about in Matthew 6:21 (NIV) when He said, “For where your treasure is, there your heart will be also.” Our hearts follow where we go and what we do. It’s why when we go serve a family in need, we slowly begin to care about the people we meet. We gain hearts for those who are suffering.

My (Chris’s) son Josh recently visited the Children’s Safety Center and came home knowing more about kids who are forced to leave terrible and abusive home situations. Not that our home is perfect, but our son knows he has parents who love him. So, when he gave of his time to go and learn, he came back with a changed heart. His perspective is different, and hopefully, that will motivate him to be more compassionate in the future.

That’s God’s plan. He wants to make our hearts like His. He wants us to trade some of our worldly wealth (that He originally blessed us with or allowed us to earn) and line up our hearts with His heart for those who are hurting so that we’d give of ourselves. In giving away our financial treasure, our hearts are drawn to the things of God. We are giving so we can be transformed and be like His nature.

Release the Resources

It is not too late. It is time for the Christian family to open the floodgates. We have been operating the kingdom’s work on a shoestring budget for far too long. It is time to make sure that God’s work is fully funded—all His work. It is time for our generosity to reflect the heart of God. The nature of God is that He is a giver! Giving is an expression of God’s love. We see the two inexorably linked in John 3:16 where it says that He so loved, so He gave.

We need to repent of our selfishness and self-centeredness and become passionate about obeying the Lord in this key area. We really believe the world is waiting for the Church to get its act together about generosity. In the public square, there is something missing. Big government tries to fill the gap, but it can’t. What the world needs now is Jesus. And the Christian family is the hands and feet of Jesus. As we reach out to our world, individually or collectively, they see our good works and glorify our Father who is in heaven.

Are you with us? Together, we can have a great impact for the kingdom. Individually, your family and ours can impact our distinct parts of the world and see our Lord blessed among the nations. We can see His name made famous, His kingdom come, and His will be done on earth as it is in heaven.

Prayer of Commitment

Lord, we need your help to understand how you want to use our Christian family to build your kingdom. We give to you our time, our talents, and yes, even our treasures. We want to join you in what you are doing. Please make it clear to us what the next step is. Help us to identify how much you want us to give, and where you want us to give your money.

In the name of Jesus, our Savior, amen.

Appendices

Appendix: Generosity Bible Study

Let us say, on the front end, that these giving opportunities are somewhat symbiotic in that the local church, mission agencies, nonprofits, and individuals work together to meet the needs of our world. This study is not attempting to create competition or divisiveness between the different organizations, but rather this study attempts to identify for the Christian family the areas of opportunity to invest T3 resources. The bottom line is the worldwide Church is made up of many parts, and God has been highly creative in how He builds His kingdom. The Christian family is privileged to be able to participate by giving of our time, talent, and treasure (T3). Disclaimer: It is probable that we have missed some of your favorite verses on this topic. Let us know if we have. It is also possible we have miscategorized some of the verses. This is difficult, as each of the major players are ministering to the needs mentioned below. We need to identify how much God wants us to give and then pray about where He wants us to give His money.

Before we get to some of those details. Let's clarify a few things. Your family (and ours) has a responsibility to fund the things of God. Practically, that means you will write a check to some organizations or give cash or items to an individual. There are several organizations where we can give that meet the needs we listed below. Each organization has a unique calling from the Lord and approaches the task at hand a little differently. Consider these entities:

- The local church
- Mission agencies
- Specialized ministries (like campus ministry and ministry to poor)
- Nonprofits
- Your Christian family giving directly to needs around you

From our Bible study, we have identified seven areas in the New Testament where the Christian family has an opportunity to meet needs. If you find an eighth, let us know. These areas inform and instruct us as to what the ministry of the Church should be. It spells the word W.E.L.C.O.M.E (with a small improvisation using the second letter the word "pOor" rather than the first).

- Widows and orphans
- Elderly parents
- Local church
- Christians
- pOor

- Missions
- Evangelism and discipleship

Paul, in his letter to Timothy, captures the essence of individual giving. When you think about the wealth of the West and that we have been blessed to be a blessing, his words to the rich are appropriate for many Christian families. We read in 1 Timothy 6:17–19, “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.”

Verses to follow in NASB.

Give to Widows and Orphans

James 1:27: “Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows in their distress, and to keep oneself unstained by the world.”

1 Timothy 5:3–16:

Honor widows who are widows indeed; but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God. Now she who is a widow indeed and who has been left alone, has fixed her hope on God and continues in entreaties and prayers night and day. But she who gives herself to wanton pleasure is dead even while she lives. Prescribe these things as well, so that they may be above reproach. But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. A widow is to be put on the list only if she is not less than sixty years old, having been the wife of one man, having a reputation for good works; and if she has brought up children, if she has shown hospitality to strangers, if she has washed the saints’ feet, if she has assisted those in distress, and if she has devoted herself to every good work. But refuse to put younger widows on the list, for when they feel sensual desires in disregard of Christ, they want to get married, thus incurring condemnation, because they have set aside their previous pledge. At the same time they also learn to be idle, as they go around from house to house; and not merely idle, but also gossips and busybodies, talking about things not proper to mention. Therefore, I want younger widows to get married, bear children, keep house, and give the enemy no occasion for reproach; for some have already turned aside to follow Satan. If any woman who is a believer has dependent widows, she must assist them and the church must not be burdened, so that it may assist those who are widows indeed.

Give to Elderly Parents

I Timothy 5:3–7:

Honor widows who are widows indeed; but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God. Now she who is a widow indeed and who has been left alone, has fixed her hope on God and continues in entreaties and prayers night and day. But she who gives herself to wanton pleasure is dead even while she lives. Prescribe these things as well, so that they may be above reproach. But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

Mark 7:9–13:

He was also saying to them, “You are experts at setting aside the commandment of God to keep your tradition. For Moses said, ‘Honor your father and your mother’; and, ‘He who speaks evil of father or mother, is to be put to death’; but you say, ‘If a man says to his father or his mother, whatever I have that would help you is Corban (that is to say, given to God),’ you no longer permit him to do anything for his father or his mother; thus invalidating the word of God by your tradition which you have handed down; and you do many things such as that.” (See also, Matt. 15:3–8)

Give to the Local Church

Acts 4:32–37:

And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them. And with great power the apostles were giving testimony to the resurrection of the Lord Jesus, and abundant grace was upon them all. For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles’ feet, and they would be distributed to each as any had need. Now Joseph, a Levite of Cyprian birth, who was also called Barnabas by the apostles (which translated means Son of Encouragement), and who owned a tract of land, sold it and brought the money and laid it at the apostles’ feet.

