

"This book will show you a better way
to approach giving: God's way."

—*Dave Ramsey*



CONTAGIOUS **GENEROSITY**

Creating a Culture of Giving in Your Church

CHRIS WILLARD & JIM SHEPPARD

Foreword by Robert Morris

We want to hear from you. Please send your comments about this book to us in care of zreview@zondervan.com. Thank you.

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Contagious Generosity

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FOLLOW ME

To learn to be content, you must recognize God as the owner of all your possessions. If you believe you own even a single possession, then the circumstances affecting that possession will be reflected in your attitude.

—*Howard Dayton*

Generous churches are led by generous pastors. Period. It's possible to be a generous pastor of an ungenerous church. But we have never seen a generous church that is not led by a generous pastor. This speaks to the level of influence leaders have on their communities. In many cases we encounter, there is a direct relationship between a church that is struggling to stay alive financially and that church's pastor who is struggling with money issues.

We understand that as a pastor, you didn't commit your life to professional ministry because you wanted to talk about money. You may even have been trained to believe that talking about subjects such as money, sex, and politics were off-limits and potentially offensive. So we understand if you are reluctant to teach or preach on this subject. In fact, we want to start out by letting you know two things: (1) it's okay to be uncomfortable talking about

money, and (2) it's not okay to let that discomfort become an excuse for failing to disciple your people in this area.

The truth is that leaders who lead generous churches don't just talk a good game. They have trained themselves in the principles of generosity, and they openly model a generous life. "Generosity is a value that is modeled at the top level," says one of Gateway Church's pastors, David Smith. "It's not just something we talk about; it is modeled on all levels—individuals, leaders, and as a church."

At Gateway Church in Southlake, Texas, another church that we have been privileged to work with over the years, this all starts with the senior pastor, Robert Morris. In his book *The Blessed Life: The Simple Secret of Achieving Guaranteed Financial Results* (Regal, 2004), Robert tells how his decision to model giving for his church began. As a young evangelist depending on freewill offerings to survive, Robert made a decision to give away his only offering check for the month. That same night, he was blessed to see God return it back to him tenfold! Robert goes on to share how during one eighteen-month period, he and his wife gave away nine vehicles they had received, only to have each one replaced by God. Robert also recounts how, on yet another occasion, he felt God telling him to give away both of his cars, his house, and all the money in his bank account. He writes, "I remember thinking to myself, 'Aha! I've got Him. This time I've outgiven the Lord!'" Then came God's response: a man called to tell Robert that he had purchased him an airplane and was going to pay for the hangar, fuel, insurance, maintenance, pilot, and any other traveling expenses. "As I stood there stammering and stunned, I heard the still, small voice of the Lord whisper in my spirit, 'Gotcha.'"

Not every pastor will be called by God to do what Robert did. And every pastor may not see the same types of blessings that Robert received, but we believe that a pastor's attitude about his own finances will have a direct effect on the community he

serves. Frequently, churches we've worked with have experienced exceptional growth in giving when the pastor has spoken freely about his attitudes toward money. In other words, the posture you take in this matter will set the expectation and the tone for others. Your orientation toward generosity will inspire others to follow suit, or it will distract them from using what they have for the advancement of the kingdom.

Pastors and Money

Sam Crabtree is the executive pastor of Bethlehem Baptist Church in Minneapolis, Minnesota. Sam shared with us that senior pastor John Piper has consistently been the example and the inspiration for generosity at their church: "For his twenty-seven years at our church, John has been robustly God-focused and nonmaterialistic. When he has to replace his car, he only buys a used one. His books have sold in the millions, but he gives all the royalties away. In fact, his contract with publishers directs the money to go straight to a foundation that distributes the money. He never sees the checks. John says that he is frankly afraid of money's power of seduction."

