

Foreword by
JOHN MAXWELL

DEVELOPING A
GIVING CHURCH



STAN TOLER & ELMER TOWNS

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GIVING CHURCH



BY
STAN TOLER AND
ELMER TOWNS



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O F K A N S A S C I T Y

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FOREWORD

This is a wonderful book by two of my best friends. Stan Toler began taking the stewardship journey with me at Faith Memorial Church, Lancaster, Ohio, where I began pastoring in 1973.

Because we had been friends in college, I asked Stan to join the pastoral staff. In the first stewardship series in 1973, Stan preached a tremendous message, "The Stewardship of Time." I still remember that outstanding message, because it focused on the congregation's total stewardship to God.

Elmer Towns is a mentor of mine who came to the Lancaster church in 1975 as the first speaker in my church growth conference. He did most of the speaking that year but encouraged me to be one of the main speakers in my conference. He told the pastors what God was doing in Faith Community Church.

The following year Towns came back and announced the Sunday morning text on Malachi 3:10, a well-known verse about tithing. "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the LORD Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.'"

I expected Towns to preach a sermon on money, but the sermon was on our stewardship to God. It was a sermon that developed one's faith. His emphasis that day was "Prove Me Now." He challenged the people to demonstrate their faith to God by the way they gave money to God. The sermon had a profound influence on my church.

I love the thrust of this book, that stewardship is not fundraising, nor is it a program developed to get more money from individuals. Stan Toler and Elmer Towns have developed the theme that stewardship is properly managing one's time, talent, and treasures for the glory of God.

I am thrilled that Stan and Elmer have joined forces together to produce this book, *Developing a Giving Church*. The strength of Stan's practical pastoral experience is seen in this book. Every church he has pastored has prospered financially. Elmer's strength is also seen here; he has researched the topics of stewardship to add an authoritarian credibility from the Word of God.

I pray that God will bless this book. May every pastor who has ever attended an INJOY conference read this book and build a strong, giving church. And to pastors who have never been to an INJOY conference, I encourage you to attend. I also recommend that you read this book to develop a strong program of stewardship.

My prayer is that every person in your church will properly manage his or her time, talent, and treasures for the glory of God.

Sincerely yours,

John C. Maxwell

Founder, INJOY

1

Developing a Giving Environment

*Then your barns will be filled to overflowing,
and your vats will brim over with new wine (Proverbs 3:10).*

“The most important aspect of tithing and stewardship is not the raising of money for the church, but the development of devoted Christians.”

—Fred M. Wood

A young preacher had just finished school and had taken his first pastorate in the hills of Kentucky. Wanting to be effective in his preaching ministry, he walked into the pulpit on his first Sunday and preached on the evils of smoking. When he finished his message, some of the church leaders met him at the platform. “We’re a little surprised that you would deal with the subject of smoking, because nearly half of the state of Kentucky raises tobacco. You might want to think twice about talking about tobacco from this platform.”

The preacher thanked them for enlightening him. The next Sunday he came back and preached against liquor and drinking. With great fervor he preached on the ills of whiskey. The same group was standing near the platform after he finished. They said, “We think we need to tell you that you ought to be careful about preaching against alcoholic beverages, especially since nearly a third of our county distills whiskey.”

“I didn’t know that,” the preacher replied. “Thank you for helping me.” He came back the next Sunday to preach a stirring sermon on gambling—in any shape or form, the lottery, racehorses,

and any other. The same group met him after the service. “We think we need to tell you that over half of our county raises thoroughbred racehorses, so you want to be really careful about talking about gambling from the pulpit.”

Being a quick learner, the next Sunday the young preacher preached against the evils of scuba diving in international waters.

Developing a giving environment has to do with learning—with developing new perspectives and new ideas based on the timeless truth of God’s Word.

The Stewardship Attitude

John C. Maxwell talks about taking “the stew out of stewardship.” Developing a giving church begins with the establishment of a biblical mind-set that takes the “stew” out of “stewardship.” As usual, God is not silent regarding the matters of the heart and the lifestyle of His children. Notice this parable of Jesus:

The kingdom of heaven is like a landowner who went out early in the morning to hire men to work in his vineyard. He agreed to pay them a denarius for the day and sent them into his vineyard.

About the third hour he went out and saw others standing in the marketplace doing nothing. He told them, “You also go and work in my vineyard, and I will pay you whatever is right.” So they went.

He went out again about the sixth hour and the ninth hour and did the same thing. About the eleventh hour he went out and found still others standing around. He asked them, “Why have you been standing here all day long doing nothing?”

“Because no one has hired us,” they answered.

He said to them, “You also go and work in my vineyard.”

When evening came, the owner of the vineyard said to his foreman, “Call the workers and pay them their wages, beginning with the last ones hired and going on to the first.”

The workers who were hired about the eleventh hour came and each received a denarius. So when those came who were hired first, they expected to receive more. But each one of them also received a denarius. When they received it, they began to grumble against the landowner. "These men who were hired last worked only one hour," they said, "and you have made them equal to us who have borne the burden of the work and the heat of the day."

