

GENEROSITY

A GUIDE
FOR
CHRIST FOLLOWERS

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GENEROSITY

IN EVERYTHING I DID, I SHOWED YOU THAT BY THIS
KIND OF HARD WORK WE MUST HELP THE WEAK,
REMEMBERING THE WORDS THE LORD JESUS HIMSELF SAID:

“IT IS MORE BLESSED TO GIVE THAN TO RECEIVE.”

ACTS 20:35 (NIV)

My prayer for our church is that we would all experience the truth of the words:

“IT IS MORE BLESSED TO GIVE THAN TO RECEIVE.”

Most of us have heard those words before. They are not new to us. In fact, at one level, most of us believe them; at a deeper level, most of us really struggle with putting them into practice. At least I know that I do. With those words, Jesus was reminding His followers to be people of generosity. I am thankful for the authors and subject matter experts cited throughout this piece for their helpful thoughts and content.

Pastor Chris

A handwritten signature in black ink, appearing to be the initials 'Ch' in a cursive style.

WHAT IS GENEROSITY?

The derivation of the modern English word may surprise us. “Generosity” derives from the Latin word *generosus*, which means “of noble birth.” That Latin word was passed down to English through the Old French word *generous*, later *genereux* (“noble, magnanimous”). Most recorded English uses of the word “generous” up to and during the 16th century reflect an aristocratic sense of being of noble birth. To describe someone as being generous was literally a way of saying that they belonged to nobility. During the 18th century, the meaning of “generosity” continued to evolve in directions that we are more familiar with today. The word began to denote the concepts of open-handedness and liberality in giving money and possessions to others. Over the centuries in the English-speaking world, the word “generosity” developed from describing people of an elite class to an admirable quality that could be practiced by anyone with a noble character.¹

Today generosity is considered *the virtue of giving good things to others freely and abundantly*. To be generous means that one is liberal with one’s “stuff” (time, talent and treasures) and freely offers those things to others. Generous people don’t keep count or track things; they just give freely and abundantly. When they give they are thrilled to do so. You get the sense that nothing could make them happier. They are overflowing with a feeling of joy and thankfulness because they have learned what Jesus taught.

A young woman in our church once explained that feeling to me. She is a divorced mother with three small children and works as a waitress in Madison. She decided on her own to give all of her tip money away to help others. She told me with tears in her eyes that at first she didn’t know if she could do it. But she noticed that the more she gave away, the more tips she started to receive. She was so filled with joy that she just had to come tell me. She was experiencing what Jesus said, “It is more blessed to give than to receive.”

¹Smith, C. & Davidson, H. (2014). *The Paradox of Generosity*, 3.

GENEROSITY IS ABOUT OUR HEARTS

Generosity is often associated with money, but it's not primarily about that. It is largely about our hearts. This is why people with no money at all can be generous and people who have more money than they know what to do with can be the most ungenerous people you can imagine. In fact, study after study shows that as the level of one's income goes up, the level of generosity tends to go down.²

Those studies wouldn't surprise Jesus. He said, "For where your treasure is, there your heart will be also" (Matthew 6:21).^{*} We tend to put it the other way around. We tend to say, "Where my heart is, that's where I'll put my treasure." But Jesus didn't say that. He said the opposite. Essentially He was saying that our hearts will follow our treasure. This is easy to illustrate. Let's say that you don't care about sports at all. But one day at work, someone tells you that everyone in the office is putting in one dollar to play the March Madness college basketball challenge. You decide to play and fill in all the brackets (you have no idea how to choose which team will win). You also put one dollar in the pot. All of a sudden you start watching the basketball games and you begin to care about whether "your" teams are winning or losing. Before the challenge you could not have cared less. But now you care. Your heart just followed your treasure.

If our bank statements were put on a billboard for everyone to see, or put on Facebook for all our friends to observe, would we be thrilled or embarrassed? Everyone could see where our hearts really are.

²Smith, C. & Davidson, H. (2014), *The Paradox of Generosity*, 3.