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

In line with the vision taught and preached by their senior pastor, the ministries of Bethlehem recognize the devastating impact of consumerism on spiritual vitality, and they teach a deep and balanced approach that emphasizes wise stewardship of God's gifts. God, they explain, is incredibly generous to us in every way, and we are to "imitate him as beloved children" in our

generosity. We have been given every spiritual blessing in Christ, but at the same time, financial prosperity isn't promised to us. It isn't a right that we are guaranteed in this life, nor is it something we can claim from God. On this side of heaven, we must learn to use every gift, resource, and opportunity to honor God and advance his kingdom. To do that effectively, we must recognize the impact of cultural encroachment—our lust for more and more things—and at every turn avoid being consumed by our sinful desires.

John's example of generosity extends to every area of his life, including his involvement in social justice and scores of compassion-focused ministries. He encourages people to give themselves first to Christ and then, as they are transformed by his Spirit, to give themselves wholeheartedly and unreservedly to help others. At Bethlehem, a culture of generosity is not the product of episodic events or building campaigns. Instead powerful teaching about the supremacy and glory of God continually evokes a response of love and loyalty to him, which is expressed in many ways, including generous giving.

For more than twenty years, John Piper has tried to instill a wartime mentality in his church members. He illustrates this by pointing to what life was like for many people during World War II. For those on the home front, many items were rationed, and people saved and donated what they had—things like rubber, metal, and nylon stockings—so that the soldiers on the front lines could have what they needed to fight effectively. Resources were deployed to those who were fighting and dying, and the rest of the population realized that they could contribute to this effort by saving and giving. In the same way, John believes, most people in churches today should try to cut back on their spending, “rationing their desires” so they have more to give to frontline, life-and-death ministries in their neighborhoods and around the world. Taking this idea one step further, Sam Crabtree has identified three categories of people in the war effort: those who go,

those who stay behind and provide for them, and those who are disobedient and neither go nor provide as the Lord has directed.

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

The example of John Piper and the culture of generous giving at Bethlehem Baptist Church serve as a reminder that church leaders can have a profound impact on the level of generosity in their congregations. Your people will know if you have a problem with money or if you are living generously. We've seen some pastors who refuse to talk openly about money because they are struggling with poor financial habits in their personal lives. We have seen this enough times to know this is a pervasive issue that, left unaddressed, will undermine the mission and the fruitfulness of a local church.

Again, we want to say that we understand if this is an area of struggle for you. Being a pastor is usually not a lucrative career, and no pastor we've ever worked with decided to go into ministry to become rich. While many pastors make a generous salary, many others are just trying to make ends meet. Yet while we understand the challenges pastors face, we want to emphasize that it's not acceptable to allow your struggles to inhibit your ability to lead your church financially. You cannot skip teaching and preaching on this subject. Many pastors convince themselves that they can cover up their financial lives and keep this area hidden from others. Some become quite good at it, thinking that no one would ever guess that they aren't being generous with their money. But more often than not, we find that members

will sense, at some level, when their pastor isn't fully committed to a life of biblical stewardship and kingdom generosity. Though they may not be aware of the full picture, they will tend to listen skeptically and unenthusiastically when the pastor talks about the subject of giving.

Don't Just Assume People Know

We find that people generally view church leaders somewhere between two perspectives. On the one side, some people are incredibly skeptical about pastors, their motives, and their lives. On the other side, there are some people who believe that a pastor's life is perfect. They expect their pastor to be free from worry, pain, and struggle. Regardless of where your congregation sees you on this spectrum, the people in the pew rarely have an entirely accurate picture of your life. They may have opportunities to see your family, your house, and your lifestyle, and, rightfully or wrongfully, they will assume certain things about you.

