

CONTENTS

Index of Charts	13
Foreword— <i>Charles W. Colson</i>	15
Introduction— <i>Wesley K. Willmer</i>	17

SECTION I: GOD’S PLAN FOR GENEROSITY

1. Creating a Revolution in Generosity – <i>Wesley K. Willmer</i>	25
2. God & Money: A Biblical Theology of Possessions – <i>Craig L. Blomberg</i>	45
3. God & Giving: The Road to Generosity – <i>Walter B. Russell</i>	63
4. God & Asking: The Choice between Two Roads – <i>Richard A. Haynie</i>	79
5. The Transformation of the Godly Steward: Promise, Problem, and Process – <i>R. Scott Rodin</i>	97

SECTION II: THE CHURCH’S ROLE IN TRANSFORMING STEWARDS

6. The Church’s Leadership Role in Bringing Stewardship Front and Center— <i>Richard J. Towner</i>	119
7. Organizing and Implementing a Church Stewardship Ministry— <i>Richard E. Edic</i>	137
8. Teaching Financial Principles in the Church – <i>Howard L. Dayton</i>	161
9. Conducting Generosity Initiatives and Capital Campaigns in Churches— <i>Brian P. Kluth</i>	177

SECTION III: THE ASKER’S ROLE AS A FACILITATOR OF HEART TRANSFORMATION

10. Maximizing Generosity by Aligning God’s Callings – <i>Lauren D. Libby</i>	197
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11. Practicing God’s Presence: An Essential Tool for Raising Funds – <i>Mark L. Vincent</i>	209
12. Discipleship as a Tool to Transform Hearts toward Generosity – <i>Todd W. Harper</i>	223
13. Organizing Fundraising to Transform Stewards to Be Rich toward God – <i>Adam J. Morris</i>	243
14. A Communications Plan for Raising Up Stewards to Be Rich Toward God – <i>Gary G. Hoag</i>	265

SECTION IV: THE LEADER’S/ADVISOR’S ROLE IN RAISING UP STEWARDS

15. When Faith and Governance Meet: The Board’s Role in Growing Givers’ Hearts – <i>Rebekah B. Basinger</i>	287
16. The CEO’s Role in Leading a Ministry Committed to Growing Givers’ Hearts – <i>David R. Black</i>	305
17. The Christian Consultant as a Facilitator of Heart Transformation – <i>John R. Frank</i>	323
18. The Financial Advisor as an Agent of Heart Transformation – <i>Ronald W. Blue</i>	339

**SECTION V: PITFALLS AND POTENTIAL OF REVOLUTIONARY
GENEROSITY**

19. Lessons Learned from the Underbelly: How to Raise Resources with Integrity – <i>Paul D. Nelson</i>	359
20. No Competition in the Kingdom – <i>Shelley A. Cochrane</i>	371
21. Lessons Learned on the Journey of Generosity – <i>Daryl J. Heald</i>	387

APPENDIX

Understanding and Applying Biblical Principles for Stewardship and Fundraising – <i>Joyce M. Brooks</i>	401
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INDEX OF CHARTS

The Path to Generosity	31
Steps to Facilitate Creating a Revolution in Generosity	36
Comparison of Transactional and Transformational Models	39
Correlation of Soul Maturity and Use of Possessions	41
God’s Road Versus Humanity’s Road in Fundraising	95
Stewardship Ministry Evaluation Checklist	153
Congregational Stewardship Questionnaire	155
Church Stewardship Survey	157
Your Church’s Giving Potential Worksheet	159
The Alignment of Three Callings	201
The Journey Toward Mature Giving	240
God, Giving, and Asking at Biola University	246
When Faith and Governance Meet	294
Three-step Process of the Christian Consultant’s Contribution to Heart Transformation	325
Transformational Influence of the Consultant’s Heart	326
Differences between a Christian and Non-Christian Worldview of Consulting	329
Spectrum of Openness to the Message of Spiritual Transformation	332
Differences between a Non-Christian and Christian Financial Advisor	343
Hard Questions for Evaluating Effectiveness as a Christian Financial Advisor	344
The Learning Process	347
The Spectrum of Faith	348
Three Roles of the Christian Financial Advisor	350

I.

God's Plan for
GENEROSITY

Generosity is the natural outcome of God's transforming work in individuals when they are conformed to the image of Christ and become generous as Christ is generous. The foundation for realizing a revolution in generosity is understanding the biblical view of possessions, giving, and asking for resources. This section sets the stage by exploring this biblical framework and its implications for a Christian view of material stewardship.

