

GIVING OUR ALL

HOW PASTORS CAN
CULTIVATE AND
MODEL GENEROSITY

WHEN APPS REPLACE THE OFFERING PLATE **64**
FINANCIAL TRENDS FOR PASTORS TO WATCH **42**
HOW TEACHING TITHING CAN BACKFIRE **56**

TABLE OF CONTENTS

15

FROM THE EDITOR

16

SHOULD WE
KNOW WHAT OUR
CONGREGANTS GIVE?

Pastors respond.

COMPILED BY KELLI B. TRUJILLO

28

CHRIST, THE LORD
OF OUR TAXES

7 insights from church history
on stewarding money well.

JENNIFER WOODRUFF TAIT

36

PREACHING 'DAILY
BREAD' IN A CULTURE
OF EXCESS

Most of Jesus' listeners lived
hand to mouth. What if ours
have plenty?

JOY-ELIZABETH LAWRENCE

42

SHEPHERDING IN A
SHIFTING FINANCIAL
LANDSCAPE

The pandemic intensified exist-
ing challenges for churches—
and catalyzed new ones.

DAVID ROACH

56

BEYOND
TEN PERCENT

Teaching tithing needlessly
guilt-trips some and inhibits
generosity in others. The
New Testament offers us
another model.

CRAIG L. BLOMBERG

64

PASSING
THE PAYPAL

As technology offers ways
to automate giving, how can
we think creatively about
"the offering" and its role
in discipleship?

DANIEL DARLING

68

GROWING ANEW IN THE
PANDEMIC RUINS

Let's not just recover from
the COVID-19 crisis. Let's
take this opportunity to
reshape the church.

KYUBOEM LEE

22

CONFIDENTLY CULTIVATE GENEROSITY

Most of us hate talking about finances—but it's core to our congregants' formation.

JAY Y. KIM

50

SHE'S NOT YOUR FUNDRAISER

Why the story of the widow's mite is the worst (and best) passage for church capital campaigns.

TED OLSEN

74

THE GOSPEL TRUTH ABOUT PROSPERITY

In our response to distorted teachings, are we dismissing God's provision?

JARED C. WILSON



CT PASTORS SPECIAL ISSUE

Giving Our All

Copyright © 2021

Christianity Today

All rights reserved.

Published by Christianity Today

465 Gundersen Drive

Carol Stream, IL 60188

Printed in the U.S.A.

CHRISTIANITYTODAY.COM

Unless otherwise indicated, Scriptures taken from the Holy Bible, NEW INTERNATIONAL VERSION®, NIV® Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.

Scripture quotations marked (ESV) are from the ESV® Bible (The Holy Bible, English Standard Version®), copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

Scripture quotations marked (NRSV) are from the New Revised Standard Version Bible, copyright © 1989 the Division of Christian Education of the National Council of the Churches of Christ in the United States of America. Used by permission. All rights reserved.

COVER: Source Images: Getty

CT

EDITOR IN CHIEF: Dr. Timothy Dalrymple

PUBLISHER: Jacob Walsh

EXECUTIVE EDITOR: Ted Olsen

DESIGN DIRECTOR: Sarah Gordon

PROJECT EDITOR: Kelli B. Trujillo

COPY EDITOR: Alexandra Mellen

DESIGNER: Jared Boggess

MARKETING: Leanne Snavely

PRODUCTION: Cindy Cronk

ALL TO HIM WE OWE

WE FOLLOW THE ONE WHO GAVE IT ALL.

There's nothing quite like being on the receiving end of another's generosity. Like many churches, the small church plant I'm a part of faced numerous challenges during the initial pandemic shutdown and its aftermath. Chief among them: Our congregation was left "homeless." The community center where we'd been meeting before the shutdown was no longer a viable option for us, so we began searching for a place to gather for Sunday worship. The process was discouraging as each potential door closed: too expensive, wouldn't fit the facility's schedule, and so on.

But then we experienced generosity.

Another local church opened its doors to us. They offered us a large room in which to meet—and they offered it completely free of charge. I still find myself smiling in wonder and gratitude at this congregation's ongoing generosity. It speaks *volumes* about their vision and their values.

Pastors can cultivate a spirit of generosity in their congregations by teaching on giving "with confidence and conviction," writes Jay Y. Kim (p. 22). Though money is certainly "one of the most challenging and complex realities" for pastors to address, Kim says, "leaders must begin with a firm conviction that generosity is the path to freedom."