Acts 6:1–6:

Now at this time while the disciples were increasing in number, a complaint arose on the part of the Hellenistic Jews against the native Hebrews, because their widows were being overlooked in the daily serving of food. So the twelve summoned the congregation of the disciples and said, 'It is not desirable for us to neglect the word of God in order to serve tables. Therefore, brethren, select from among you seven men of good reputation, full of the Spirit and of wisdom, whom we may put in charge of this task. But we will devote ourselves to prayer and to the ministry of the word.' The statement found approval with the whole congregation; and they chose Stephen, a man full of faith and of the Holy Spirit, and Philip, Prochorus, Nicanor, Timon, Parmenas and Nicolas, a proselyte from Antioch. And these they brought before the apostles; and after praying, they laid their hands on them.

1 Timothy 5:17–18: "The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching. For the Scripture says, 'You shall not muzzle the ox while he is threshing,' and 'The laborer is worthy of his wages.'"

Acts 13:1–3: "Now there were at Antioch, in the church that was there, prophets and teachers: Barnabas, and Simeon who was called Niger, and Lucius of Cyrene, and Manaen who had been brought up with Herod the tetrarch, and Saul. While they were ministering to the Lord and fasting, the Holy Spirit said, 'Set apart for Me Barnabas and Saul for the work to which I have called them.' Then, when they had fasted and prayed and laid their hands on them, they sent them away."

1 Corinthians 16:1–4: "Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come. When I arrive, whomever you may approve, I will send them with letters to carry your gift to Jerusalem; and if it is fitting for me to go also, they will go with me."

Galatians 6:6–10:

The one who is taught the word is to share all good things with the one who teaches him. Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap. For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life. Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith.

1 Timothy 5:3–16:

Honor widows who are widows indeed; but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family

and to make some return to their parents; for this is acceptable in the sight of God. Now she who is a widow indeed and who has been left alone, has fixed her hope on God and continues in entreaties and prayers night and day. But she who gives herself to wanton pleasure is dead even while she lives. Prescribe these things as well, so that they may be above reproach. But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. A widow is to be put on the list only if she is not less than sixty years old, having been the wife of one man, having a reputation for good works; and if she has brought up children, if she has shown hospitality to strangers, if she has washed the saints' feet, if she has assisted those in distress, and if she has devoted herself to every good work. But refuse to put younger widows on the list, for when they feel sensual desires in disregard of Christ, they want to get married, thus incurring condemnation, because they have set aside their previous pledge. At the same time they also learn to be idle, as they go around from house to house; and not merely idle, but also gossips and busybodies, talking about things not proper to mention. Therefore, I want younger widows to get married, bear children, keep house, and give the enemy no occasion for reproach; for some have already turned aside to follow Satan. If any woman who is a believer has dependent widows, she must assist them and the church must not be burdened, so that it may assist those who are widows indeed.

2 Corinthians 8:1–24:

Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. 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. So we urged Titus that as he had previously made a beginning, so he would also complete in you this gracious work as well. But just as you abound in everything, in faith and utterance and knowledge and in all earnestness and in the love we inspired in you, see that you abound in this gracious work also. I am not speaking this as a command, but as proving through the earnestness of others the sincerity of your love also. For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich. I give my opinion in this matter, for this is to your advantage, who were the first to begin a year ago not only to do this, but also to desire to do it. But now finish doing it also, so that just as there was the readiness to desire it, so there may be also the completion of it by your ability. For if the readiness is present, it is acceptable according to what a person has, not according to what he

does not have. For this is not for the ease of others and for your affliction, but by way of equality—at this present time your abundance being a supply for their need, so that their abundance also may become a supply for your need, that there may be equality; as it is written, ‘He who gathered much did not have too much, and he who gathered little had no lack.’ But thanks be to God who puts the same earnestness on your behalf in the heart of Titus. For he not only accepted our appeal, but being himself very earnest, he has gone to you of his own accord. We have sent along with him the brother whose fame in the things of the gospel has spread through all the churches; and not only this, but he has also been appointed by the churches to travel with us in this gracious work, which is being administered by us for the glory of the Lord Himself, and to show our readiness, taking precaution so that no one will discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men. We have sent with them our brother, whom we have often tested and found diligent in many things, but now even more diligent because of his great confidence in you. As for Titus, he is my partner and fellow worker among you; as for our brethren, they are messengers of the churches, a glory to Christ. Therefore openly before the churches, show them the proof of your love and of our reason for boasting about you.

2 Corinthians 9:1–15:

For it is superfluous for me to write to you about this ministry to the saints; for I know your readiness, of which I boast about you to the Macedonians, namely, that Achaia has been prepared since last year, and your zeal has stirred up most of them. But I have sent the brethren, in order that our boasting about you may not be made empty in this case, so that, as I was saying, you may be prepared; otherwise if any Macedonians come with me and find you unprepared, we—not to speak of you—will be put to shame by this confidence. So I thought it necessary to urge the brethren that they would go on ahead to you and arrange beforehand your previously promised bountiful gift, so that the same would be ready as a bountiful gift and not affected by covetousness. Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God can make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, ‘He scattered abroad, he gave to the poor, His righteousness endures forever.’ Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God. For the ministry of this service is not only fully supplying the needs of the saints, but is also

overflowing through many thanksgivings to God. Because of the proof given by this ministry, they will glorify God for your obedience to your confession of the gospel of Christ and for the liberality of your contribution to them and to all, while they also, by prayer on your behalf, yearn for you because of the surpassing grace of God in you. Thanks be to God for His indescribable gift!

1 Thessalonians 5:12–13: “But we request of you, brethren, that you appreciate those who diligently labor among you, and have charge over you in the Lord and give you instruction, and that you esteem them very highly in love because of their work. Live in peace with one another.”

Hebrews 13:17: “Obey your leaders and submit to them, for they keep watch over your souls as those who will give an account. Let them do this with joy and not with grief, for this would be unprofitable for you.”

Give to Other Christians

Acts 2:42–47:

They were continually devoting themselves to the apostles’ teaching and to fellowship, to the breaking of bread and to prayer. Everyone kept feeling a sense of awe; and many wonders and signs were taking place through the apostles. And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need. Day by day continuing with one mind in the temple, and breaking bread from house to house, they were taking their meals together with gladness and sincerity of heart, praising God and having favor with all the people. And the Lord was adding to their number day by day those who were being saved.

Galatians 6:9–10: “Let us not lose heart in doing good, for in due time we will reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith.”

Romans 12:6–8: “Since we have gifts that differ according to the grace given to us, each of us is to exercise them accordingly: if prophecy, according to the proportion of his faith; if service, in his serving; or he who teaches, in his teaching; or he who exhorts, in his exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.”

Hebrews 6:10–12: “For God is not unjust so as to forget your work and the love which you have shown toward His name, in having ministered and in still ministering to the saints. And we desire that each one of you show the same diligence so as to realize the full assurance of hope until the end, so that you will not be sluggish, but imitators of those who through faith and patience inherit the promises.”