But he answered one of them, "Friend, I am not being unfair to you. Didn't you agree to work for a denarius? Take your pay and go. I want to give the man who was hired last the same as I gave you. Don't I have the right to do what I want with my own money? Or are you envious because I am generous?"

So the last will be first, and the first will be last (*Matthew 20:1-16*).

In Jesus' parable about stewardship, God the Father is portrayed as the owner of all things, and in application, we are His managers. Stewards are managers of God's resources. Stewardship is not fund-raising. Stewardship is the management of time, talents, and resources for the glory of God.

Many churches emphasize stewardship to meet their budget needs. Actually the reverse is needed. The Church should teach its people stewardship so they can be financially healthy, and when people are financially healthy, according to God's principles, they will give (tithe). Then the Church will become healthy. In a local church, financially healthy families make for a financially healthy church.

People whose lives are relatively stable are more likely to donate to a church. Adults who experience relatively little change in their lives are considerably more likely to provide—and continue to provide—financial support to a church.

Many pastors tell of seven ways that giving provides benefits:

1. Giving makes us more like God.
2. Giving draws us closer to God.

3. Giving breaks the grip of materialism.
4. Giving strengthens our faith.
5. Giving is an investment for eternity.
6. Giving blesses us in return.
7. Giving makes us happy.

In the parable of the laborers and the vineyard, there are five factors to consider:

- The owner—God
- The workers—us
- The work—our calling (verse 4)
- The pay—rewards for faithfulness and productivity
- The problem—the attitude people have toward their money—the workers in the parable had the same problem as most people in the world: they wanted more. “They expected to receive more” (verse 10).

Wrong Attitudes About Money

Wrong attitudes contribute to money problems in the church. Families are financially unhealthy because of their attitude toward money, not because of their circumstances. If the members of your congregation have the right attitude toward money—making money, saving money, and using money—they will get ahead in business, have strong families, and prosper in every part of their lives. The solution to money problems is not getting more money.

Some people think that dropping ten percent of their income into the offering plate is like rubbing a rabbit’s foot—that God will do something magical in return. God is not a guaranteed lottery, where you buy a ticket and always win. When people pay their tithe to God, it is an evidence of a changed attitude, a renewed spirit. Tithers give to God out of gratitude, obedience, and worship.

Tithers give to God because of what He has given them. And in the process of giving a tithe, their changed attitude produces other changes in their lives that will prosper them spiritually and financially.

People have wrong attitudes about money for several reasons. *First, they compare themselves with the “standard.”* They feel “I deserve better.” While it isn’t wrong to desire better and to work for better, it is wrong to demand better because of a selfish attitude and belligerent spirit.

Second, people have the wrong attitude about money because they compare themselves to others. For example, in an office situation, when one worker compares himself or herself to another person, a wrong attitude of jealousy and bitterness is usually the result. A spouse may declare, “You do more work than anyone in this house. You deserve more.” That may be a supportive opinion, but it’s not necessarily the right one. In Jesus’ parable of the laborers, some of them complained, “You have made them equal to us who have borne the burden of the work and the heat of the day” (verse 12). They were complaining that they had worked all day and had endured the hot sun, but those who had joined in the last hour got the same thing. In fact, if the owner had not come to the market and chosen them, they would have received nothing.

A third attitude is wrong perceptions and expectations. In the parable, the laborers “expected to receive more” (verse 10). Their expectations exceeded their actions. They wanted more for less. Like many modern workers, they wanted the benefits without putting in the hours.

Right Attitudes About Stewardship

Jesus’ parable teaches us about right stewardship attitudes:

1. We were useless until we were found in the marketplace. Life is a marketplace of people waiting for the opportunity to do something. Every person has great potential waiting to be discovered. The laborers would have stayed in the marketplace all day if the owner had not come and given them a commission for service.

The owner’s call (like God’s call to us) was the beginning of their

self-worth and their productivity. The workers had nothing to do until the owner issued them a call.

2. The field belongs to the owner (God) and not to us.

The place where we work, whether in the church, in secular employment, or in any other place of ministry, is God's field. And He has sent us into the field. Jesus said, "I will build my church" (Matthew 16:18), and the possessive pronoun "my" indicates that the Church belongs to Him.

3. The fruit (results) we harvest belongs to the owner (God) and not to us. When we work for Jesus Christ, we must remember the fruit belongs to Jesus Christ. Too often we get possessive, and we think that the church (class, ministries, converts, and so on) belongs to us. He is the Lord of the harvest. It's not only His field but also His harvest. We are the workers. "Ask the Lord of the harvest, therefore, to send out workers into his harvest field" (Matthew 9:38).

4. We are among many that serve the owner (God).

The field is not exclusively ours. Many are working with us in the field. The apostle Paul describes us as a part of a body, and as a part of the body we must always work in harmony, never in competition.

5. The owner judges us by our faithfulness and not by our fruit (success). What does the owner want from us? He wants a full day's work. He wants us to do our best. In one sense, with so many people working in the field, someone will probably work more productively than we will. The owner knows that not every worker will produce the same, so He judges each worker by his or her faithfulness. If a person will do the best that can be done with the tools he or she has, within the time allotted, the owner is satisfied with that effort.