This CT Pastors issue explores generosity alongside other core issues tied to money and stewardship, including tithing (p. 56), giving apps (p. 64), the pandemic's impact on churches (p. 42 and p. 68), and how pastors can teach on and think deeply about God's provision (p. 36 and p. 74).

While some of the contemporary challenges pastors face may seem new, leaders throughout Christian history also grappled with "the vexed questions surrounding

money and the church," writes Jennifer Woodruff Tait, and their insights still resonate today (p. 28). One standout is this discipleship principle from John Wesley: "Gain all you can. Save all you can. Give all you can."

Give all you can. Scripture includes many examples of this sort of generosity, from the women who financially supported Jesus' ministry to Zacchaeus, who gave half of his possessions to the poor, to the Macedonian Christians, who despite "extreme poverty" showed "rich generosity" and gave "even beyond their ability" (2 Cor. 8:2–3). And, most importantly of course, is the example of our Savior, who epitomizes total and complete generosity—not only in his willing sacrifice on the cross (John 10:18) but also in the Incarnation itself (Phil. 2:6–8). Divine generosity is at the very heart of the gospel.

When Christ is Lord of our lives, we learn daily to surrender our wealth and possessions to him for his purposes. As we follow the way of Jesus, may generosity be an ever more evident fruit of discipleship in our lives and in our churches. Because there's nothing quite like being on the receiving end of the ultimate act of generosity.



Kelli

KELLI B. TRUJILLO, *Editor*



UNDER DISCUSSION

SHOULD WE KNOW WHAT OUR CONGREGANTS GIVE?

PASTORS RESPOND.

One National Association of Evangelicals survey found that 70 percent of evangelical leaders believe pastors should know who gives to their church. Further, 76 percent of those who affirm such knowledge also think pastors should know *how much* those people give.

Yet the pastoral concerns tied to this question—from the spiritual formation of congregants to the grave temptations such knowledge can bring—make this a crucial matter for pastors to navigate carefully. We asked a variety of pastors this difficult question. They all emphasized that every church situation is unique and that there is no single “right” answer. But here’s how fellow leaders from across the country approach this issue in their own church contexts.

COMPILED BY
KELLI B. TRUJILLO

YES, TO DEEPEN COMMUNITY AND SERVICE TO GOD

On the surface, the question of pastors and financial giving sounds like a topic that could lead to division during a time when we desperately need to work toward *unity*. The past year and a half—with the global pandemic and loss of life, income, careers, relationships, as well as racial upheaval—has stretched the family of God thin. Every community is different in what it is experiencing, but as a diverse church, we've felt all of it.

As an executive pastor, I'm interested in this question: Why is it important to give and serve as part of a church *community*? This is the focus our leaders have regarding how we engage and encourage congregants to understand the biblical principle of giving as a part of service. We do not treat people differently based on our knowledge of what they give. Knowing simply helps us understand where each person is spiritually as it pertains to giving and directs us in how to pray and teach on this topic. Our desire as pastors is that people understand the importance of giving as an act of service unto the Lord.

—
Kevin P. Lett, executive pastor of Hope in the Hills in Beverly Hills, California

IT'S PART OF PASTORAL CARE

When I started at my church two years ago, I was asked if I wanted to know what people gave. In my faith tradition, this decision is up to the church and the pastor. Each congregation is different, but in our case, I decided *yes*.

Knowing what people give has not changed my opinion of them. I don't use this knowledge to shame people or give people power, but to *care* for them. For example, knowing when there has been a significant change in giving opens the door to ask more pointed questions in pastoral care about work or a change in finances. When I know someone hasn't been giving but is passionate about the work of the church, I've been able to talk to them about what it means to participate in the greater work of the church by giving.

—
Emily Clark, senior pastor of Faith United Church of God in Grand Rapids, Michigan

IT SHOWS COMMITMENT AND OWNERSHIP

Often, it's not so much a question of *should* the pastor know, but rather *will* a pastor know. In large churches, you may have the luxury of not knowing because the church structure includes an administration team and finance team. In smaller churches, though, lead pastors tend to be the utilitarian infielder—a jack- or jill-of-all-trades. Ideally, a pastor would not know what people give; that allows a pastor to minister freely without expectation or frustration. But in smaller churches, this knowledge often comes with the job.

One benefit of this is being encouraged by others' generosity and commitment to God's mission through the local church. Do lay leaders feel a sense of ownership? If they do, you will see it in their checkbooks. If a pastor were to see how much a church member gives, it would give the pastor insight into a member's sense of ownership and how they value the church community.