Philippian 2:3–4: “Do nothing from selfishness or empty conceit, but with humility of mind regard one another as more important than yourselves; do not merely look out for your own personal interests, but also for the interests of others.”

Hebrews 13:15–16: “Through Him then, let us continually offer up a sacrifice of praise to God, that is, the fruit of lips that give thanks to His name. And do not neglect doing good and sharing, for with such sacrifices God is pleased.”

Acts 11:27–30: “Now at this time some prophets came down from Jerusalem to Antioch. One of them named Agabus stood up and began to indicate by the Spirit that there would certainly be a great famine all over the world. And this took place in the reign of Claudius. And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea. And this they did, sending it in charge of Barnabas and Saul to the elders.”

James 2:14–17: “What use is it, my brethren, if someone says he has faith but he has no works? Can that faith save him? If a brother or sister is without clothing and in need of daily food, and one of you says to them, ‘Go in peace, be warmed and be filled,’ and yet you do not give them what is necessary for their body, what use is that? Even so faith, if it has no works, is dead, being by itself.”

1 John 3:16–18: “We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren. But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth.”

Give to the Poor

Matthew 6:1–4:

Beware of practicing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in heaven. So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.

Galatians 2:9–10: “And recognizing the grace that had been given to me, James and Cephas and John, who were reputed to be pillars, gave to me and Barnabas the right hand of fellowship, so that we might go to the Gentiles and they to the circumcised. They only asked us to remember the poor—the very thing I also was eager to do.”

Acts 24:17–21:

After an absence of several years, I came to Jerusalem to bring my people gifts for the poor and to present offerings. I was ceremonially clean when they found me in the temple courts doing this. There was no crowd with me, nor was I involved in any disturbance. But there are some Jews from the province of Asia, who ought to be here before you and bring charges if they have anything against me. Or these who are here should state what crime they found in me when I stood before the Sanhedrin—unless it was this one thing I shouted as I stood in their presence: “It is concerning the resurrection of the dead that I am on trial before you today.”

Matthew 25:31–46:

But when the Son of Man comes in His glory, and all the angels with Him, then He will sit on His glorious throne. All the nations will be gathered before Him; and He will separate them from one another, as the shepherd separates the sheep from the goats; and He will put the sheep on His right, and the goats on the left. Then the King will say to those on His right, “Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me something to drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.” Then the righteous will answer Him, “Lord, when did we see You hungry, and feed You, or thirsty, and give You something to drink? And when did we see You a stranger, and invite You in, or naked, and clothe You? When did we see You sick, or in prison, and come to You?” The King will answer and say to them, “Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.” Then He will also say to those on His left, “Depart from Me, accursed ones, into the eternal fire which has been prepared for the devil and his angels; for I was hungry, and you gave Me nothing to eat; I was thirsty, and you gave Me nothing to drink; I was a stranger, and you did not invite Me in; naked, and you did not clothe Me; sick, and in prison, and you did not visit Me.” Then they themselves also will answer, “Lord, when did we see You hungry, or thirsty, or a stranger, or naked, or sick, or in prison, and did not take care of You?” Then He will answer them, “Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me.” These will go away into eternal punishment, but the righteous into eternal life.

Luke 12:32–34: “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

Ephesians 4:28: “He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.”

1 Corinthians 13:1–3: “If I speak with the tongues of men and of angels, but do not have love, I have become a noisy gong or a clanging cymbal. If I have the gift of prophecy, and know all mysteries and all knowledge; and if I have all faith, so as to remove mountains, but do not have love, I am nothing. And if I give all my possessions to feed the poor, and if I surrender my body to be burned, but do not have love, it profits me nothing.”

Luke 19:5–10:

When Jesus came to the place, He looked up and said to him, “Zaccheus, hurry and come down, for today I must stay at your house.” And he hurried and came down and received Him gladly. When they saw it, they all began to grumble, saying, “He has gone to be the guest of a man who is a sinner.” Zaccheus stopped and said to the Lord, “Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much.” And Jesus said to him, “Today salvation has come to this house, because he, too, is a son of Abraham. For the Son of Man has come to seek and to save that which was lost.”

Luke 18:18–25:

A ruler questioned Him, saying, “Good Teacher, what shall I do to inherit eternal life?” And Jesus said to him, “Why do you call Me good? No one is good except God alone. You know the commandments, ‘Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.’” And he said, “All these things I have kept from my youth.” When Jesus heard this, He said to him, “One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.” But when he had heard these things, he became very sad, for he was extremely rich. And Jesus looked at him and said, “How hard it is for those who are wealthy to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” (See also, Matt. 19:16–22 and Mark 10:17–22.)

Romans 15:25–28: “But now, I am going to Jerusalem serving the saints. For Macedonia and Achaia have been pleased to make a contribution for the poor among the saints in Jerusalem. Yes, they were pleased to do so, and they are indebted to them. For if the Gentiles have shared in their spiritual things, they are indebted to minister to them also in material things. Therefore, when I have finished this, and have put my seal on this fruit of theirs, I will go on by way of you to Spain.”

Give to Missions

Luke 8:1–3: “After this, Jesus traveled about from one town and village to another, proclaiming the good news of the kingdom of God. The Twelve were with him, and also some women who had been cured of evil spirits and diseases: Mary (called Magdalene) from whom seven demons had come out; Joanna the wife of Chuza, the manager of Herod’s household; Susanna; and many others. These women were helping to support them out of their own means.”

1 Corinthians 9:1–14:

Am I not free? Am I not an apostle? Have I not seen Jesus our Lord? Are you not my work in the Lord? If to others I am not an apostle, at least I am to you; for you are the seal of my apostleship in the Lord. My defense to those who examine me is this: Do we not have a right to eat and drink? Do we not have a right to take along a believing wife, even as the rest of the apostles and the brothers of the Lord and Cephas? Or do only Barnabas and I not have a right to refrain from working? Who at any time serves as a soldier at his own expense? Who plants a vineyard and does not eat the fruit of it? Or who tends a flock and does not use the milk of the flock? I am not speaking these things according to human judgment, am I? Or does not the Law also say these things? For it is written in the Law of Moses, ‘You shall not muzzle the ox while he is threshing.’ God is not concerned about oxen, is He? Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops. If we sowed spiritual things in you, is it too much if we reap material things from you? If others share the right over you, do we not more? Nevertheless, we did not use this right, but we endure all things so that we will cause no hindrance to the gospel of Christ. Do you not know that those who perform sacred services eat the food of the temple, and those who attend regularly to the altar have their share from the altar? So also the Lord directed those who proclaim the gospel to get their living from the gospel.