^{*}All biblical citations are from the New International Version (NIV) 2011

GENEROSITY IS PARADOXICAL

Those who give, receive back in turn. “It is **more blessed** to give than to receive.” By giving things away we are blessed. By spending ourselves for others’ well-being, we enhance our own standing. By giving ourselves away, we ourselves move toward flourishing. This is a paradox. The generosity paradox can also be stated in a negative way. By grasping onto what we currently have, we lose out on a blessing that we might have gained. By always protecting ourselves against future uncertainties and misfortunes, we are affected in ways that make us more anxious about uncertainties and misfortunes. It is no coincidence that the word “miser” is etymologically related to the word “miserable.”³

It is hard for the rest of us to believe that some of the most miserable people in the world are the super-rich. In an ambitious study by Boston College, researchers prompted the very rich – people with fortunes in excess of \$25 million – to speak candidly about their lives. The result was a surprising litany of anxieties: their sense of isolation, their worries about work and love, and most of all, their fears for their children.

Surprisingly, they worry about money. Most of them still do not consider themselves financially secure; for that, they say, they would require on average one-quarter more wealth than they currently possess. One researcher said, “Sometimes I think that the only people in this country who worry more about money than the poor are the very wealthy. They worry about losing it, they worry about how it’s invested, and they worry about the effect it’s going to have. And as the zeroes increase, the dilemmas get bigger.”⁴

Paul warned his friend Timothy who was a pastor in Ephesus, “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” (1 Timothy 6:9-10).

³Smith, C. & Davidson, H. (2014), *The Paradox of Generosity*, 1.

⁴Wood, G. (February 24, 2011). *The Secret Fears of the Super Rich*. *The Atlantic*.

Paul says that people who want to get rich fall into a trap. Social scientists agree. Sonja Lyubomirsky, professor of psychology at the University of California, Riverside says, "If you have a rise in income, it gives you a boost, but then your aspirations rise too. Maybe you buy a bigger home in a new neighborhood, and so your neighbors are richer, and you start wanting even more. You've stepped on the *hedonic treadmill*. Trying to prevent that or slow it down is really a challenge."⁵

⁵Blackman, A. (November 10, 2014). Can Money Buy Happiness; Here's What Science Says. *The Wall Street Journal*.

GENEROSITY IS A LIFESTYLE

Paul said to Timothy, “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” (1 Timothy 6:17-18).

Generosity is not about a one-time offering, or some big gift that one decides to give for the poor. Generosity is about a way of living. It’s about putting our hope in God and being “rich in good deeds” and “generous and willing to share” all the time.

In short, generosity must be *practiced*. Single, random, irregular acts of generosity may be good to perform and may be beneficial for everyone involved but they don’t trigger the deeper movement of our heart unless they become a regular part of our lives. Generosity changes people through processes of formation, not isolated behaviors. Generosity is a practice. It is a discipline.

In the *Science of Generosity Survey*, which was completed by nearly 2000 Americans in 2010, researchers asked a host of carefully designed questions about different practices of generosity. They found that some behaviors that are truly generous – giving blood on occasion, being an organ donor, or writing wills that facilitate estate giving and so on – are not clearly associated with greater happiness and purposeful living. These acts of generosity are often not regular, or practiced recurrently; rather, they are done only once or twice and then forgotten. That is not often enough to generate the paradox of generosity.⁶

⁶Smith, C. & Davidson, H. (2014). *The Paradox of Generosity*. 96.

GENEROSITY IS AN EFFECT OF THE GOSPEL

When Paul wanted to encourage the Corinthians to give a generous offering for the poor in Jerusalem, he did not put pressure on them or assert his authority over them. He didn't put a guilt trip on them. He didn't tell them stories about how all the people in Jerusalem were suffering. He didn't remind the wealthy about how much better they had it than those who were suffering in Jerusalem.

Instead he reminded them of the gospel. He wrote: "You know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, so that you through His poverty might become rich" (2 Corinthians 8:9).

Essentially he was telling them to think about His costly grace, until the gospel changed them into generous people. Paul was telling them and us that we need the gospel to teach us. Unfortunately this is not simple. Most of us are not motivated by the gospel to give. Most of us are more motivated by appeals that make us feel good about ourselves. We might call them moralistic appeals. A moralistic appeal goes like this: there are lots of hurting people in the world; you have resources, you should give those resources to help meet the needs of people. Or, Blackhawk Church has lots of needs; you have money, you should give to Blackhawk to help meet those needs.

The root of those moralistic appeals is that if you give to help meet the needs of the poor, you can feel good about yourself because you have helped others. If you change your behavior – give to the church or to a social justice issue – you should feel good about yourself.