—
Mary Chung March, pastor and president of Covenant Asian Pastors Association

YOU CAN PASTOR WELL IN EITHER SCENARIO

I used to know the weekly giving (who gave and how much), but I don't anymore. I don't believe either scenario affected the way I serve the church. Whatever posture a pastor takes—which is totally subjective and often dependent on circumstances—he should do so not with an eye toward convincing others to do the same, but for the comfort and encouragement of his own soul. Whichever stance frees you to serve the flock in the grace and mercy of Christ, go for it.

—
Anthony Carter, lead pastor of East Point Church in East Point, Georgia

I'D RATHER NOT KNOW

For the most part, I don't need or want to know what individual people give to the church. I decided years ago we would not count church attendance (except for once each year at the request of our denomination), because my self-esteem would probably rise and fall with it. Similarly, I don't see what individuals give, because my esteem of them might rise and fall with that number—and yet I could never know all they've come from economically or what any amount indicates.

The exception to this principle is that we ask any of our leaders—our staff, our clergy, our board—to be “givers of record”: to give some amount in each calendar year. And if we were hoping to start a capital campaign, I would want to meet first with our top 25 givers to see if they are supportive. But generally, I don't need to know the specific amount anyone gives.

—
Kevin Miller, rector of Church of the Savior in Wheaton, Illinois

AVOID THE TEMPTATION OF FAVORITISM

Pastors should be aware of the resources coming in, as the apostles were in Acts 4:32–37. Otherwise, how else can they budget? But it is not wise for pastors to know *specifically* how much individuals give. That can breed temptations to favoritism (James 2:1–4). Instead, other Christian leaders, whether deacons or elders, should have a pulse of what people give. A twofold purpose of this is that (1) they can know whether a congregant is giving, and (2) they can know whether people are tithing appropriately to their income. In both cases, a lack of giving can indicate other issues at play (e.g., financial hardship, immaturity, greed). From there, these leaders can inform pastors, and, in turn, pastors can come alongside the congregant to minister to them accordingly.

—
Aaron Reyes, lead pastor of Hope Community Church in Austin, Texas

NO, TO MINISTER FREELY

Twenty years ago, while planting Mosaic, I faced a choice: to know or not to know who in the church gives and how much. After consideration, I chose the latter, and to this day I do not regret it. People in our church know that such information is not guiding my time or interactions with them, nor is it shaping my opinion of them, one way or another. This frees me of any temptation to use such information for my own ends or in any manipulative way.

Of course, at least two responsible leaders need to know such information to ensure financial accountability and to send year-end tax statements. In our case, the executive team requests only general data, current trends, and analysis from these leaders to assist in decision making. Ultimately, the answer to the question is not biblically mandated: The choice is yours, as are the outcomes and consequences of your decision.

—
Mark DeYmaz, founding pastor and directional leader of Mosaic Church in Little Rock, Arkansas



CONFIDENTLY CULT

BY
JAYY. KIM

PRIVATE GENEROSITY

MOST OF US HATE
TALKING ABOUT
FINANCES—BUT
IT'S CORE TO OUR
CONGREGANTS'
FORMATION.

Money stands right alongside political strife and racial tension as one of the most challenging and complex realities I address from the pulpit as a local church pastor. This is true for many if not most church leaders. We often experience an intrinsic anxiety when it comes to the intersection of formation into Christlikeness and people's finances.

We find it difficult or uncomfortable to ask people to give to the church for a number of reasons: fear of failure or rejection; fear of being *that* pastor or *that* church that's always talking about money (particularly to those who are newer to our communities); and sometimes just simple, naive idealism, believing that money isn't an issue for our people or our church.

This evasion mirrors the culture at large, where people would rather talk about religion, politics, and even death than money, and over 40 percent of married Americans don't know their spouse's income—even though financial discord is one of the top predictors of divorce.

Pastors and church leaders long to help people become more like Christ, but we often limit that longing to the outer peripheries of money. The problem is that the Bible seems to care a great deal about that very intersection of formation and finances.

Consider these passages: "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" (Matt. 6:24). "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" (1 Tim. 6:10). "Keep your lives free from the love of money and be content with what you have" (Heb. 13:5).

Despite our anxieties, there is a way for pastors and church leaders to preach and teach about finances—especially giving—with confidence and conviction. More importantly, such work is not optional, especially in a culture like ours where money and wealth loom large as golden calves worshiped by the masses.

HOW WE'RE HARDWIRED

Nineteenth-century economist John Stuart Mill once famously posited that human beings are "creatures that long to obtain the greatest amount of necessities, conveniences, and luxuries, with the smallest quantity of labor and physical self-denial." In essence, Mill believed that people inherently desire maximum benefit for minimal sacrifice.