6. The worst thing we can do is to be nonproductive.

Workers were standing around the marketplace with nothing to do. When the owner of the field showed up, he asked the question "Why have you been standing here all day long doing nothing?"

(Matthew 20:6). God doesn't want His people to be idle while there is much to do in the field. Some think they can boycott God's work, sit down on the job, or even strike. But God would ask them, "Why have you been standing here all day long doing nothing?"

7. The owner (God) has total control over the field, the fruit, and the time of harvest. The owner has the right to make all the choices, because he is the owner. In the parable the owner asks, "Don't I have the right to do what I want with my own money?" (verse 15). Obviously, the answer is yes. In our lives God can do with us what He pleases. It is our responsibility to yield to Him. He will guide us. And He will direct us.

8. The owner's plans (God's plans) for us are good. "I am generous" (verse 15), the owner reminded the workers. God wants us to prosper. "'For I know the plans I have for you,' declares the Lord, 'plans to prosper you and not to harm you'" (Jeremiah 29:11). Sometimes we take the initiative out of God's hand because we do not trust Him. Our lack of faith in God's goodness causes us to mistrust His purpose. But His purpose is for us to prosper.

9. We must demonstrate our productivity by our faithfulness. It is not enough just to be put to work in the field. We must be faithful, and we must please the owner. It is not enough for someone to be called into ministry. He or she must go beyond that call and demonstrate that call in faithfulness, preparation, and service. In the parable it was noted, "'Go and work in my vineyard, and I will pay you whatever is right.' So they went" (Matthew 20:4).

God Is the Ultimate Source

Developing a giving environment also includes a basic understanding about God's place in the finances of the church. He is the ultimate source of all things. "God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work" (2 Corinthians 9:8).

Every person is accountable to God because He gave us everything we have. God has given us our health, our bodies, our minds, our families, our material resources, our vocations, and our ministries. Stewardship includes the wise management of each of those areas.

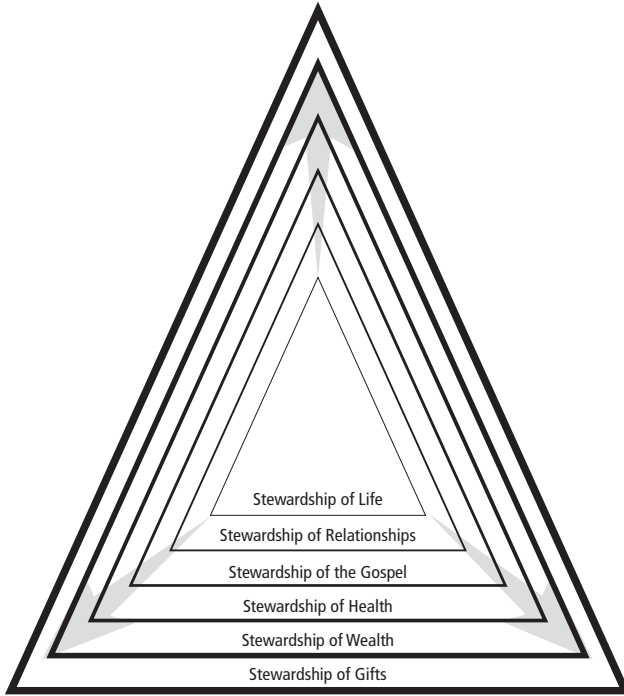
Stewardship is illustrated with a triangle. God is the head of our universe. When we begin to teach biblical stewardship—the stewardship of life—there are several areas on which we need to focus: stewardship of relationships, stewardship of the gospel, stewardship of health, stewardship of wealth, and stewardship of gifts.

Samuel Bradburn was an associate of John Wesley. On one occasion Bradburn was in desperate financial need. When Wesley heard of his circumstances, he sent him a letter, “Dear Sammy: Trust in the Lord, and do good; so shalt thou dwell in the land, and verily thou shalt be fed. Yours affectionately, John Wesley.” Wesley attached a five-pound note (then worth about ten dollars). Bradburn replied to his esteemed friend, “Rev. and Dear Sir: I have often been struck with the beauty of the passage of Scripture quoted in your letter, but I must confess that I never saw such a useful ‘expository note’ on it before.”

Our giving is a great “expository note”—an explanation to others of our dependence upon God and His mercies. He is the source not only of our material possessions but also of our very lives. The apostle reminds us of that in the great sermon at Athens, “The God who made the world and everything in it is the Lord of heaven and earth and does not live in temples built by hands. And he is not served by human hands, as if he needed anything, because he himself gives all men life and breath and everything else” (Acts 17:24-25).

Stewardship Is an Act of Worship

Creating a giving environment includes acknowledging that God is the owner of all things, and all that is done should bring glory to Him. Great Nazarene evangelist Bud Robinson used to say, “God owns the cattle on a thousand hills—and all the ‘taters’ in those



Source: Brian Kluth, Christian Stewardship Association. Adapted. Used by permission.

hills!” The act of giving is just another avenue for expressing love and gratitude to Him.