People who are taught to act morally so that they might feel better about themselves are subtly putting themselves above God. They are not loving God and putting Him first; they are putting themselves first. Giving is motivated and reinforced by how people will feel about themselves. People are doing "good" not for God's sake but for their own sake. Their behavior is being changed by the power of their own self-interest.⁷

⁷See Keller, T. (2012) *Center Church*. 70f. for more on the difference between moralistic behavior change and gospel-centered behavior change.

GENEROSITY IS AN EFFECT OF THE GOSPEL...continued

Stirring up self-interest does not reflect well on the gospel but it does raise a lot of money. Unfortunately this is all too common in churches today. Maybe even sometimes at Blackhawk. But the Bible's solution to stinginess is a reorientation to the gospel and the generosity of Christ, who poured out His wealth for us (2 Corinthians 8:9).

The Macedonians and Corinthians got it. The early church got it. The church grew and slowly transformed a very pagan empire into places where there were pockets of peace and caring. As the decades went by, more people had their lives transformed by the gospel and acts of generosity became more numerous. Eventually some extremely wealthy Roman citizens became fully devoted followers of Christ.

Many of the early church fathers were people of prominence and wealth. Among them were Justin Martyr, Tertullian, Ambrose of Milan, Jerome, Basil the Great, Gregory of Tours, Athanasius, Gregory of Nyssa, John Chrysostom and Augustine. These men were either born into wealthy families, highly educated or of high social standing. Basil of Caesarea (329-379 A.D.) organized relief for the victims of famine, establishing a leper hospital and providing food for the poor. These early leaders modeled what was already embraced by the entire church - an outreach of charity and care for the poor and disenfranchised. The net effect was revolutionary. Because Christian charities were beneficial to all, including pagans, imperial authority in society was weakened. The people of Rome became dependent on Christian charity. The State could not keep up with the Church.⁸

⁸See Brown, P. (2013) *Through the Eye of the Needle: Wealth, the Fall of Rome, and the Making of Christianity in the West, 350-550 AD.* for many examples.

One emperor who was fed up with all of these generous Christians was Julian the Apostate (331-363 A.D.). He wrote:

These impious Galileans not only feed their own poor, but ours also; welcoming them into their agape, they attract them, as children are attracted, with cakes...Whilst the pagan priests neglect the poor, the hated Galileans devote themselves to works of charity, and by a display of false compassion have established and given effect to their pernicious errors. See their love-feasts, and their tables spread for the indigent. Such practice is common among them, and causes contempt for our gods.⁹

The key to becoming a generous person is to not merely think more about the poverty around us but to think deeply about the gospel. When we think deeply about the gospel it changes us. We start to become generous people.

⁹Cited by Hunter, J. D. (2010) *To Change the World: The Irony, Tragedy, and Possibility of Christianity in the Late Modern World*. 56.

GENEROSITY IS A PRACTICE

Christ followers who are generous have re-ordered their lives. They have gone through a process of thinking differently about their stuff (time, talents and treasures). This didn't happen overnight and it didn't happen without some serious prayer and reflection, and if we are married we probably also had some hard conversations. But whatever you say about generous Christ followers, you have to admit that they don't think like the rest of the world. They are different. How did they get that way?

By the power of the Holy Spirit they have put into practice some basic principles that sound strange to the rest of the world.

1. Generous people believe that everything really belongs to God

"The earth is the Lord's and everything in it, the world and all who live in it" (Psalm 24:1).

It is easy to think that all of the stuff that we have is really our stuff. That's the way the world thinks. The people of Israel made this same mistake when they brought their offerings and sacrifices to God. They thought that they were being generous, but the Lord pushed back on their mistaken notions when He said, "I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the fields are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it" (Psalm 50:9-12). They thought that they were helping God out by giving Him some of their stuff. Oops! That is the way that the world thinks.

Generous people see themselves as care takers or stewards of God's stuff. Generous people also know that an accumulation of wealth can often deceive us into believing that all of the stuff that we have accumulated is really a result of our hard work, and therefore, it really all belongs to us. We earned it. It is ours. God warned Israel about the feeling of pride that prosperity can bring.

Deuteronomy 8:10-18

¹⁰When you have eaten and are satisfied, praise the LORD your God for the good land He has given you. ¹¹Be careful that you do not forget the LORD your God, failing to observe His commands, His laws and His decrees that I am giving you this day. ¹²Otherwise, when you eat and are satisfied, when you build fine houses and settle down, ¹³and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, ¹⁴then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. ¹⁵He led you through the vast and dreadful wilderness, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. ¹⁶He gave you manna to eat in the wilderness, something your ancestors had never known, to humble and test you so that in the end it might go well with you. ¹⁷You may say to yourself, "My power and the strength of my hands have produced this wealth for me." ¹⁸But remember the LORD your God, for it is He who gives you the ability to produce wealth, and so confirms his covenant, which He swore to your ancestors, as it is today.