In our conversations with church leaders, we have learned that many of them feel that their weaknesses and struggles are unique to them. Often they are surprised to learn that nearly every pastor we talk to struggles with some of the very same issues and uncertainties. If you are a pastor or leader who struggles with financial integrity or generous giving, our intention is not to make you feel bad about yourself. It's unlikely that you would have picked up this book or read this far if you did not already have some desire to improve your personal money management and generosity leadership. We would simply suggest that the most significant step you can take right now is to confess to the Lord and perhaps your family where you are struggling, and let trusted colleagues and friends in your church family know that you haven't been leading them faithfully in this area. Though confession can be difficult and embarrassing, we have seen how God can use a pastor's candid acknowledgment of his struggle with financial man-

agement and transform it into a redemptive opportunity. What better way to testify that “we’re in this together” than to stand before your people and admit that your personal money habits don’t match the biblical precepts of stewardship?

Whether you choose to make such a confession privately or publicly, the immediate benefit is that acknowledging your struggle will free you from the burden of guilt and shame you’ve been carrying around. Your confession also will invite others, including many in your church family, to gather around you to affirm, support, and encourage you. We are convinced that what the Enemy wants to use to inhibit your impact, God will use for his glory. But this can happen only if you, as a leader, are self-aware enough to admit your shortcomings, and if you are bold enough to share your struggle with others.

Pastors Who Share

We have seen pastors who share with their people their own journey toward generosity see their congregations respond with a desire to follow suit. We recall in particular one pastor of a large suburban congregation. His income level was typical for a pastor, far from extravagant, and his children were just beginning to look at colleges—an additional expense. Yet he felt led by God to commit to giving away an additional 20 percent of his income for the next three years. Regardless of how much or how little money you make, 20 percent of your income is a significant amount! Taking into account that he was already giving away 12 percent of his income, this meant he was committing to give away 32 percent of his salary for three years. After hearing of his commitment, a wealthy individual made a decision to commit the largest single gift that church had ever received. When asked why, he said simply, “Pastor, I give because you give.”

If you ever have been through a capital campaign (or as some refer to it, a strategic giving opportunity), you know that

frequently the success or failure of the campaign comes down to the leadership phase, when the most committed members of the church make their commitment in front of the entire congregation, hoping to inspire the average person to move to a new level of generosity. As the leadership phase of a campaign builds, having a pastor share his own story of generosity can impact whether other leaders will follow. When a pastor talks freely about his personal struggle with money and invites others to join him on a journey toward generosity, we find that people aren't looking to stone him. Instead his story serves as an invitation to others to join him on the journey of becoming a generous person.

So if generosity is a struggle for you in your personal life, we invite you to consider using your position of influence to allow your own story of growing into a person of generosity to impact the habits of the people you lead. There are several reasons why we encourage pastors to take the lead in this area. First, there are certain things that only a pastor can say and do. Some people believe that only a pastor has the credibility to speak into their lives on such a sensitive subject. But the primary reason why pastors need to lead in this area is because Jesus led in this area, and the position of the pastor is representative of Christ's own leadership of the church. Because Jesus carefully and regularly revisited the conversation about the relationship between our faith and our money, pastors should do so as well.

We find that many pastors assume that their congregations already know what the Bible says about money, that people faithfully give the first 10 percent of their income to their church, and that members should be willing to give to the church and let the church decide how best to use the money. The reality we've discovered is that most people don't know what the Bible has to say about money, most don't have a concept of tithing or a habit of regular giving, and most members are frustrated by the idea of not having any input or say-so in how the funds of a church are used.

The assumption that church members know everything that the pastor thinks they should can cause confusion or lead to frustration. Wrong assumptions about where people are at in their journey toward generosity can end up eroding people's willingness to be generous and limit how open they are to following their pastor in this area. The truth is that pastors need to teach what the Bible has to say about financial resources *and* model that in their own lives and in the life of the church.