The stewardship-worship principle is seen in various Scripture settings as evidenced in the life of Jacob.

Jacob realized that all belongs to God, and he used his tithe as a means of worship.

When Jacob awoke from his sleep, he thought, “Surely the Lord is in this place, and I was not aware of it.” He was afraid and said, “How awesome is this place! This is none other than the house of God; this is the gate of heaven.”

Early the next morning Jacob took the stone he had placed under his head and set it up as a pillar and poured oil on top of it. He called that place Bethel, though the city used to be called Luz.

Then Jacob made a vow, saying, “If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father’s house,

then the LORD will be my God and this stone that I have set up as a pillar will be God’s house, and of all that you give me I will give you a tenth” (Genesis 28:16-22).

Andrew Murray once said,

The world asks, “What does a man own?”

Christ asks, “How does he use it?”

The world thinks more about the money getting;

Christ, about the money giving.

And when a man gives, the world still asks, “What does he give?”

Christ asks, “How does he give?”

Author Waldo J. Werning adds another dimension. He says that God has given us a “trust account” and that we need to acknowledge His deposits in that account by certain acts of stewardship “transfer”:

<i>Area</i>	<i>Trust Account</i>	<i>Transfer</i>
1. Spiritual	salvation, faith, baptism, Communion, the Word, love	confess, witness, edify
2. Physical	body, time, food, strength	eat moderately, exercise, keep fit
3. Material	home, transportation, possessions, income, estate	give God generous firstfruits, then prioritize spending on family and other areas
4. Abilities	knowledge, specific abilities, and spiritual gifts	Use in various ministries inside and outside the church
5. Relational	relatives, fellow Christians, Body of Christ	edify, fellowship, disciple, exhort, encourage ¹

Stewardship Supports the Local Church

Biblical stewardship is also God’s method for supporting the local church. Notice the apostle Paul’s advice to the Christians at Corinth:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. . . . As it is written: “He has scattered abroad his gifts

to the poor: his righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God (2 Corinthians 9:6-7, 9-12).

Stephen Olford tells the story of a circus performer who earned a living by displaying astonishing feats of physical strength. His show normally concluded with an impressive demonstration of his ability to squeeze an orange dry. Everyone watched as he extracted a final drop of juice from the crushed orange. The performer always asked if someone in the audience would like to try to squeeze another drop out of the rind that he had already squeezed dry.

One day, a rather frail audience member said, "I'll do it." The little guy stepped onto the stage and took the orange rind from the circus strongman. The spectators laughed as the man held up the shriveled piece of rind. The atmosphere was electric, and after a moment or two, to everyone's amazement, a drop of orange juice dropped to the floor as the man squeezed the rind. The audience cheered.

When the cheers subsided, the circus strongman asked the little man to explain how he had developed such amazing powers. "Nothing to it," the man replied with a grin. "I happen to be the treasurer of my church."

Many church treasurers are expected to have just that kind of power. They're expected to take care of all the money problems in the church. What church treasurer hasn't been concerned, when sitting down to distribute moneys for the monthly bills, that there seemed to be more *month* than *money*?

Imagine what a difference it might make if most of your

parishioners believed that God expects each of them to fund the church generously. Such funding of the church is exemplified in Early Church times:

Those who accepted his message were baptized, and about three thousand were added to their number that day.

They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer. Everyone was filled with awe, and many wonders and miraculous signs were done by the apostles. All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need (*Acts 2:41-45*).

The generosity of the Early Church is of particular interest. Those who had possessions, land, and durable goods sold them and put the proceeds into a common treasury. Expenditures were paid out of the treasury.

William M. Easum says the Church must shift from "thinking about raising money to developing disciples." He adds, "Our problem is spiritual, and until we approach it as a spiritual issue, we will get nowhere. God does not honor money raising. God honors servant discipleship. To deal with our financial problems, we must return to our first love of making disciples of Jesus Christ."

Money Is a Sensitive Subject

Two morning radio talk show hosts were discussing a famous athlete's signing bonus. The one noted that the athlete called himself a Christian and told the press that the "Lord had instructed him to sign the contract." The other DJ responded that the Lord probably told him to sign it so that ten percent would go to the church. His partner retorted, "You know, I've always been suspicious as to where that money really goes!"

The church is not a stranger to that suspicion. Money is a sensitive subject, and people have a tendency to be protective of their resources and to be quite defensive when questioned about them.

They may ask, “Where does that money go? And what right does the church have to concern itself with my money?” However, the Scripture says with inescapable clarity that the Lord is honored through our possessions, regardless of how vast or meager, “Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine” (Proverbs 3:9-10).

You’ve heard the expression “Money talks.” Often the “conversation” is disturbing. G. Stuart Briscoe in his book *Choices for a Lifetime*² tells about the responses of ordinary Americans to a question posed by researchers working on a book titled *The Day America Told the Truth*. The question? What would you do for ten million dollars? Twenty-five percent of those who responded said they would leave their families. The same number would leave their churches and/or religion, and twenty-three percent said they would be a prostitute for a week or more. Seven percent of those responding were willing to kill a stranger.