2. Generous people are content with God's current provision for their lives

Contentment and generosity are two sides of the same coin. Generous people are content with whatever financial straits that they are in. Therefore they give liberally whether they have a lot or have very little. They give because they are content. Paul refers to contentment when he writes:

1 Timothy 6:6-8

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that.

Philippians 4:12-13

¹²I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. ¹³I can do all this through Him who gives me strength.

GENEROSITY IS A PRACTICE...continued

Consumer debt ultimately comes from a lack of contentment in our lives. One pastor put it like this: “Debt comes from wanting more than God’s current provision for our life and arranging other ways to get it. God’s provision may include some ups and downs over the course of our lifetime. Job changes, the economic climate, decisions we make and decisions made by others, and sometimes just good or bad timing will all affect our provision levels. You will only know true financial peace when you learn to live joyfully beneath God’s provision in every season of your life.”¹⁰

I constantly meet sincere, devoted Christ followers who love God but spend more than what God has chosen to provide. They end up getting “upside down” financially and their lives become miserable. They accrue large amounts of debt and experience the shame and pressure that accompanies it. It is like a huge weight that they carry around with them all the time. They wind up feeling defeated and overwhelmed.

It all begins with a lack of contentment. Maybe we just graduated from school and began our career. We watch the friends in our field move into new homes and buy new or newer cars. We look at our apartment and the clunker that has too many miles on it and suddenly we’re not content. After all, there is nothing like that new car smell. Instead of living simply and tackling our debt – being content and patient with our current provision level – we make decisions that lead us into a kind of slavery. Essentially we are telling God, “‘You messed up my provision level. You got it wrong. I need more money now. So I’m going to use debt to arrange a level of provision beyond what you are providing through my income.’ Through excessive spending, maxed-out credit cards, outrageous car loans, staggering mortgages or home equity loans, and the like, debt deceives us into enjoying – temporarily – a false level of provision. It might feel good for a moment, but debt puts us in bondage to a lender. And eventually, when it all comes crashing down, and you are suffocating under the weight of bills you cannot pay, you find yourself overwhelmed and with a deep sense of shame.”¹¹

¹⁰Hybels, B. (2014) *Simplify: Ten Practices to Unclutter Your Soul*. 66. The language in this section is borrowed freely from this book.

¹¹Hybels, B. (2014) *Simplify: Ten Practices to Unclutter Your Soul*. 66-67.

Some of us read something like this and say, "I'm in too deep. I can't get out." That voice is not from God. It is a lie and it is not true. You can get out. It won't be easy and it will take a lot of work but you can do it. You can become debt-free in less time than you imagine. At Blackhawk we offer a class that helps people find freedom from the slavery of debt. Blackhawkers regularly cut up their credit cards and pay off debt by the tens of thousands of dollars.

Sometimes I'm asked if people who are upside down with debt should start a giving plan. Every situation is unique but I usually say that there are seasons to our economic life. There are financial responsibilities to our families, friends, and in some cases, creditors. In any stage of life, good planning is necessary to increase our giving over time without neglecting our legal and personal financial obligations. The goal is to reverse the downward spiral into debt and set up a plan that brings you out of slavery and into freedom. Setting up a giving plan can be a part of your overall plan no matter how deep you are in debt. By giving to God you are telling God, "I know that your current provision plan for my life is sufficient. Thank you." You are no longer trying to arrange another way around God's plan. Nothing can free us from the grip money has on our lives quite like giving it away. Again, this makes no sense to the rest of the world.

3. **Generous people have a giving plan**

When Christ followers talk about a giving plan, they normally end up talking about tithing. After 30 years of ministry, I've found that no matter how much I teach about giving from the Bible, people end up calling what they give a tithe. I've come to see this as a word in "church world" that is entrenched in our culture. But when we use the word we're not using it the way that it is used in the Bible.

The apostle Paul never used the word in any of his letters. When he was encouraging Christ followers to be generous, he used different terms. He told the Corinthians:

1 Corinthians 16:1-2

¹Now about the collection for the Lord's people: Do what I told the Galatian churches to do.
²On the first day of every week, each one of you should set aside **a sum of money in keeping with your income**, saving it up, so that when I come no collections will have to be made.