Luke 10:1–12:

Now after this the Lord appointed seventy others, and sent them in pairs ahead of Him to every city and place where He Himself was going to come. And He was saying to them, “The harvest is plentiful, but the laborers are few; therefore beseech the Lord of the harvest to send out laborers into His harvest. Go; behold, I send you out as lambs in the midst of wolves. Carry no money belt, no bag, no shoes; and greet no one on the way. Whatever house you enter, first say, ‘Peace be to this house.’ If a man of peace is there, your peace will rest on him; but if not, it will return to you. Stay in that house, eating and drinking what they give you; for the laborer is worthy of his wages. Do not keep moving from house to house. Whatever city you enter and they receive you, eat what is set before you; and heal those in it who are sick, and say to them, ‘The kingdom of God has come near to you.’ But whatever city you enter and they do not receive you, go out into its

streets and say, 'Even the dust of your city which clings to our feet we wipe off in protest against you; yet be sure of this, that the kingdom of God has come near.' I say to you, it will be more tolerable in that day for Sodom than for that city." (See also Matt. 10:5–16)

Acts 18:1–6:

After this, Paul left Athens and went to Corinth. There he met a Jew named Aquila, a native of Pontus, who had recently come from Italy with his wife Priscilla, because Claudius had ordered all Jews to leave Rome. Paul went to see them, and because he was a tentmaker as they were, he stayed and worked with them. Every Sabbath he reasoned in the synagogue, trying to persuade Jews and Greeks. When Silas and Timothy came from Macedonia, Paul devoted himself exclusively to preaching, testifying to the Jews that Jesus was the Messiah. But when they opposed Paul and became abusive, he shook out his clothes in protest and said to them, "Your blood be on your own heads! I am innocent of it. From now on I will go to the Gentiles."

Philippians 2:25–26: "But I thought it necessary to send to you Epaphroditus, my brother and fellow worker and fellow soldier, who is also your messenger and minister to my need; because he was longing for you all and was distressed because you had heard that he was sick."

1 Corinthians 16:10–18:

Now if Timothy comes, see that he is with you without cause to be afraid, for he is doing the Lord's work, as I also am. So let no one despise him. But send him on his way in peace, so that he may come to me; for I expect him with the brethren. But concerning Apollos our brother, I encouraged him greatly to come to you with the brethren; and it was not at all his desire to come now, but he will come when he has opportunity. Be on the alert, stand firm in the faith, act like men, be strong. Let all that you do be done in love. Now I urge you, brethren (you know the household of Stephanas, that they were the first fruits of Achaia, and that they have devoted themselves for ministry to the saints), that you also be in subjection to such men and to everyone who helps in the work and labors. I rejoice over the coming of Stephanas and Fortunatus and Achaicus, because they have supplied what was lacking on your part. For they have refreshed my spirit and yours. Therefore acknowledge such men.

Romans 16:1: "I commend to you our sister Phoebe, who is a servant of the church which is at Cenchrea; that you receive her in the Lord in a manner worthy of the saints, and that you help her in whatever matter she may have need of you; for she herself has also been a helper of many, and of myself as well."

Philippians 4:10–20:

But I rejoiced in the Lord greatly, that now at last you have revived your concern for me; indeed, you were concerned before, but you lacked opportunity. Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me. Nevertheless, you have done well to share with me in my affliction. You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you sent a gift more than once for my needs. Not that I seek the gift itself, but I seek for the profit which increases to your account. But I have received everything in full and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God. And my God will supply all your needs according to His riches in glory in Christ Jesus. Now to our God and Father be the glory forever and ever. Amen.

3 John 5–10:

Beloved, you are acting faithfully in whatever you accomplish for the brethren, and especially when they are strangers; and they have testified to your love before the church. You will do well to send them on their way in a manner worthy of God. For they went out for the sake of the Name, accepting nothing from the Gentiles. Therefore we ought to support such men, so that we may be fellow workers with the truth. I wrote something to the church; but Diotrephes, who loves to be first among them, does not accept what we say. For this reason, if I come, I will call attention to his deeds which he does, unjustly accusing us with wicked words; and not satisfied with this, he himself does not receive the brethren, either, and he forbids those who desire to do so and puts them out of the church.

Roman 15:22–24: “For this reason I have often been prevented from coming to you; but now, with no further place for me in these regions, and since I have had for many years a longing to come to you whenever I go to Spain—for I hope to see you in passing, and to be helped on my way there by you, when I have first enjoyed your company for a while.”

Acts 15:1–3: “Some men came down from Judea and began teaching the brethren, ‘Unless you are circumcised according to the custom of Moses, you cannot be saved.’ And when Paul and Barnabas had great dissension and debate with them, the brethren determined that Paul and Barnabas and some others of them should go up to Jerusalem to the apostles and elders concerning this issue. Therefore, being sent on their way by the church, they were passing through both Phoenicia and Samaria, describing in detail the conversion of the Gentiles, and were bringing great joy to all the brethren.”

Titus 3:13–14: “Diligently help Zenas the lawyer and Apollos on their way so that nothing is lacking for them. Our people must also learn to engage in good deeds to meet pressing needs, so that they will not be unfruitful.”

1 Corinthians 16:5–6: “But I will come to you after I go through Macedonia, for I am going through Macedonia; and perhaps I will stay with you, or even spend the winter, so that you may send me on my way wherever I may go.”

Give to Personal Evangelism and Discipleship

Matthew 5:13–16:

You are the salt of the earth; but if the salt has become tasteless, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled under foot by men. You are the light of the world. A city set on a hill cannot be hidden; nor does anyone light a lamp and put it under a basket, but on the lampstand, and it gives light to all who are in the house. Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven.

Matthew 28:18–20: “And Jesus came up and spoke to them, saying, ‘All authority has been given to Me in heaven and on earth. Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age.’”

Acts 1:8: “But you will receive power when the Holy Spirit has come upon you; and you shall be My witnesses both in Jerusalem, and in all Judea and Samaria, and even to the remotest part of the earth.”

Luke 14:12–15:

And He also went on to say to the one who had invited Him, “When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, otherwise they may also invite you in return and that will be your repayment. But when you give a reception, invite the poor, the crippled, the lame, the blind, and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous.” When one of those who were reclining at the table with Him heard this, he said to Him, “Blessed is everyone who will eat bread in the kingdom of God!”

Luke 10:30–37:

Jesus replied and said, “A man was going down from Jerusalem to Jericho, and fell among robbers, and they stripped him and beat him, and went away leaving him

half dead. And by chance a priest was going down on that road, and when he saw him, he passed by on the other side. Likewise a Levite also, when he came to the place and saw him, passed by on the other side. But a Samaritan, who was on a journey, came upon him; and when he saw him, he felt compassion, and came to him and bandaged up his wounds, pouring oil and wine on them; and he put him on his own beast, and brought him to an inn and took care of him. On the next day he took out two denarii and gave them to the innkeeper and said, 'Take care of him; and whatever more you spend, when I return I will repay you.' Which of these three do you think proved to be a neighbor to the man who fell into the robbers' hands?" And he said, "The one who showed mercy toward him." Then Jesus said to him, "Go and do the same."