But John Stuart Mill was wrong. There is more to the story. A theology of *imago Dei* tells us that human beings are made in the image of our abundantly generous God. We bear

the image of a God who "give[s] good gifts" to us, who is the source of "every good and perfect gift," who "did not spare his own Son, but gave him up for us all" (Matt. 7:11; James 1:17; Rom. 8:32). Made in his image, human beings are in fact hardwired to be generous.

This is not to say that generosity always comes naturally or easily to us! Sin creates chasms between the image we are to bear—God's—and the images we are most tempted to bear—the world or the flesh, in the words of the apostle Paul (Eph. 2:1–3).

When my daughter was very young, we tried to teach her generosity in small and simple ways. Any time there was food on the table that we knew she loved, we'd ask her to share. Almost always, she'd immediately shove as much food as possible into her tiny little mouth, fearful of the thought that she might have to give away even a small bit of something she cherished. Rather than reprimanding her, we learned quickly that the best way to spark generosity in her was to reshape her imagination in order to help her see that there is a deeper joy and surprising freedom in *giving* rather than *grabbing*.

As pastors, we have a similar task: cultivating and calling forth generosity from our people. We do so fully aware of the common human temptation to love and serve money, but also in full confidence that God created each of us with generosity in mind.

GENEROSITY AS LIBERATION

In order to confidently cultivate generosity in the communities we serve, pastors and church leaders must begin with a firm conviction that generosity is the path to freedom. Sadly, much of our pastoral reluctance to talk about money derives from a reverse understanding of basic human design. For a variety of reasons, we've come to believe that asking people to give is a way of saddling them with added burdens or, even worse, guilt.

When our requests for giving are done poorly, out of desperation, we do run the risk of guilt-tripping people into giving, which is both unbiblical and toxic. But when pastors and church leaders do the work of excavating the

true *gift* that generosity offers, we can speak to our people with resolved confidence that the thing which truly enslaves people isn't generosity but greed.

We read in Ecclesiastes 5:10 that “whoever loves money never has enough; whoever loves wealth is never satisfied with their income.” Secular science supports this reality.

The late writer Mark Fisher termed the phrase *depressive hedonia*, which he describes as “an inability to do anything else except pursue pleasure. There is a sense that ‘something is missing’—but no appreciation that this mysterious, missing enjoyment can only be accessed beyond the pleasure principle.” A love of money and the act of hoarding as much of it for ourselves as possible shackles us to this futile pursuit.

On the other hand, research is showing that when people give generously, parts of the midbrain are activated—the same parts associated with processing rewards and thus releasing dopamine, the “happy” chemical. Humans are, indeed, wired for generosity.

In the first century, Ephesus was a wealthy city and an epicenter for trade and commerce at the time. Paul instructed Timothy, who lived there, to

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Tim. 6:17–19)

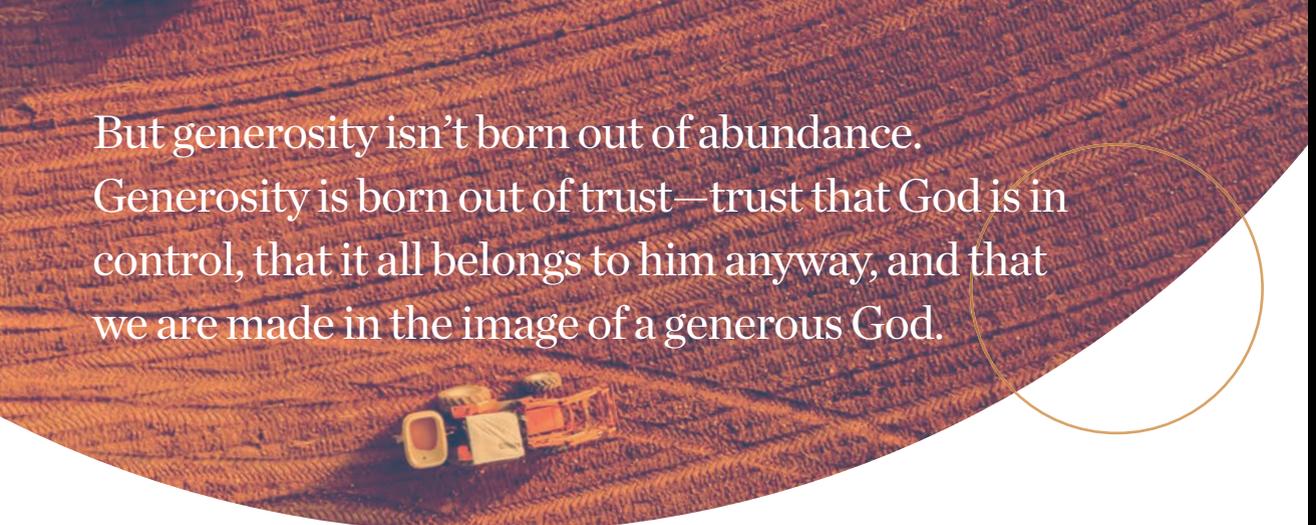
For all those with the ability and means to give, whether little or much, generosity is the way to “take hold of the life that is truly life.” In opening our hands to give, we open our hands to receive. We relinquish greed and scarcity and in return receive freedom and life. Generosity is liberation.