2 Corinthians 9:7

⁷Each of you should **give what you have decided in your heart to give**, not reluctantly or under compulsion, for God loves a cheerful giver.

Paul tells the Corinthians to think about the proportion of their income they are giving away ("*a sum of money in keeping with your income*"). He didn't call it a tithe. He was talking about a regular giving pattern ("*On the first day of every week*"). Studies - and common sense - reveal that people who plan their giving to the church and give it every month or at other regular intervals end up being far more generous than those who give only when in church, or give episodically, impulsively, or even just at the end of the year.

Paul didn't call this offering a tithe because he was a Jewish Rabbi by training and he knew what a tithe was. Tithing was an obligation in ancient Israel. Similar to taxes today, it was not an option.

Tithe means tenth. It was practiced before the Law was given to Israel. Giving a tenth to the support of a deity was common place in the ancient near east. The tithe that was given in the Old Testament was given to support the priests and the Levites and to assist the poor. Leviticus 27:30-33, Numbers 18:8-32 and Deuteronomy 14:22-29 contain the most complete description of Israel's tithing laws.

Since the economy of Israel was based on agriculture, herding and crops (including not only grain, but wine and olive oil as well), these were turned over to the temple and redistributed. In Deuteronomy 14:22-29, a tithe of one's produce and flocks was to be eaten at the central sanctuary, or, if that was too difficult, exchanged for currency, which could be used to purchase food and drink for a huge annual celebration. As for the unlikelihood that one's family could consume 10 percent of a year's produce or its equivalent at one feast, it was probably meant for sharing with the stranger and sojourner, as well as the widow, the orphan and other servants.

Pro-rated annually, these tithes added up to 23 percent of one's income. Of course 10 percent of that went to one big annual celebration. In addition to the tithe, a different type of tax appears in Exodus 30:13. Moses commands the Israelites to contribute half a shekel to be used for the service of the tabernacle after they have crossed the Jordan and occupy the land.¹²

In church world today, some people look at the tithe like it is the ceiling. But in reality, to Israel it was more like a floor. It was a good place to start from. Tithing was built into the foundation of Israel's way of life and they were commanded to pay it like we would pay a tax.

Today we live under a vastly different system. There is no national temple and I'm not a priest in the sense of the sacrificial system. We live in a much different world.

¹²Walton, J. & Hill, E. (2004). *Old Testament Today*. 270.

GENEROSITY IS A PRACTICE...continued

But we have a lot to learn from the people of Israel when it comes to generosity. They believed that God was entitled to be recognized by their regular gifts and offerings. They also believed that they were stewards of all that God had given to them. Their tithes and offerings reminded them of that. They also believed that their offerings should happen as a regular rhythm of their everyday lives.

The frequent mandate of a tithe in the Old Testament could indicate that 10 percent is an appropriate level of giving to express gratitude to God for what He has done for us. If 10 percent was considered by God as an expression of gratitude, then why should we view it any differently today? Therefore we might want to consider 10 percent as a “benchmark” just as we consider 15 percent as a “benchmark” in tipping. It is considered the ultimate rudeness or the consummate insult to leave no tip at all. So it is to God if we return no portion to Him.

Somehow my wife and I learned this early in our lives as Christ followers. When Sunshine (you can call her Becky) started her first job out of college she made \$13,000 per year (pretty good money in 1978). Every month she wrote a check for \$139 and gave it to the small church that she attended. She didn't really think much of it. It was part of the regular rhythm of her life.¹³ Our income has changed over the years but we still do pretty much the same thing. It seems automatic to us. This doesn't necessarily mean that we are generous; but it does mean that we have a plan.

If giving 10 percent of your current income just seems to freak you out, I would suggest that you sit down and make up a plan. First pray. Ask God what would be an appropriate “sum of money that is in keeping with your income” (1 Corinthians 16:1-2). Develop the habit of regularly giving that away (“on the first day of every week”). Give it away freely and with joy (“God loves a cheerful giver,” 2 Corinthians 9:7). Then over time put together a plan

¹³Sadly she learned when she left that little church that her giving was exceptional and that as a young person right out of college she was one of the more significant givers in the church.

where you can increase this gradually so that you might get to and beyond the 10 percent benchmark. This giving would be: *Planned, Percentage and Progressive*. If you do that you'll find that your attitude about money will gradually change.