Hebrews 13:2: "Do not neglect to show hospitality to strangers, for by this some have entertained angels without knowing it."

Matthew 5:38–48:

You have heard that it was said, "An eye for an eye, and a tooth for a tooth." But I say to you, do not resist an evil person; but whoever slaps you on your right cheek, turn the other to him also. If anyone wants to sue you and take your shirt, let him have your coat also. Whoever forces you to go one mile, go with him two. Give to him who asks of you, and do not turn away from him who wants to borrow from you. You have heard that it was said, "You shall love your neighbor and hate your enemy." But I say to you, love your enemies and pray for those who persecute you, so that you may be sons of your Father who is in heaven; for He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous. For if you love those who love you, what reward do you have? Do not even the tax collectors do the same? If you greet only your brothers, what more are you doing than others? Do not even the Gentiles do the same? Therefore you are to be perfect, as your heavenly Father is perfect. (See also Luke 6:32–36.)

Romans 12:18–21: "If possible, so far as it depends on you, be at peace with all men. Never take your own revenge, beloved, but leave room for the wrath of God, for it is written, 'Vengeance is Mine, I will repay,' says the Lord. But if your enemy is hungry, feed him, and if he is thirsty, give him a drink; for in so doing you will heap burning coals on his head. Do not be overcome by evil, but overcome evil with good."

Matthew 9:35–38: "Jesus was going through all the cities and villages, teaching in their synagogues and proclaiming the gospel of the kingdom, and healing every kind of disease and every kind of sickness. Seeing the people, He felt compassion for them, because they were distressed and dispirited like sheep without a shepherd. Then He said to His disciples, 'The

harvest is plentiful, but the workers are few. Therefore beseech the Lord of the harvest to send out workers into His harvest.”

Appendix: Generosity Stories

We have collected several stories of generosity from our friends. Some of these stories are from when our friends have given to others, and some are from when others have given to them. We hope you are blessed as you read these stories and maybe even collect some ideas for your own generosity plans. They are in no order.

I have a friend who graciously lends me his trailer whenever I need to haul something or pick something like up a washer or dryer. I always try to return what I borrow in as good or better shape than when I picked it up. Unfortunately, accidents do happen! Over the years, I have broken and replaced a side reflector and installed a new hitch to replace that one that I unintentionally bent. If it comes back to him in as good or better condition, I know I have honored my friend's generosity.

When we were in seminary, a one-hundred-dollar grocery card to Kroger's started arriving in our mailbox once a month in an anonymous envelope for over a year! That real expression of love and support was so helpful and encouraging to my wife and me during a time when we were struggling to provide for our family.

A double-wide trailer house was given to us. It all started when Tommie, my husband, was on the hunt for a house for our daughter, Chloe, her husband, and our grandson. We wanted to find something we could move onto our farm, so they would be close. They were just starting out, so they didn't have the finances to buy land or anything really. My husband remembered we had seen a double-wide trailer right by the main highway that had been unoccupied for some time. We tracked down the owner to see if she would be willing to sell it. My husband went to her house because we couldn't find a working number for her, and she wasn't answering social media. Some call it a bit much, but we like to call it ambitious. Ha-ha! Long story short, she didn't want to sell it at first or even really talk about it. She eventually changed her mind and contacted Tommie to tell him what she wanted for it. He offered her a different number and she agreed. He filled me in on what had happened and said he just had a feeling she was going to give us the house for free. He had prayed about it and felt like God wanted to show Chloe that he cares about her and answers prayers. She had been going through a season of figuring out her faith. Me being the faith-filled, supportive wife I am, I told him that there is *[sic]* no way that would happen. Well, wouldn't you know, the next day, she contacted him and said she wanted to give the house to us! She said she wanted to help this young couple starting out (whom she had never met, mind you). A few months later, and the trailer is now moved onto our farm. The renovations are starting, and we are so excited to have our family close together. The impact her generosity has had on us all is hard to put into words. We think it really did impact Chloe because she told

us later, she was so desperate before this happened that she had prayed for a breakthrough. Just watching God work was so amazing.

Early on in our business, we felt led to be givers because God has asked us to and promised blessings of store houses overflowing. God showed me early that the overflow was much more in the spiritual and eternal than in the physical. More money would be a cheap substitute for heavenly treasures and greater oneness with God almighty. Now, no man walks this out perfectly, and the fear and doubt do their tricks on your resolve. About four or five years into our business, we hit a particularly rough time in our business. We were going week to week. Weekly we would pray, "Lord, we need fifteen thousand dollars to meet our bills this week. We trust you!" And then we would write the tithe check first because He asked for first fruits. The next week, we would come, and we would have \$15,200. Again, we would pray, "This week we need fourteen thousand dollars to meet the bills. We trust you!" Then we would write the tithe check. The next week we would have fourteen thousand dollars. For about a year and a half, it was like this. Interestingly, we had horrible schedules due to cancellations and weather and other things. I cannot tell you where the money came from. Well, I can—Jehovah Jireh! You see, He was teaching us that He is our provider. It has nothing to do with our abilities or genius. Nor did it have anything to do about our faithfulness, but only about Him and the grace He gave us to obey.

I was a young campus ministry worker on my first assignment at a university in the Midwest. I grew up in an unchurched home and came to Christ in college. When I graduated from college, I was invited to join this evangelism and discipleship ministry. The kicker was that you had to raise support. I had never heard of such a thing, but I was young and convinced that God would go before me. Having not grown up in the church, I was out of Christian contacts in about ten minutes. The night before I was to report to campus, I was still six hundred dollars a month short, which at the time was a lot of money, and I just assumed that I was not going to make it. About 10:00 p.m., a businessman who we barely knew called me and told me that he and his wife had been praying all day about my ministry and they wanted to make up the difference. This was the first time that I saw that God really had my back and He could be trusted. What a blessing!

At a recent gathering of friends, one of the ladies told a story that deserves retelling. Sandy spent many years as a nurse working in various venues. During one assignment, while working in a doctor's office, she arrived early in the morning to open the building. That morning as she left her car and headed down the sidewalk toward the side entry, she was startled by a man standing immediately behind her. He had quietly slipped up on her as she walked up the steps to the door. He frightened her. He was large, unshaven, unclean, and obviously homeless. When she recovered her composure, she asked him what he wanted. He told her he was hungry and tired and needed help. He said he was walking from Texas back to Colorado to be with his family. The project in Texas he had been working on had been canceled and he had been unable to find

another job. He was out of money with no prospects and was going home. Sandy didn't know what to do at first. She only had a few dollars in her purse and was still thoroughly disquieted by how this man had come up so close behind her without her hearing him. She looked down at his feet. He was wearing thoroughly worn dress shoes with holes in the sides. He had obviously traveled a long way. In compassion, she asked about his feet. He replied that they hurt very badly. She invited him into the office, sat him down, and took off his shoes, discovering his feet to be heavily blistered with open sores. She fetched water and carefully washed and bandaged them. Then, she gave him all the money she had in her purse, which was only three or four dollars, and told him of a restaurant down the street where she thought he would be able to get some food with that amount. As he walked out the door, he turned to her and said, "Lady, God is looking down on us. He knows what you have done here."