DON'T ASK. TELL.

One of the primary reasons why pastors and church leaders cringe at the thought of preaching and teaching on finances is because we mistakenly believe such talk essentially boils down to *asking for money*. But if and when we arrive at a settled confidence and conviction that generosity is actually liberation, our approach shifts completely. We need not ask for anything. Instead, we invite. Specifically, we invite people into freedom. If we truly believe that “godliness with contentment is great gain,” (1 Tim. 6:6), then we are offering people an opportunity to *gain*, rather than merely pleading with them to *give*.

To do this pastorally and responsibly, we can stop *asking* and begin *telling*. To be more specific, we must become *storytellers*. In most churches on most Sundays, the call to give is neatly packaged into a rote announcement about taking the offering and ways to give online. Such an ask is not inspiring or motivating. It's technical and mechanical. It can often feel like a filler in the worship service. In contrast, the most effective invitations to give that I've seen, both

When pastors and church leaders do the work of excavating the true *gift* that generosity offers, we can speak to our people with resolved confidence that the thing which truly enslaves people isn't generosity but greed.



But generosity isn't born out of abundance. Generosity is born out of trust—trust that God is in control, that it all belongs to him anyway, and that we are made in the image of a generous God.

at our church and other churches, are always embedded in a compelling story.

Asking people to give in order to pay salaries and keep the lights on will rarely move them to action. Even a quick verbal acknowledgement of some of the ministries in the church doesn't quite do it. Storytellers hone the skill of revealing a significant *problem*, offering an effective *solution*, and celebrating the *resolution*, with vivid detail and specificity.

What are the specific problems we long to see undone, in our church and in our community? What are the specific solutions we believe God is asking our church to offer the world? What does it look like when God moves through us and brings resolution? This is a vision-based approach to storytelling that can guide us as we invite congregants to give generously.

Angelica is a teenager at our church who attends a public high school across the street. Daily she is faced with the challenge of difficult questions about faith from friends. Because of the impact our kids and youth ministries have had on her, she's been able to meet this challenge and serve missionally on her campus.

Tom is an older man at our church. Recently, he and his family were faced with a difficult personal situation. He was listening to a sermon one Sunday and the content of the teaching collided with the personal situation in such a divine way that he couldn't help but see that God was moving in his life and circumstance.

These two examples are the sorts of stories we tell often at our church, always seeking to directly connect financial generosity to work God is doing in and through our church and its ministries. And while there isn't a

one-size-fits-all approach to vision-based storytelling, the raw materials for it are strewn all across the landscape of each of our church communities. They're embedded in the big, small, and in-between stories of life change, transformation, healing, and hope in the people we serve. What we need is to live with eyes and ears open, watching and listening for the stories in our midst, and a readiness to share them with our people.

SHEER GIFT

Most people believe that as wealth increases, generosity will follow suit. This is what Mark Batterson at National Community Church calls "the myth of when/then": *When I have a little more to give, then I'll give more.*

But generosity isn't born out of abundance. Generosity is born out of trust—trust that God is in control, that it all belongs to him anyway, and that we are made in the image of a generous God. This is true of our own personal giving—and it is true of the generosity we seek to cultivate in our congregations. Brennan Manning once wrote,

While there is much we may have earned—our degree, our salary, our home and garden . . . a good night's sleep—all this is possible only because we have been given so much: life itself, eyes to see and hands to touch, a mind to shape ideas, and a heart to beat with love. . . . This and so much more is sheer gift.

In an age of affluence, decadence, and indulgence, the pastoral responsibility to first embody generosity and then compellingly invite people to the same is of utmost importance. It is a matter of formation and freedom. **CT**

JAY Y. KIM serves as lead pastor of teaching at WestGate Church. He's the author of *Analogue Church* and the forthcoming *Analogue Christian*, and lives in the Silicon Valley with his family.