Here's a free tip that will make being faithful with your giving a little simpler. Set up your giving electronically, if at all possible. Utilizing technology in this way helps you get in the rhythm of regular giving. You can prayerfully make a decision that reflects your desire to be generous and then put that decision to rest by scheduling it to happen whether or not you're "in the mood." This minimizes any temptation to tell yourself, "I'll just pay these bills first and give whatever is left over to God." Once you've made the decision to give, set up automatic payments. This removes margin for those hit-or-miss impulses and helps you remain faithful in your giving.¹⁴

4. Generous people plan for the future

Proverbs 6:6-8

⁶Go to the ant, you sluggard;
consider its ways and be wise!

⁷It has no commander,
no overseer or ruler,

⁸yet it stores its provisions in summer
and gathers its food at harvest.

Almost all of us go through "winter seasons" with our finances at some point. Generous people are also wise people and they take a lesson from the ant. They know that there will be a wintertime of unforeseen expenses. Stuff breaks down – the roof needs replacing, the car needs new brakes and the fridge finally stops working. Then your child breaks a bone or you start making trips to see your parents because their health starts to fail. Murphy's Law

¹⁴Hybels, B. (2014) *Simplify: Ten Practices to Unclutter Your Soul*. 73.

GENEROSITY IS A PRACTICE...continued

says, “Anything that can go wrong will.” We’re not being glass half empty people when we expect the winter to come; we’re just being wise.¹⁵

Because we want to be a generous church, our financial approach at Blackhawk is to plan for the current, upcoming and future years through the budget process. That process includes an annual assessment of whether or not we have an appropriate reserve for emergencies, equipment failures, unexpected repairs and so on. I don’t know why we call it “unexpected” repairs – we actually expect that things will break and wear out. For example, even though the parking structure at our Brader Way facility was built in 2006-2007, the upper deck was in need of some major repairs in the summer of 2014. Not a problem. I didn’t need to come to the church and beg people to give more money because we had to make a significant investment in the parking structure. In fact, I never even mentioned it. People might have had to drive around some orange cones for a while but that was about it. We just called some contractors, went with the best overall bid and got the work done. Simple. We never skipped a beat. We planned for the expense in the budget process and had an adequate reserve in case any additional repairs were found when work began. If we would have touched the reserve, we would have replenished it. We adopted the wisdom of the ant.

We can all become more generous if we adopt the wisdom of the ant by setting aside money from each paycheck. Choose a percentage that you feel will adequately meet your need, and put it into a savings account. That way, no matter what “unexpected” bills come our way, we will be prepared.

Here is some more advice. We’ve found that adopting a simple 10-10-80 principle can prepare most people for whatever winter might come. Set aside the first 10 percent of your earnings for God’s kingdom initiatives, save the next 10 percent for emergencies and the future, and live on the 80 percent that remains. If everyone did this, they would find an ability to be generous and a lot of the worries of this life would simply disappear.¹⁶

¹⁵Hybels, B. (2014) *Simplify: Ten Practices to Unclutter Your Soul*. 74.

¹⁶Hybels, B. (2014) *Simplify: Ten Practices to Unclutter Your Soul*. 75-76.

Sunshine and I also set aside a certain percentage of money for the unplanned giving opportunities that might come our way. There are tons of needs all around us. We've learned that when we establish our budget for the year, we don't know about all of the possible giving opportunities that might come our way over the course of the next 12 months.

Inevitably, we learn about some kind of opportunity that we'd like to support over and beyond giving to Blackhawk, global missionaries and other good organizations that we support. We've found that setting aside a regular amount of money for those "unplanned" needs helps us to participate freely in what God might bring our way. This is our "planned/unplanned" giving.

GENEROSITY TOWARDS BLACKHAWK CHURCH

Why should a Christ follower be generous toward Blackhawk Church?

First, I want to express my agreement with the following disclaimer: “As a pastor, I frequently fight the stereotype that what pastors really care about is getting people to give more money. We’ve all seen or heard of money-grubbing preachers whose sole focus seems to be lining their own pockets.”¹⁷

I actually attended a church like that when I was growing up in Indianapolis but I was too young to know what was going on. My dad (a lifelong member of the Teamsters Union) was the chairman of the board of trustees of our little church. He discovered what he later referred to as some “funny business” with the money that was being given to our church. Specifically the pastor was being less than scrupulous when it came to the offering. For someone who worked in a factory his whole life and counted every penny that he spent, he was furious that the minister was being dishonest with the offering. No one went to jail but it soured my father’s attitude towards that church and pastors in general. Let’s just say that when I told him later in life that I was going into the ministry he wasn’t thrilled. He generally thought of pastors as being overeducated crooks.