1 Chapter

CREATING A REVOLUTION IN GENEROSITY

BY WESLEY K. WILLMER, *Vice President of
University Advancement and Professor at Biola University*

After looking at Christianity, India's prime minister Mahatma Gandhi concluded that if all Christians acted like Christ, the whole world would be Christian. He is not alone in his observation. Dallas Willard writes, "This aching world is waiting for the people explicitly identified with Christ to be, through and through, the people he intends them to be."¹ Barna research studies confirm this gap.² It seems that most Christians are ignoring their call to be conformed to the image of Christ. Their distinctive faith aside, Christians are acting more and more like the rest of culture, and there is little discernible difference between believers and nonbelievers: from the books they read, to the issues they worry about, to how they use their money.³ The same is generally true in Christians' giving and asking for resources. Scripture consistently reminds us that if Christ is not first in the use of our money, He is not first in our lives. Our use of possessions demonstrates materially our spiritual status (see Craig Blomberg's chapter). Is it possible that our checkbooks are a better measure of our spiritual condition

than the underlining in our Bibles? Is it possible that if biblical stewardship issues ordered Christians' lives, they would be a better reflection of Christ's image to the world?

The last fifty-plus years in American culture have been marked by increasing prosperity and wealth, with a corresponding increase in our obsession with "stuff." Most often, it is hard to tell the difference between believers and nonbelievers by looking at how they view and use the things God has entrusted to them. While wealth among Christians has increased, generosity as a percentage of income has remained fairly static. In their annual report, *The State of Church Giving*, John and Sylvia Ronsvalle explain, "Giving has not kept up with income. . . . In 1933, the depth of the Great Depression, [per capita giving] was 3.2 percent. In 1995 . . . it was still 3 percent. By 2004, when Americans were over 555 percent richer after taxes and inflation than in the Great Depression, Protestants were giving 2.5 percent of their income to churches."⁴ Rather than giving back to God as He blesses, Christians are adopting the miserly patterns of the world. While giving by believers is slightly higher than among nonbelievers, the patterns are still very similar. A recent study reported that "the wealth of the world's rich and super rich surged 11.2 percent to \$37.2 trillion last year, but the elite group gave less than 1 percent of their net worth to charity."⁵ In general, a genuinely generous person is the exception rather than the rule.

Christians are also uncomfortable discussing their possessions, even with other believers. Pastors worry that sermons on giving will sound self-serving or discourage people from attending church, so they often avoid the topic entirely, or only bring it up once a year or when there is a crisis. Similarly, seminaries seldom teach on biblical stewardship.

However, this situation is contrary to God's plan. Scripture is saturated with teaching on possessions: seventeen of the thirty-eight parables of Christ are about possessions. In terms of the number of verses on possessions, this topic is mentioned in Scripture more than any other: three times more than

love, seven times more than prayer, and eight times more than belief. About 15 percent of God's Word (2,172 verses) deals with possessions—treasures hidden in a field, pearls, talents, pounds, stables, etc.⁶ Most likely this topic is covered so thoroughly in Scripture because God knew His followers would struggle with how to use possessions. Given this emphasis from God, Christians need to seriously consider how their faith and their finances are related. It is easy to copy the habits of those around us, but God has called Christians to greater heights of generosity as we conform to the image of Christ.

This pattern of conforming to the world around us, evident in our giving, is also characteristic of how Christian organizations ask for resources. Christian organizations, including churches, have increasingly adopted secular models of fundraising. For example, supporters are often encouraged to give for what they can get in return (tax deduction, gift, name on a building, etc.) and are not challenged to honor God and be generous as Christ is generous. The common practice of using transactional techniques that emphasize manipulation to motivate giving is contrary to God's Word.

Thankfully there is a more excellent way to view giving and asking, one that turns current notions upside down and places God first; a way that focuses on transforming givers' hearts and lives toward God-focused stewardship. Once a Christian understands how God views money and generosity, it becomes clear that asking should be about facilitating the heart transformation of believers into the image of Christ. As a result they will become generous as Christ is generous, leading to a revolution in generosity, so that God's Kingdom work on this earth will be fully funded.

As described above, we still have a long way to go. Christians have lost their way and are on the wrong road, in both their giving and their asking practices. They are not comfortable with God and money, they are not generous because they have not conformed to the image of Christ, and the asking practices that churches and parachurch organizations have adopted are exacerbating the problem by not encouraging believers toward a genuine godly generosity.

The purpose of this chapter is to set the stage for this book by (1) showing how we have gotten off the godly road, (2) outlining the spiritual process that leads to genuine generosity, and (3) suggesting steps to promote a revolution in generosity.

HOW DID WE GET HERE?

In the beginning, God made and owned all that was. He created humans and entrusted into their care the precious world He had lovingly crafted. These people were His stewards (managers). When the stewards functioned according to their identity and calling, God's created world thrived.