Partnering in Leadership

While we strongly encourage churches to hire a staff member dedicated to discipling and teaching on the subjects of stewardship and generosity, we do not mean to suggest that this position excuses the senior pastor from leading the church toward financial generosity. A senior pastor may be tempted to delegate these responsibilities to an associate, but these responsibilities are meant to complement the leadership of the senior pastor, not replace them. While a stewardship staff position can influence the congregation to give generously, only the pastor, as the church's "chief generosity officer," can effectively mobilize and inspire a broad base of support among the congregation. In our work with churches, some pastors have objected to this responsibility, reasoning that money is not a spiritual issue and arguing that it falls outside the jurisdiction of their work as a pastor. We couldn't disagree more! Not only is talking and teaching on money spiritual; it's a key responsibility of the pastor *as* the spiritual leader of his people. Humanly speaking, the pastor is the most prominent figure in any church. He is the primary spokesperson for the leadership of the church, and the one individual known by the broadest section of the membership. Since people give to those they know, like, and trust, a pastor has the most potential to develop generosity if he leverages his position and influence wisely.

Earlier in this chapter, we highlighted the story of Robert

Morris and Gateway Church. Robert and his stewardship pastor, Gunnar Johnson, do an excellent job of modeling the respective responsibilities of the senior pastor and the stewardship pastor. “Our senior pastor is a passionate guy about money management, giving, and generosity,” says Gunnar. “We have seven people in our department, and we respond to the wake he is creating. He talks about money everywhere he goes, preaching all over the country, and he keeps us busy. He sets the pace. I was hired to build the ministry to support his vision. But we have like-minded hearts. He is blazing the trail, and I help create the mechanisms. He gets them excited, and I show them how to do it.”

Now, you may not want or need a generosity team of seven in your church, but the key to a successful partnership between a senior pastor and a specialized staff member or team that champions stewardship is having clearly defined roles and responsibilities. We would suggest that some of the responsibilities should be shared among all the executive staff and frontline ministers of your church. Even better, a senior pastor should surround himself with a core group of committed givers who can help him navigate these waters successfully. Such a group should be part of a larger pastoral initiative to cultivate a culture of generosity within the church, rather than a onetime campaign to raise money.

Staff Giving

As a pastor, you should hold yourself, your staff, and your key leaders accountable for biblical stewardship and generosity. Many pastors choose to disregard this important work, but financial matters, whether of the staff or of a layperson, are always a pastoral issue. If staff members or leaders are contributing less, they will need care and counsel. If their giving has increased, someone needs to celebrate with them.

It is important that you seek to find a way of holding yourself accountable for becoming a more generous person. As we men-

tioned earlier, public confession can be a powerful catalyst as you move forward in your journey, but it is only the beginning. We also suggest that you find a group of trusted advisors who share your kingdom worldview and will challenge you to create more margin in your life in order to invest in the kingdom.

You may be inclined to take issue with our recommendation that you should hold your staff accountable for practicing generosity. We believe this is important, not simply as a matter of spiritual growth and accountability but also as a practical matter. In larger churches, it's common for the senior pastor to become insulated from the congregation and for frontline leaders to have more direct contact with members. If the senior pastor is practicing and promoting generosity but the staff and lay leaders are not supporting this vision, it's harder for the congregation to embrace it. Pastors need to hold their staff accountable for generosity if they want to communicate a consistent message to the congregation.

A staff member who is not financially generous may be struggling financially, struggling to accept the culture of the church, or a combination of both. Patience is needed to accommodate changes, but if time has passed and staff members aren't embracing the vision, you should not tolerate outright resistance. If a staff member refuses to be held accountable and resists the growth of a culture of generosity, then you as a pastor might need to see this as an opportunity to help that person find another church where they are better fit to serve. Though it can be difficult, a church can't afford to have a staff member on the fence, and a pastor who is all in won't tolerate anything less from the people who serve with him.

One of the churches we work with shared a story with us that illustrates the value of honest communication with your staff team. Their pastor noticed that a woman on his team, one of his key staff members, was not meeting the church's agreed-upon standard—that all staff should give at least 10 percent of their income to the church. Even though he was hesitant to confront this staff member, the pastor raised this issue privately and

graciously with her. Through tears, she described how her husband, who was not on the church staff team, did not want them to tithe to the church, and she admitted that she felt conflicted about what to do. She was eager to give generously, but she also wanted to be on the same page as her husband about their finances. With her permission, the pastor was able to initiate a conversation with her husband and helped him to better understand the reason for the church policy about staff giving. This step of honest communication led to the husband and wife deciding to significantly increase their giving to the church and taking meaningful steps together on their journey toward generous living.