After the survey was taken, the researchers wondered if the ten-million-dollar tab had been too tempting; so they asked the same people what they would do for five million, for four million, or for three million dollars. The responses were the same. The good news is that at two million dollars, people began to have second thoughts.

Money Problems in the Church

The Church faces several significant challenges that affect its giving environment and often restrict its outreach to the community.

The first challenge is the need to attract younger givers. A large number of people born after 1946 do not understand the importance of giving to the local church.

Someone commented, “People no longer give to the church simply because it is the church. The church must prove it is worthy of donations through the mark it leaves on the world.”

Inquiring minds want to know . . .

- How is the church spending its dollars?
- Who is being impacted by their gifts?
- Will souls be reached for Christ?

In a day of demands for customer satisfaction and loads of options for the consumer, there should be integrity in all dealings. The focus must be on the proper management of church dollars.

Someone has aptly stated that the old wisdom about giving was “We don’t have to persuade people to support the church; that’s God’s job.” The new wisdom is “We must effectively convey to our people what we stand for, how we minister, and what difference it makes in people’s lives.”

Obviously, the church leadership must take a good look at its stewardship emphasis. But is there any new word about stewardship? Probably not. What needs to be done, however, is to recast the basics—return to consistent and faithful teaching of the Word of God in its emphasis on the stewardship of life and giving as the Lord has prospered.

The Church needs to hear again that stewardship is more than money. C. Neil Strait once said, “The church that feels its stewardship base is covered when it has raised money and completed its pledge campaign is neglectful and wanting in its teaching.”

Second, there is the challenge of accountability. The abuses by a storied few have made a tremendous impact upon the lives of many. Each new revelation, noted carefully by the media, makes the public question the money practices of the church. Because of that credibility crisis, there are three questions that must be answered by church leaders:

1. Is financial information available to the church members?

People in our churches need to have the assurance that everything is above board and open.

There should be no secrets, so one statement that needs to be made to a congregation constantly is “Our books are always open

for your perusal. If you need to see something, you can." However, it must be clarified that individual giving records are personal and private, so they are not available. Seldom will people ask to see the books, but they must have the opportunity, and they must have the assurance that the church is taking good care of their dollars.

Carl Bangs wrote, "There should be no secrecy at any level. Sensitive matters may be withheld from the general public on occasion, but they should not be hidden from those who are responsible for oversight and review."³

2. *Are moneys cared for properly?* Is there a proper counting system? Is there more than one counter? As you develop a giving environment, your people will want to be "in the know" about financial matters. They will want to know whether your church can be trusted with their finances. Bangs adds further, "In dealing with the Lord's money, it is as spiritual to attend to the auditor's report as it is to hear the report on evangelism and church growth."

In Jesus' parable of the talents, the owner gave talents to each of his servants. The servants were to use their talents while their master was gone on his journey. They didn't know when he would return. Matthew records, "After a long time the master of those servants returned and settled accounts with them" (Matthew 25:19). On a final day, all of the accounts will be "settled." Every believer will be subject to the divine audit where everything that is hidden will be revealed.

In the meantime, Christ calls His Church to careful consideration that every action, or transaction, is carried out to the glory of God and the edifying of the Church.

3. *Is restraint used when borrowing money for buildings and outreach endeavors?* The authors could cite several incidents that have occurred over the last twenty-five years in local churches that are almost criminal as they relate to church debt. Ponder Gilliland was so right when he said that if we worked on the principle of thirds, we would never get into trouble. Gilliland preached an ideal formula

of one-third for personnel, one-third for program or ministry, and one-third for property. While the ideal is not always achievable, that kind of balance will help keep churches from financial problems and will also bring a great deal of credibility.

Another stewardship challenge involves *pastoral changes*. For instance, in some denominations the pastor serves less than three years in a local church. It's almost as if the pastor's furnished vehicle ought to be a U-Haul. With short tenure, developing any type of continuity is very difficult, as far as stewardship goes, in the local congregation.

Some church leaders have suggested that a pastor doesn't even make a significant impact on a community in less than five years. Certainly, the pastor who has been established in an area over many years has greater credibility, and that pastor's church has greater credibility. People want to know what the leader expects of them and, in turn, whether the leader will be committed as well.

A church was having a problem meeting its budget. The pastor suggested to the board that a special fund be established to meet the crisis. During the discussion, the pastor recommended that the leaders set an example by being the first to contribute to the emergency budget fund.

As he made the suggestion, he looked straight into the eyes of a board member who was well-to-do. The problem was, the board member was known not only to be a man of means but also to be one of the community's stingiest men. Feeling the obligation of the pastor's call to make a financial commitment, the board member finally spoke up: "Preacher, I'll give twenty-five dollars."

Just then, a small piece of plaster fell from the ceiling and hit the board member on the head. "I'll make that fifty-dollars," he quickly declared. The church treasurer was heard to pray, "Hit 'im again, Lord, hit 'im again!"