When my husband and I married, we were still in college and financially strapped, partially because we weren't being wise stewards of the funds we did have. One day during a particularly hard time, I showed up to my campus job and the supervisor handed me a twenty-dollar bill that had a sticky note with my name, signed "from a friend." She said that the person wanted to be anonymous, but I recognized the handwriting as that of my favorite professor. I have never forgotten this act of generosity.

My college worksite supervisor was responsible for preparing the conference room across the hall for meetings and cleaning up afterward. Whenever there was leftover food, such as trays of vegetables and sandwiches, she would save them for me.

One time I needed a safe place away from home. A friend's church paid for a night in a motel, and after that, I was able to stay a few weeks with a family who attended that church. I was and continue to be humbled by their generosity, because I sure wouldn't offer my home to a stranger as readily as they did for me. To be totally honest, I'd resist even offering my home to a friend because of the inconvenience it would cause me. I can be that selfish. So, considering my own selfish tendencies, I am in awe of how this family helped me. I have also become convicted about the fact that I would have a hard time doing the same thing for someone else.

Up until a few years ago, I hadn't donated to either my undergraduate or my graduate colleges, but then I found out that they (and perhaps other colleges) have student emergency funds. Reflecting on how I had been helped while in college (once directly by the college and a few times by individuals), I donate every now and then to these student emergency funds.

When I was first hired as a teacher, my husband and I had only one car, which he needed for his job-related overnight trips. Considering this predicament, we rented an apartment within walking distance of my school building. Right before school started, however, my school department director reassigned me to a different building on the other side of town. I didn't know anyone and didn't want to make a bad impression with the other teachers, so I didn't tell anyone about my need. But word quickly got around, when they started seeing a taxi pick me up after school every day, that my husband wasn't in town. Two teachers stepped in and started helping me get to and from the school. In repayment, one only asked for assistance with gas, and the other refused any kind of payment. Their help saved me a lot of money and hassle until I was able to get my own car.

My fifth grade math teacher and his wife attend the same Sunday school class as my parents. One time when my mom had to have surgery, my former teacher sent me a nice-sized check to cash for my parents. The only condition was that I didn't tell them who it was from. Years later, I heard that his daughter and her family lost their home in a tornado. Remembering his gift to my parents, I sent him a check to give to his daughter.

After my husband and I mailed letters requesting financial support for an upcoming mission trip, we were surprised to receive nice-sized financial gifts from people we didn't expect. Some of them were people we thought didn't have much money or interest in helping us. One of the couples who gave was even from a religion very different from ours.

While discussing generosity during a women's Bible study several years ago, some of the ladies talked about times when they had given to complete strangers, such as a waitress who had mentioned her car problems or a random mother with several children in a checkout line. I admitted that I would have a hard time giving to people I didn't know, especially if I wasn't sure they would be wise with money I gave them. One of the ladies challenged me to step outside of my mindset. She gave me five ten-dollar Walmart gift cards to keep with me and give to people as I heard about their needs. Even though it was someone else's money that had bought these cards, I found that I still had a hard time giving them to people who may or may not "deserve" them. "Deserve" was defined by my definition of how well they were handling what money they did have. I eventually gave away all the cards, but the process was convicting. This (being generous to individuals without "screening" their worthiness) is something I still struggle with, but the challenge that my friend gave me was the beginning of becoming self-aware of this side of myself.

Right after I got out of debt, I transitioned to some of my other goals, including “giving generously” above the tithe to my local church. I made a list of all the organizations and ministries I’d like to support and was surprised by the large number. I knew from reading books about giving that the “experts” recommend giving large amounts to a few organizations rather than giving a little to many organizations, but as I looked at my list, the thought of crossing any of them off made me cringe, so I set up automated giving with all of them. After thirty months, I was going to have some upcoming medical expenses of an unknown total amount, so I paused the automated giving. Later, after the medical issues were resolved and the bills were paid, I wanted to get back into philanthropy. However, I wanted to do it differently because it had been stressful to make sure I was working enough hours to support the automated giving to all those nonprofits. How I’m doing it now is that I put the names of the organizations and ministries in alphabetical order. Starting from the top, I now give a nice amount to a few at a time, usually to five or six organizations every other week. When I get to the last name on the list, I start back at the top. This is nothing I’ve heard of, and I doubt the “experts” would recommend this system, but it works for me because I can still support these organizations without feeling unhealthy pressure to work excessive hours to do so.

As my parents are getting older and are incurring medical expenses that Medicare doesn’t cover and that they can’t afford, one side of me feels like I should help them out a little, but another side remembers things they’ve spent money on in the past that I didn’t think were wise expenses. Then I think, “Hello! These are your parents! How are you going to feel after they’ve died? You’ll either experience peace from knowing you helped them or guilt and shame from being stingy.” They haven’t even asked for help, even though they need it. I haven’t regretted any of the funds I’ve donated to them.

I remember a situation in which a young woman had a financial need and my wife, and I were moved by God to meet that need. This young woman worked at a church. She was single and a faithful employee, but she was living on a very low income. She was very frugal but still struggled each month to pay her bills. One month, she was short on money to pay her bills and meet her needs. She was overwhelmed and felt trapped by her situation. She did not know what to do. The young lady voiced her situation to a close friend. Through a series of circumstances, my wife and I heard of the young lady’s need. We are a Christian couple, and we have been dedicated to tithing on our income. Our income has been such that we had larger sums of money coming in once or twice per year. We decided some time back to put the tithe on that extra income into an extra tithe fund and to use it as the Lord led us. This situation allowed us to submit an anonymous cash gift to the young lady. The young lady was surprised by the generous gift that allowed her to meet her immediate needs and move forward financially in a better position. We heard that the young lady was overwhelmed by God’s love for her to provide for her need in a miraculous way. What a blessing to both the young lady and to us as the giver.