There are crooks in every profession. We all know that. But when we hear about a medical doctor who is less than honest, we don’t dismiss all the other hardworking medical doctors who are not.

I can’t speak for the motives of the pastor of my childhood church, but I can speak for myself and countless other Christ-following pastors who are compelled to address the issue of generosity because we can’t ignore the countless passages about money in the Bible. Judging by the sheer number of verses in the Bible about money, it’s obvious that a right attitude about our finances is of great importance to God. Directly or indirectly, Jesus spoke about both money and wealth a lot. As a preacher and as a Christ follower I take seriously

¹⁷Hybels, B. (2014) *Simplify: Ten Practices to Unclutter Your Soul*. 56.

my responsibility to help other Christ followers understand what the Bible teaches about money and wealth.

Today I'm unapologetic when it comes to talking about giving money to Blackhawk Church. I know that the money fuels our mission of making more and better Christ followers. And I know that if my dad were alive and snooping around inside the workings of our church he wouldn't sniff out any "funny business." We take lots of steps to ensure that the money that is given at Blackhawk is handled in a scrupulously honest way. But I'm getting ahead of myself.

Let's get back to the original question.

Why should you be generous towards Blackhawk Church?

All people who attend Blackhawk regularly should give to it and not in a token way

In smaller congregations, nearly all regular attenders give financially to support their church. The larger the church, however, the smaller that percentage becomes. The reasons are understandable. A large church looks well furnished, and it is tempting to think, "They don't need my giving; I'll give to these other causes I am committed to." The problem is, however, that larger churches have larger costs and they need everyone's giving no less than smaller bodies. At Blackhawk, 20 percent of households who are regular attenders and members give nothing (zero) to the operating budget.

I want to be clear – I'm not talking here about visitors, inquirers or seekers who are coming to Blackhawk to explore the faith. I'm talking about people that regularly attend and are spiritually nourished here. The Bible and common sense indicate that if you attend Blackhawk regularly you should financially support it. At Blackhawk, only 30 percent of the households give 80 percent of the contributions.

If everyone who came to Blackhawk supported it financially through their planned giving, the difference would be significant, maybe even massive.

The local church is God's primary plan for reaching the world¹⁸

Some people who are spiritually nourished at Blackhawk don't give to Blackhawk because they are giving to other Christian organizations. Of course there is no shortage of opportunities for Christ followers to give to great organizations. Never have there been more charities and ministries spreading the gospel, feeding the hungry, digging wells and providing medical services.

Which organization should be on the top of our generosity list? When we go to the New Testament we don't get a lot of help answering that question. There is no place in the New Testament where someone says, "First give generously to the local church and then give to other Christian organizations." There is a simple reason why we don't see that. There were no other Christian organizations. Paul and the little missionary band that traveled with him were all about establishing various local churches. The churches that they established in turn were helping other churches that were providing for the material needs of their various communities (Romans 15:25-28). There were simply no other ministries that would supply that help.

Today we live in a completely different world where thousands of good God-honoring organizations exist around the globe. Sometimes people refer to these ministries as "para-church" ministries for they come alongside (*para*) the local church or partner with the local church to help the church function in a focused way to a particular group of people.

Because there are so many good para-church organizations today, some people look at giving to the local church as just one good option among many options. Still others look at a large church like Blackhawk and say, "I don't think they need my money as much as these other organizations do, I'll volunteer my time and talents at Blackhawk but I'll give my

¹⁸I'm thankful to Streater, A. (April 15, 2013). Why Give to the Local Church? *Leadership Journal*. for some of the wording in this section.

financial resources to the para-church ministries.” I believe that giving to the local church isn’t merely one good option among many; I believe that it should be our priority. Why?

The early leaders of the new Jesus movement went around establishing local churches; all of their ministry activity centered on the local church. Good para-church ministries recognize the importance of partnering with local churches. Their ministries serve to support and assist local churches, not replace them. Their idea of success is when their targeted demographic person (i.e. a college student, a homeless person, a mother in need) actually connects to a local church for ongoing support and teaching. The people that I know who serve full time in Christian para-church ministries all have one thing in common: they all belong to a local church somewhere.