A pastor who is known to be a continual positive influence in the community will affect those who are looking for a church home.

A fourth challenge is the eroding base of regular givers.

This is especially a problem as we enter the twenty-first century as the number of givers in the congregation decreases. Biblical stewardship training must be a priority.

Churchman and pollster Russ Bredholt says there are predictors of giving. Some of those predictors include—

- Income
- Education
- Church involvement
- Personal faith
- Size of the congregation
- Age
- Children in the family
- Stewardship materials
- Attitudes about the church and/or pastor

Notice the predictor of church involvement, for instance. One way to increase giving is to get the people involved in the ministries of the local church. Russ Bredholt has often said that you can use involvement as a gauge for giving. Involvement influences giving. Dean Hoge, author of *National Contextual Factors Influencing Church Trends*, says, “Regularity of church attendance remains the number-one predictor of an individual’s contributions to the church.”⁴

Some would say, “Well, that’s not the seeker-sensitive model, that’s not a ‘Willow Creek’ model.” They may add, “You don’t have to say anything, you don’t have to sign anything, you don’t have to sing anything, you don’t have to give anything in a seeker-sensitive church.”

In fact, Bill Hybels, Willow Creek’s dynamic pastor, remarked at an INJOY conference, “In the early days of our church we had a lot of baby Christians running around who didn’t have a clue about stewardship, so each year I preach a full series on biblical stewardship. This year’s series is on ‘Achieving Financial Freedom.’”

Many have attended a Bill Hybels conference and have decided, "We won't receive offerings anymore in our church. We'll just put a box out back and hope for the best." But later in a Willow Creek conference of more than 20,000 people, Hybels said, "We have too many squatters on the East side of Jordan; we have too many gold-brickers here. We've got to have some folks who are going to dig in and help us." That's saying to the saints, "Get with the program," and that is exactly what must be done if the giving base in your church is to be expanded.

The fifth challenge is affluence. Prosperity, health, and wealth preaching has cost the church a great deal. Famous PTL leader and former health-wealth-and-prosperity preacher Jim Bakker wrote in his book *I Was Wrong*, "When it comes to the health, wealth, and prosperity message, I was wrong."⁵ Some preachers try to convince their audiences that if they would give *to get*, they would have a wonderful life. Mr. Bakker now opts for a simpler life of ministry in the inner city of a major metropolitan area. Gone are the days of penthouse suites and luxury cars.

Chuck Millhuff says, "You give to get, to give again." That's truly "giving living." Some folks give only if they can gain control—they give if they can sing a solo, give if they can be out front, they give if their name is in the bulletin or on the signboard. That has to change, because when we talk about the stewardship of life, we talk about a people who are God-centered, not me-centered.

The sixth challenge is vision-casting. Dave Sutherland says it right: "People tend to give to what captures their imagination." A recent lottery drawing promised nearly one quarter of a billion dollars. Reporters stopped along the winding trail of "millionaire wannabes" waiting outside convenience stores. "What would you do with the money?" they asked. The answers were as varied as personalities of those standing in line. Most of them began to project on the wonderful deeds they would do for their families and their communities. Several gave a unique North American view of classic

greed. All of them had a wonderful sense of expectancy, however. Their imaginations had been captured by “Powerball promises.” What captures the imagination of your congregation?

“Givers needed. Apply within!”

—A church sign, Welch, West Virginia

The final challenge is in the *development of steward leaders who model giving*. The first source of giving models is the Bible. Great leaders mentioned in the Bible offer insights and illustrations to help you create a giving environment in the local church. For example, there is the story of King David in the midst of a building program. Moses is another example of one who led people through a building project. The prophet Nehemiah led God’s people through a major renovation program. The apostle Paul established a relief-fund ministry.

As you teach from the lives and ministries of these great Bible characters, you offer your congregation biblical models for their giving.

Stewardship Decisions

David Livingstone wrote in his journal on one occasion,

People talk of the sacrifice I have made in spending so much of my life in Africa. Can that be called a sacrifice, which is simply paying back a small part of the great debt owing to our God that we can never repay? Is that a sacrifice that brings its own blest reward in healthful activity, the consciousness of doing good, peace of mind and a bright hope of a glorious destiny hereafter? Away with the word in such a view and with such a thought! It is emphatically no sacrifice. Say rather it is a privilege.