I couldn't believe that it was already over. I had begun my new job just a year before, and now I really didn't think I could make it even one more day. Maybe I had misunderstood God's will. I had joined a nonprofit ministry with a longtime friend, and at the time I was so sure that God had directed me here. I opened a new satellite office on a Wednesday and started a second job on Friday. Why wasn't God hearing our prayers to raise the funds we needed to survive? Surely, I had missed something. I was driving back from the chiropractor, which had become a weekly deal since my second job was very physical, and as they say, "The old gray mare just ain't what she used to be." As I drove back, I prayed and said, "Lord, I think it is time for me to close the shop and start moving on to something else." A buddy of mine was trying to decide between two ministry options, and I had relationships on both sides of his options. I planned to call him and start applying for the one he didn't want when I got back to the office. I was done! When I got back to the office, there were some papers on the floor that someone had pushed under the door. I thought that was funny since I didn't get much mail there. Inside the envelope was a stock portfolio worth twenty-five thousand dollars. Seems a friend and supporter of the ministry had been watching all this unfold and felt like God was leading him to give a huge gift so that I could focus just on the ministry. When I talked with him about it, his comments were so reassuring. He said, "Don't think of this as a generous gift from us, because all we are doing here is being obedient to what God has told us to do." The words, "what God has told us to do"—how does that strike you? God, who owns all things, including this obedient Christian brother's bank account, had worked on our behalf. I was shocked. I was in awe of his faith. But even more, I was in awe of a God who can do beyond what I can ask or think. My friend saved us from walking away. But more than that God saved me by letting me see just how big He is.

In 2009, I was diagnosed with an aggressive cancer. During my treatment, several friends and acquaintances wanted to do something for us, but we turned most of them down. I had hired my friend Mike in the lawncare business to mow the front lawn and work on one flower bed while I was in the hospital. During my stay in the hospital, my wife called me and asked me, "What did you ask them to do?" I responded, "Why?" She replied, "There are people all over our yard, mowing, working in all the beds. This is going to cost us a fortune." I just replied, "We will deal with it later." A week or so later, Mike stopped to check on me and I assumed to present me with a bill. During his visit, he told me the work was his gift to my family and me. Knowing that he was newly in business, I felt that I was taking advantage of his generosity. I proceeded to give him a check that would cover part of his costs. Reluctantly, he took it. A few weeks later, I was telling a friend about this incident, and he asked me this question, "Do you not understand what you just did?" Mike was trying to help you in the only way he knew how. By paying him, you denied him his blessing to you. It was not about me and my illness, but about Mike and his desire to bless me and my family. The lesson to be learned is to understand the art of receiving generosity. Most

men feel that they are independent and do not need the help of others, especially in hard times or when they are sick.

My wife and I have a separate checking account that we call our giving account. We set aside a fixed amount every two weeks and have it automatically drafted from our main checking account into the giving account. We all have opportunities that come our way to bless someone or something. With a giving fund, you are prepared and equipped to give support or lend a helping hand to others. The funds in this account are over and above our tithing to church or support of other ministries. It is to support other worthy causes.

It's all God's. Chronicles 29:11–12 (NLT) says, "Yours, O Lord, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O Lord, and this is your kingdom. We adore you as the one who is over all things. Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength."

I have been guilty of believing that the money that I earn each week is "my" money, but it's not. All that we own, all that we have, and all that we earn is God's. I, like most people, drift over into arrogance thinking I earned it, I did it, or even that I did it all on my own, so it's mine. Several years ago, we took a financial class that struck a chord with my wife and me. All that we have is God's. And we are being allowed to be stewards of what we have of His. I constantly ask myself, "Am I being a good steward? Is what we are doing with our resources being used for His glory?"

Many years ago, a friend of mine who is in the nonprofit world working with the homeless suggested it to me. She said it's best not to give cash. She said the best thing to do was to bring them to her and let her give them the support they truly need. But my wife and I still felt obligated to do something when we see the homeless or those standing on the corners holding signs needing help. We give out restaurant gift cards. This way, we [sic] they can use the cards to get a meal.

I have been asked many times about when I first started planning for retirement. When asked this question, I always refer to my first corporate boss, Bill Robertson. In 1989, when I went to work for Bill, the first day on the job, Bill sat me down and said, "You must plan for retirement." Bill told me I could not get up from the conference room table until I was putting 10 percent of my income into my 401(k). My response was, "Bill, I'm newly married, just moved to Idaho, and I want to buy a house! I can't afford it!" Bill's response was that I couldn't afford not to. So that I could leave the room, I succumbed to peer pressure and agreed to the 10 percent. Today, I am sixty years old and just recently retired on my own terms. I am grateful to Bill's generosity of wisdom upon a naive twenty-eight-year-old. This world needs a lot more Bill Robertson's. It is

never too late or too early to plan for retirement. No matter the amount, no matter the age. You must plan for the future.

We want to give from the heart in a way that's exciting, not a chore. By far, the best investment we've made is setting up a separate checking account for our giving. We call it our special account. Then, when we get our paycheck, we have chosen an amount that either auto withdraws or we transfer. We look forward to using that money to meet a need that God brings, since it's already separated and set aside from our regular spending. This technique has allowed us to give one hundred dollars at a time, then five hundred dollars at a time, and now even a car.

When I was growing up, I lived with my grandmother. We didn't have a lot of money because she was retired and lived on a fixed income. She was a churchgoer, but I was not. I think I must have visited a Sunday school class at a Baptist church around the corner from my house because for some reason, a men's class in that church decided to take me under their wing. One day in the tenth grade, I was called into the counselor's office. I thought I was in trouble but didn't know what I had done. The counselor told me that a group of men at this church had decided to anonymously give me some money for lunch and spending money. They continued to do this every month. I am not sure why they did it. I didn't even go to their church. My senior year, the counselor called me into the office and handed me a big envelope of cash to buy my senior ring. What a blessing. I think I know who some of the men were. But they never made it public. It is one of my most cherished memories.

Generosity comes in many forms but almost always comes from a caring, kind, and selfless heart. The effect in the blessed recipient is almost always humble gratitude. Generous giving is delivered by offering one's thoughtful and generous unconditional time, talent, or treasure for the benefit of someone else. In most cases, it is "the thought that counts." Nothing is expected from the receiving party. But that thought is carefully crafted and put into words or action to lift someone's spirit and help them feel loved and cared for. I was blessed to receive this type of generosity more than ten years ago when I found out my beloved father had suddenly and unexpectedly died of a heart attack. Sweet cousins showed up within minutes to hold us, help us think and get organized, and to strengthen us as we circled up and prayed for God's strength, comfort, and relief of pain in the midst of our deep sorrow and pain. The man who led me to Christ and disciplined me called and let me cry and babble as I processed my confusion and my emotions. He listened. He lent his biblical wisdom and spiritual maturity. He was so generous with his talent and time, and it was so appreciated. Close friends attended the graveside service. They didn't know my father. They were there for me and my family. Giving their time and presence was so generous! We finally returned home after several days of being gone and a long day of saying goodbye to my dear father. Our sweet neighbors brought us our favorite local pizza.

We were emotionally and physically exhausted. I have never eaten pizza that tasted so good. Their extremely thoughtful gift, their generous sharing of their treasure, comforted us and helped us take a step toward returning to “normal” and begin the long journey of healing. So, whether in the form of prayer, a phone call, attending a graveside service, or buying pizza, generosity is a beautiful-hearted person showing up, encouraging, and strengthening someone, and letting them know they are loved.