However, over time, God's people became convinced that they owned it all. They became saturated in stuff, greedily surrounding themselves with possessions. They were "stuffed." They did not want to hear about it in sermons (such talk was always uncomfortable), so the pastors stopped preaching about possessions, and the seminaries stopped teaching the topic. And so, gradually, the system God had established was broken. While God's people have occasionally tried to get back on track, today we are far from acting like responsible stewards in God's economy.

In America, biblical stewardship characterized Christians' approach to resources from 1740 to 1840. John Wesley exhorted his parishioners to "gain all you can, save all you can, and give all you can" because "all that we have is given us by God, and since we have been entrusted with these possessions, we are responsible to use them in ways that bring Him glory."⁷ During this period in history, it was acknowledged that the blessings of life were from God; but this mind-set did not last.

Soon stewardship, managing God's resources according to His directives, gave way to "philanthropy," helping others with *our* possessions. In the early 1900s, social Darwinism took ideological root and slowly choked out the biblical vision for the moral community. In his essay "The Gospel of Wealth," Andrew Carnegie presented his own good fortune as evidence of natural

selection and survival of the fittest among the human species. With one swift stroke, Carnegie cut the taproot of biblical stewardship and adopted what he called “scientific philanthropy,” based on Darwinian theory.⁸ He also replaced the ideal of the common good with that of “selective good.” He wrote, “The best means of benefiting the community is placing within its reach ladders upon which the aspiring can arise.”⁹ With these words, Carnegie drew the line of distinction between those who were worthy of charity and those who were not. According to him, the motive for giving ought to be calculated in terms of cost-benefit for continuous economic growth, not a reflection of God’s generosity in response to human suffering. Carnegie believed in only helping those who would be of “use” to society, either through their labor or their intellect. The priority of shared responsibility gave way to helping people who were a good business investment. This new venture was termed “philanthropy”—friend of humankind—in contrast to stewardship—servant of God. While being a “friend of humankind” sounds harmless, implicit within the concept of philanthropy is an assumption that we, not God, own our resources and have the sole authority to dispense them. Philanthropy strives to use money to make a prosperous society of the strong and able, while biblical stewardship advocates humans caring for one another as fellow creatures and servants of the God who provides everything we need.

Carnegie’s critics claimed that the poor needed more than just money—they needed help emotionally, physically, and spiritually. These Americans believed that newly established voluntary associations—religious and secular—held the solution to the problem. Potential donors were told they could become “agents of change” in society by responding with significant financial support.

These “organized charities” pooled their wisdom and brought further refinements to the scientific model of major gift fundraising. They concluded that religion played only a minor role in influencing generosity and that much more could be gleaned from the business world. The subtle but sig-

nificant shift in thinking of givers as stewards (servant-managers of God) to viewing them as philanthropists (lovers of humankind) removed faith and God as motives for giving and set up instead a business/sales model of “whatever works.”¹⁰

Charities flooded to consulting firms in hopes that these “experts” could raise large sums of money for their organizations. Interestingly, early records do not suggest that hiring fundraising consultants helped organizations better fulfill their missions.¹¹ The result was a model of fundraising that emphasized “closing the deal.” Borrowing so many principles from sales tactics resulted in a virtual abandonment of biblical fundraising practices, edging the church from center stage to the outskirts of fundraising culture. Major gift programs were keenly intent on “making the sale” and were rarely concerned with the heart of the giver.

As the business community introduced the concept of market segmentation and demographic studies to determine the best ways to get their products into the hands of potential customers, the charitable community followed suit. Databases are now carefully segmented, giving clubs are monitored to move donors toward larger and more frequent gifts, and donor research is conducted to identify those with the greatest potential to give significant gifts. With the help of technology, the scientific model of philanthropy is now the norm. Today’s fundraising professionals (including those in church and parachurch organizations) are better informed, prepared, and trained in secular techniques of raising money than ever before. However, generosity (adjusted for inflation) is not increasing per capita among Christians or non-Christians. People give because it makes them feel good, to avoid a sense of guilt, or because they get something in return (tax benefit). Could it be that the use of transactional techniques has run its course, and it is time to look again at God’s way that leads to generosity—even a revolution in generosity?