MODEL	NEED	REFERENCES	METHODS
King David	Building Project	1 Chron. 28:12, 19 1 Chron. 29:2-5 1 Chron. 29:5-9 1 Chron. 29:8	<input type="checkbox"/> Planning Time Alone with God <input type="checkbox"/> Large Lead Gift Given <input type="checkbox"/> Leadership Meeting and Gifts <input type="checkbox"/> Gifts-in-Kind
Moses	Building Project	Exod. 35:4 Exod. 20:34; 36:3-7 Exod. 35:10, 30-35	<input type="checkbox"/> Large Group Meeting <input type="checkbox"/> Offerings Accepted <input type="checkbox"/> Skilled Volunteer Labor
Nehemiah	Building Renovations Annual Funding	Neh. 1:4-11 Neh. 2:1-8 Neh. 2:7-8 Neh. 2:11-16 Neh. 2:17-18 Neh. 3; 4:14-21; 6:15 Neh. 5:1-13 Neh. 5:14-15, 18 Neh. 7:70 Neh. 7:70-71 Neh. 7:72 Neh. 9:37; 10:39 Neh. 12:44-47 Neh. 13:4-14	<input type="checkbox"/> Personal Prayer <input type="checkbox"/> Major Donor Call <input type="checkbox"/> Government Grant <input type="checkbox"/> Executive Planning <input type="checkbox"/> Pivotal Leadership Meeting <input type="checkbox"/> Volunteer Labor <input type="checkbox"/> Debt Counseling and Action <input type="checkbox"/> Executive Salaries Reduced <input type="checkbox"/> Personal Lead Gift <input type="checkbox"/> Leadership Gifts <input type="checkbox"/> Public Gifts <input type="checkbox"/> Signed Stewardship Covenant <input type="checkbox"/> Development Office Established <input type="checkbox"/> Reorganization Plan
King Joash	Building Renovations	2 Kings 12:4-8 2 Kings 12:9-16	<input type="checkbox"/> Development Staff Failure <input type="checkbox"/> Designated Giving Program
King Hezekiah	Annual Funding	2 Chron. 31:3 2 Chron. 31:4-10 2 Chron. 31:11-21	<input type="checkbox"/> Personal Gift <input type="checkbox"/> Leadership Announcement <input type="checkbox"/> Development Department Established
King Solomon	Annual Funding	1 Kings 10:1-10 1 Kings 4:7, 27-28	<input type="checkbox"/> Major Donor Relations
Ezra	Building Renovations	Ezra 7:6, 15 Ezra 7:16 Ezra 6:3-15; 7:11-23 Ezra 2:68-69	<input type="checkbox"/> Major Donor Relations <input type="checkbox"/> Freewill Offerings <input type="checkbox"/> Government Grant <input type="checkbox"/> Leadership Gifts
Apostles	Benevolence Ministry	Acts 4:34; 5:2 Acts 5:3-11	<input type="checkbox"/> Foundation Board <input type="checkbox"/> Personal Donor Relations
Jesus	General Fund	Luke 8:2-3 Matt. 14:17-21	<input type="checkbox"/> Personal Ministry Relations <input type="checkbox"/> Stretching Provided Resources
Paul	Relief Ministry	1 Cor. 16:1-3 2 Cor. 8—9 2 Cor. 8:16-24	<input type="checkbox"/> Large Group Mailing <input type="checkbox"/> Stewardship Teaching <input type="checkbox"/> Field Representatives
Elijah	General Fund	1 Kings 17:1-7 1 Kings 17:8-16 1 Kings 17:13-14	<input type="checkbox"/> Miraculous Provision <input type="checkbox"/> One-on-One Donor Calls <input type="checkbox"/> Stewardship Teaching
Joshua	Relocation Project	Josh. 24	<input type="checkbox"/> Strategic Marketing and Expansion Plan
Haggai	Ministry and Building Needs	Haggai 1	<input type="checkbox"/> Stewardship Teaching

How insightful! Livingstone thankfully responded to the call of Romans 12:1-2: “Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing, and perfect will.”

Good stewardship decisions are made with God’s Word in view. The psalmist advises, “The statutes of the Lord are trustworthy, making wise the simple” (Psalm 19:7). God will never lead you, nor will He lead your church, contrary to His revealed Word.

“Trust the guidance of the Word and the gentle nudging of the Holy Spirit.”

—Jerald Johnson

There is no stewardship manual on earth that should be substituted for the Bible. What God has to say is infinitely greater than what any earthly adviser has to say. Spend time in His Word before you design your stewardship plans for the local church.

In his last years of service in Africa, when Livingstone was running out of time and his strength was low, he revealed the true motivation for his undaunted, selfless service in his tribute to his Lord and Savior, Jesus Christ. He wrote: “He is the greatest master I have ever known. If there is any one greater, I do not know him. Jesus Christ is the only master worth serving. He is the only ideal that never loses its inspiration. He is the only friend whose friendship meets every demand. He is the only Savior who saves us to the uttermost. We go forth in His name, in His power, and in His Spirit to serve Him.”

Build your plans on a solid foundation. The Word of God reminds

us: “Each one should be careful how he builds. For no one can lay any foundation other than the one already laid, which is Jesus Christ. If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man’s work” (1 Corinthians 3:10-13).

“It was in the teachings of the Apostle Paul that Christian stewardship formed a major place in biblical tradition.”

—T. K. Thompson

Peter said, “These have come so that your faith—of greater worth than gold, which perishes even though refined by fire—may be proved genuine and may result in praise, glory and honor when Jesus Christ is revealed” (1 Peter 1:7). God’s approval is worth infinitely more than human applause. If it’s a choice between great buildings and God’s blessing, choose God’s blessing.