One of the couples in our small group at church had a tragedy in their family. The husband unexpectedly died. He was in pretty good health but had a heart attack. As you can imagine, we were all devastated and wanted to help but didn’t know what to do. Some of their other friends began to wonder what to do for them as well. The newly widowed wife made a comment that she didn’t think she was ready to go back to their house and wasn’t sure what to do with all the family coming in from out of town. That’s when somebody had the idea that we should rent an Airbnb for the family for the week. The family liked the idea, so we started a GoFundMe page with the purpose of providing food and shelter for this family. It became a rallying place for them and a place for people to drop off meals and give them some space to grieve. We are very thankful to have been able to help this family in this very practical way. We were all very encouraged.

In 1983, my wife and I gave five hundred dollars to a marketing executive friend of ours so that he and his wife could take a mission trip. They were afraid to go, so we gave them the five hundred dollars and told them to trust God for the rest. Thirty-five years later, he is the head of a gospel mission organization throughout Asia! God has really worked in his life, and we got to be part of it through giving!

Appendix: Discipleship on Biblical Stewardship and Personal Finance (The Generous Steward)

**Download a copy of this at www.freedom5one.com/resources*

What is Stewardship?

Psalms 24:1–2 says, “The earth is the Lord’s, and all it contains, the world, and those who live in it. For He has founded it upon the seas and established it upon the rivers.”

They say a great definition of worship is tied up in the idea that God is great, and worship is just acting accordingly. We acknowledge His greatness. Stewardship is similar. The scripture says God owns all things and that stewardship is just acknowledging that and simply living like God owns it all. What would change in your finances if you thought of yourself as the manager of what God has given you to manage, and He is the owner of all that you “own”?

We would like for you to consider becoming a generous steward. That requires a few things

1. To be God-centered in your finances,
2. To be well-managed in your finances, and
3. To be generous to give of your finances to advance God’s kingdom.

Let’s think through these:

- 1) Are you God-centered in your finances?

To what would you point to prove this in your life? Think of specific proofs if there are any.

- 2) Are you well-managed in your finances?

- Do you have a *working budget*? See Proverbs 21:5.
- Are you reaching your *giving* goals? See 2 Corinthians 9:6–7.
- Are you *saving* for the future? See Proverbs 21:20.
- Are you *managing debt* well? See Proverbs 22:7.
- Are you protecting your family with *insurances*? See Proverbs 27:12.
- Are you protecting your family with an *estate plan*? See Proverbs 13:22.
- Do you have *integrity in your financial dealings*? See Proverbs 28:6.

- 3) Are you generous toward God’s kingdom?

The average believer is giving 1–3 percent of his or her income. And this is a huge issue in the church with our responsibility to fulfill the Great Commission. What is your goal in generosity? How has it changed over the last few years? Look up each of these scripture references and write down what each one speaks to you about generosity.

- Psalms 24:1–2

- Genesis 12:1–3
- 1 Chronicles 29:10–13
- Proverbs 3:9–10
- Numbers 18:25–32
- Proverbs 11:25
- Malachi 3:6–10
- John 3:16
- Matthew 6:19–21
- Matthew 25:14–30
- Mark 12:41–44
- Luke 6:38
- Luke 11:42
- 2 Corinthians 9:6–8
- Ephesians 1:7–8
- Philippians 1:3–5; 4:15–19
- 1 Timothy 6:17–19

Where should we invest kingdom Funds?

In the New Testament, there are at least seven key areas believers are expected to give. A helpful acronym to remember is W.E.L.C.O.M.E.

- Widows and orphans—James 1:27
- Elderly parents—1 Timothy 5:3–16 (focus on verse 8), Mark 7:9–13
- Local church—Acts 4:36–37, 1 Timothy 5:17–18, Acts 13:1–3, 1 Corinthians 16:1–4, Galatians 6:6–10, 1 Timothy 5:3–16
- Christians—Acts 2:43–47, 4:32–35, 6:1–6; 2 Corinthians 8, 2 Corinthians 9, James 2:14–17, 1 John 3:16–18
- The pOor—Matthew 6:2–4
- Missions—1 Corinthians 9, 3 John 5–8, Romans 15:22–24, Acts 15:3, Titus 3:13–14, 1 Corinthians 16:5–6
- Evangelism and Discipleship—Matthew 28:18–20, Acts 1:8, Matthew 5:13–16, Hebrews 13:2, Ephesians 2:10

We encourage each believer to pray about *how much* God would have him or her give, and then pray about *where* He wants him or her to give. At the end of the day, we should all look at our giving and ask ourselves the following questions:

- Am I being generous?

- How am I investing in each of the seven key areas listed above?
- Am I following the Lord's leading in generosity?
- Am I cheerful in my giving?
- How do I feel about giving?
- What is my goal for myself or my family?
- What's my next step?

Resource List

Here are some books and materials we think will be helpful for you. Most are available on Amazon. Others are available directly on www.freedom5one.com

Books

- *What the Bible Actually Says about Money*_by Scott Morton
- *The Total Money Makeover*_by Dave Ramsey
- *Your Money Counts* by Howard Dayton
- *The Treasure Principle* by Randy Alcorn
- *Retire Inspired* by Chris Hogan
- *How to Manage Yourself when there is no Money to Manage* by Tim Howington
- *Master Your Money* Ron Blue
- *Funding Your Ministry* by Scott Morton
- *The God Ask* by Steve Shadrach
- *Generosity* by Gordon MacDonald
- *Money, Possessions, and Eternity* by Randy Alcorn
- *Rich in Every Way: Everything God says about Money and Possessions* by Gene Getz
- *Plastic Donuts* by Jeff Anderson
- *7 Financial Ideas for Weathering a Crisis* by Tim Howington
- *Hidden Figures: Seven Numbers Women Must Know for Financial Success* by Linda Stubblefield

Bible Studies: Ask Your Coach

- A Fool and His Money: A Search for Money Wisdom in the Proverbs
- The King and His Money: a Search for Money Wisdom in the Gospels
- The Bride and Her Money: a Search for Money Wisdom for the Church
- Can God be Trusted in Our Old Age?
- 2350 verses about Money in the Bible by Compass Ministry
- Think about Such Things: Meditations on Philippians 4:8

Blogs

Another resource for financial education is our blog located www.freedom5oneblog.com . We would recommend you subscribe.

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- ¹ Mike Carlowicz, "Visualizing the Highs and Lows of Lake Mead," accessed May 2016, <https://earthobservatory.nasa.gov/images/88099/visualizing-the-highs-and-lows-of-lake-mead>.
- ² Smith, Emerson, and Snell, *Passing the Plate* (New York: Oxford University Press, 2008) p. 34.
- ³ Smith, Emerson, and Snell, *Passing the Plate*, p. 13.
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