In addition to the staff and pastoral associates, there is one additional group you'll want to keep accountable: the lay leadership and key volunteers of the church. Depending on your church structure, this may include advisory councils, administrative bodies, ministry leaders such as deacons or elders, and even small group leaders. All of these people represent the church to those with whom the pastor might never or only occasionally interact. Our suggestion is that no one should fill a leadership role without some level of commitment to financial generosity. If you aren't careful in holding your leaders accountable, it will inevitably cause distractions and compete with the direction God is leading the church.

At the same time, keep in mind that many of your volunteer leadership teams will tend to be filled with people who are already faithful givers. In some cases, these individuals were raised in a culture of generosity and have never experienced a time when they decided to become generous. They may find it difficult to understand that generosity is a journey and that everyone begins at a different place. As their pastor, you should encourage them to be patient with people who have not yet become committed to generosity and remind them that the goal is to move toward generosity from wherever one begins. Your church must learn to strike a balance here between the needs of your mature givers and the needs of those who are just getting started.

The Rich Young Ruler

The Gospels record the familiar encounter in which a rich young ruler came to Jesus, asking how he could secure eternal life. Jesus told him to sell everything, give the proceeds to the poor, and follow him. Because the rich young ruler failed to obey Jesus' instructions, he ended up walking away without the very thing he sought.

This passage is full of wisdom and can be applied in a variety of ways, but we'd like to offer one simple takeaway here: namely, that a pastor should invite his congregation to follow Jesus by taking defined steps toward a generous lifestyle. Jesus' command to the ruler is a call to each of us to leave behind our need to be in control and to follow our own plans for our money. The rich young ruler had his own ideas about how to achieve eternal life. He thought that he could obtain what he wanted within the safety of his personal wealth and his position of authority. But Jesus challenged the things this young man was trusting in, inviting him to leave all of that behind and simply follow.

Part of your responsibility as a leader is to model a lifestyle of financial generosity to your people. By doing this, you set the pace for spiritual growth and development in your staff, lay leadership, and larger congregation, who are invited to follow you as you seek to follow Christ. But you must also remember that generosity is never about what the church wants or what God wants from people. As Andy Stanley of North Point Church reminded us earlier, generosity is always about what God wants *for* people, not *from* them. God wants nothing less than for your congregation to join his mission in the world. You can trust that God has not only called you to guide your church to the place he is leading but also equipped you with the people and resources to get there—or at least to take the next step!

Key Ideas

- Generous churches are led by generous pastors.
- Congregations are not easily fooled; they can sense when their pastor struggles with money.
- Pastors must be transparent about their journey to generosity, knowing that people will respond gladly when they see that their pastor gives generously.
- As chief generosity officers, pastors have a responsibility to lead their church toward financial generosity and should never simply outsource that role to another staff member.
- Pastors should consider the view from the pew, because they risk forcing their perspective on the congregation, who might not yet understand giving and generosity.
- It's hard for people to ignore when a pastor says, "I'm all in."
- Pastors need to know what their staff is giving.
- Pastors have an immeasurable influence on their congregation.
- It is the job of leaders to assemble the resources needed to accomplish the mission.

Discussion Questions

1. How would you describe your personal journey of generosity?
2. When was the last time you told your congregation about your struggles or victories with money?
3. Do you monitor what your staff gives? Why or why not?
4. How do you ensure that your perspective on money is consistent with the challenges your members face every day?
5. How do you embrace your leadership role with respect to generosity? What new conviction can people hear in your voice when it comes to leading others in their personal habits and corporate responsibility?
6. In what ways do you take ownership of funding your church's ministry?