Souls Must Be Our First Priority

Jesus gave us a very important caution in His parable of the rich fool.

The ground of a certain rich man produced a good crop. He thought to himself, “What shall I do? I have no place to store my crops.” Then he said, “This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’”

But God said to him, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?”

This is how it will be with anyone who stores up things for himself but is not rich toward God (*Luke 12:16-21*).

Church leaders must never lose sight of the mission of Jesus, which was “to seek and to save what was lost.” Church ministry is not about raising buildings. It’s about reaching souls. Plans and properties and personnel are simply tools used for the more important work—reaching lost souls.

Better barns and greater storehouse inventories are meaningless if they mean a spiritual distance between people and God. Every effort must be made to bring our energies to the “first concern” of the church.

God’s Math Takes Care of Our Fears

“The disciples came to Jesus in private and asked, ‘Why couldn’t we drive it out?’ He replied, ‘Because you have so little faith. I tell you the truth, if you have faith as small as a mustard seed, you can say to this mountain, “Move from here to there” and it will move. Nothing will be impossible for you.’” (*Matthew 17:19-20*).

A little boy was chastised by his mother for taking the largest piece of pie at the dinner table. “Son, why did you take the largest piece of pie and leave the smaller pieces for our company?” she asked.

“I’m sorry, Mom,” her son replied. “Which piece would you have taken?”

“I would have taken the smallest piece,” she answered.

“Well, Mom,” the little boy said with a smile that covered his face, “it’s still there!”

Often our lack of faith causes us to choose the smallest pieces. The writer to the Hebrews teaches us, “Faith is being sure of what we hope for and certain of what we do not see” (11:1).

Jesus taught that it doesn’t take big faith to see big results. The disciples weren’t chided for the size of their faith; they were chided because of the source of their faith. Faith in human resources brings minimal results. Faith in God’s resources brings mountainous results!

“There is always time to do what is right.”

—Martin Luther King Jr.

Christian Benevolence Must Not Be Secondary

As has already been established, stewardship is management. Developing a giving environment will demand a Spirit-led and mercy-filled management of the time, talent, and treasure of your church members. Paul charged Timothy with another “great” commission.

“In the presence of God and of Christ Jesus, who will judge the living and the dead, and in view of his appearing and his kingdom, I give you this charge: Preach the Word; be prepared in season and out of season; correct, rebuke and encourage—with great patience and careful instruction” (2 Timothy 4:1-2).

Notice several important factors in that commission. (1) He was obedient to God. He wasn’t to be a lord over those who worked with him. Timothy was to be mindful that whatever he asked of others, he would have to be willing to do himself. (2) He preached God’s Word. He couldn’t expect to teach others something he had not experienced firsthand. Brian Kluth says, “When you teach from the head it goes to the head, but when you teach from a life it goes to a life.” The Word of God was to be evident in his life as well as in his work. (3) He cared for the needs of his ministry team members. Successful ministry leaders are sensitive to the unique emotional, spiritual, and relational needs of each worker. The biblical quality of mercy was to be evident in his leadership.

“We make a living by what we get; we make a life by what we give.”

—Winston Churchill

Focus on the Family

Again, Paul gave some valuable advice to Timothy: “If anyone does not know how to manage his own family, how can he take care of God’s church?” (1 Timothy 3:5). Each church leader probably knows of someone who suffered by living in the shadow of a “famous” parent. In seeking ministry successes, remember that success begins at home—managing the time, talent, and treasures of the family God has given you. It’s better to be known for your attention to your family than to be well known for your professional achievements.

Focus on Spirit-Producing Life Ministries

Church development promotions have run the gamut from preaching on rooftops to swallowing goldfish. One church special-ordered two hundred goldfish from a church bus ministry magazine. To the horror of the pastor and the Sunday School superintendent, the order didn’t arrive until the Saturday afternoon before the Sunday morning event. And adding to the horror, the “sale” fish were all DOA! The Sunday School superintendent got rid of as many as he could by explaining that the lifeless little “fishes” were doing the backstroke.

Gimmicks and inventive promotions are acceptable if they are not substitutes for Bible-centered teaching and God-honoring outreach. Substance counts most. A donor expansion program must be based on rock-solid principles. “Seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:33).

“A great deal of our ineffectiveness can be attributed to ignoring the Holy Spirit.”

—Oswald Sanders

There once was a farmer who was well-known for his generosity. His friends could not understand how he could give so much and yet remain able to give even more. “We cannot understand how you do it,” they said. “You give far more than any of the rest of us, and yet you always seem to have more to give.” To which the farmer replied, “Oh, that is easy to explain. You see, I keep shoveling into God’s bin, and God keeps shoveling back into mine—and God has the bigger shovel.”

It is incredibly easy to get caught up in “the chase” and forget the purpose of a stewardship campaign. It is not about meeting goals. It is not about raising money. It is not about beating last year’s totals or out-raising other churches. A stewardship campaign is about ministering to your people so they can minister to others. It’s about giving your people the opportunity of joyful obedience and servanthood.

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

—Luke 6:38