When you don’t give to the local church, you put a burden on those who do. In reality there is a give and take nature to a local church just as there is with any organization. When you are fed spiritually on Sunday from the teaching, or helped through a family crisis by a pastor, or attend a group bible study, you’re benefiting from the church. And that is a good thing. You’re supposed to benefit from the church. But in reality those things don’t happen without financial costs attached to them. The building and land have to be purchased and maintained. The heating and the air-conditioning are not free. The pastors and other staff are paid. Cleaning supplies, chairs and utilities have to be purchased. There’s work to do and things to buy. If you are volunteering, that is great. Volunteering is important. But your volunteer labor doesn’t keep the heat on or feed the poor. If you are part of the family you should do your part to support the family.

Please give to para-church ministries. My wife and I have been giving to para-church ministries for as long as we have been giving. We don’t see it as an “either/or” proposition but as a “both/and.” But the priority in our giving has always been to the local church. We think that is where the Bible places the emphasis.

GENEROSITY TOWARDS BLACKHAWK CHURCH...continued

How do I give to Blackhawk Church?

- **Sunday services:** Every worship venue at each site has an offering box in the room. Simply place cash or checks in the offering box at any weekend service. Be sure to include your name and address on the check or envelope, so that donation credit may be provided for tax purposes.
- **Online giving:** Online giving allows for an automatic transaction of a specific dollar amount from a checking or savings account or a credit or debit card. You can set up online giving either as a one-time donation or a recurring gift. Online giving is easy, safe and secure.
- **Non-Cash gifts:** Many people find creative ways to make contributions through non-cash gifts. These gifts are usually in the form of appreciated investments including stocks, mutual funds, etc. They can also be in the form of life insurance, retirement assets, property, etc.
- **Estate planning:** Many people have also chosen to consider “legacy giving” to causes they have supported throughout their life. As you think through how to provide for your family through your estate, there may also be an opportunity to support the continued mission of Blackhawk Church.

Visit www.blackhawkchurch.org and click on “Give” to learn more.

How does Blackhawk Church ensure financial accountability?

2 Corinthians 8:20–21

²⁰We want to avoid any criticism of the way we administer this liberal gift. ²¹For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of man.

Once after one of our Christmas Eve services, a visitor shook my hand to thank me for speaking. As he did so, he placed a folded check in my hand. I immediately recoiled my hand and dropped the check like it was on fire. I felt sorry for the visitor. I didn't mean to embarrass him but I had to explain to him that I never handle money in any way or fashion (I was thinking about what my dad would say if I did). He picked up the check and I thanked him as I helped him find an offering box.

Blackhawk Church is committed to honoring God's provision by exercising wise and faithful stewardship, ethical business practices and full accountability to ensure that the financial integrity of Blackhawk Church is above reproach. We accomplish this through a system of internal controls and an integral budgeting and reporting process that is in line with accepted accounting principles.

- We have our own internal audit team made up of volunteers who watch over management and report directly to the governing board (elders).
- We have an annual audit that is performed by an independent certified public accounting firm.
- Copies of Blackhawk's most recent audited financial statements are available.
- If you ever see anything that looks like "funny business" please let us know. Our financial team will be happy to answer your questions. If you feel that you are not getting a good answer, let me know or talk to someone on our elder board.

GENEROSITY TOWARDS BLACKHAWK CHURCH...continued

How does Blackhawk use money that we receive?

Our mission is to build a loving community that follows Christ in order to reach a community that is lost without Him. Every penny that is given to Blackhawk Church goes to support that mission. Essentially we are trying to make more and better Christ followers in Madison, Dane County and throughout the world.

The dollars that are given are transformed into that mission in thousands of ways. The dollar that you give turns into:

- People – the staff and volunteer leaders at Blackhawk depend upon resources to fund the ministry programs. Those dollars also enable us to reach countless people who are yet to receive the good news of the gospel.
- Places – We are one church at three different locations. Each one of those locations provides countless opportunities for us to make more and better Christ followers.
- Praise – At the end of Paul’s appeal to the Corinthians for their generous gift he wrote:

2 Corinthians 9:12-15

¹²This 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. ¹³Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. ¹⁴And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. ¹⁵Thanks be to God for His indescribable gift!

Blackhawk Church literally exists because people have discovered the joy of giving. They have learned the truth of what Jesus taught. My prayer for you is that you would grow to experience this truth...

"IT IS MORE BLESSED TO GIVE THAN TO RECEIVE." ACTS 20:35

BLACKHAWK
CHURCH

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