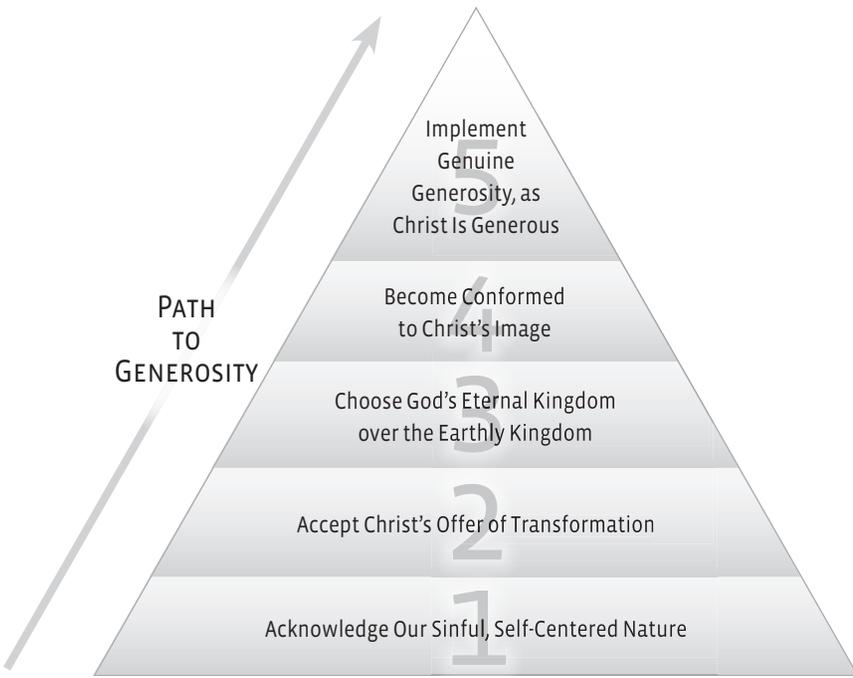


Figure 1–1: The Path to Generosity

UNDERSTANDING THE PROCESS THAT LEADS TO GENEROSITY

Christians by and large are on the wrong road with their giving and are not being generous; so how do we get going down the godly road that should result in at least 10 percent per capita giving? The best way to start both giving and asking correctly is by understanding the process that leads to generosity. Because our motives for giving have been saturated with ideology and methods from the business world, divorced from biblical principles, we need to reorient ourselves by looking through God's eyes at the process of becoming generous. Figure 1–1 shows a five-step process for understanding the Christian's path to generosity. Once we understand this process, believers can change both giving and asking practices to align themselves with God's way, which would lead to a revolution in generosity. Following are five steps on the road leading to generosity.

Acknowledge Our Sinful, Self-centered Nature

Psalm 14:2–3 tells us, “The Lord looks down from heaven on the children of man, to see if there are any who understand, who seek after God. They have all turned aside; together they have become corrupt; there is none who does good, not even one.”¹² Giving our hearts over to things other than God is nothing new; material possessions have always been especially alluring. As Israel was moving through the Promised Land, vanquishing enemy after enemy under God’s direction, it only took a cloak and one man’s greed to bring defeat. Joshua 7 tells us that Achan took a cloak and some silver from the spoils of battle and hid them under his tent. These items did not belong to him, so in taking them he committed theft and brought sin into the camp of Israel.¹³ The congregation ended up stoning Achan for this, but the larger point is that this man, who had been through the desert and survived the weeding out of the older, “rebellious” generation, yet fell prey to self-centered desires or, as the apostle John puts it, “the lust of the eyes.”¹⁴

This same tendency continues to this day, as Donald Hinze observes: “Sacred and secular history and literature are replete with examples of the crippling effects of gifts hoarded and unshared. People are not naturally disposed to giving, yet, the life we all prize, filled with joy and spiritual depth, is closely tied to giving generously and with thankful hearts.”¹⁵ All of humankind is sinful; and without conscious recognition of the hold sin and selfish attitudes have on our lives and the lives of those around us, we will not be conformed to the image of Christ; nor can we facilitate a revolution in giving.

Accept Christ’s Offer of Transformation

Second Corinthians 5:17 is a familiar verse with far-reaching implications: “Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come.”¹⁶ Paul is not referring to a cosmetic change, but a heart transformation that occurs at the deepest part of who we are. When we become followers of Christ, our very identity changes, and that

should impact everything we do, including how we use our resources. George Barna describes transformation as “any significant and lasting transition in your life wherein you switch from one substantial perspective or practice to something wholly different that genuinely alters you at a very basic level.”¹⁷ Dallas Willard writes: “It is love of God flowing through us—not our human attempts at behavior change—that becomes ‘a spring of water gushing up to eternal life’ (John 4:14, par.).”¹⁸ It is with the decision to follow Christ and be transformed by God that the journey of being generous begins.

Choose God’s Eternal Kingdom over the Earthly Kingdom

Even as Christians, we have a choice of two kingdoms. So long as we are on this earth, the earthly kingdom will attempt to claim us for its own. In *Stewards in the Kingdom*, Scott Rodin suggests, “In a very real way the kingdom of the world is never built, but it acts like a black hole constantly demanding more with no hope of ever having enough. The irony of the kingdom of the world is that it does not let us stop long enough to enjoy what we have amassed.”¹⁹ Unfortunately the futility of the effort is not enough to dissuade us from grasping for the kingdom of this world. As individuals and communities, we continue to struggle against the desire to “be conformed to this world.”²⁰ The Kingdom of God, on the other hand, beckons us to be transformed to the image of Christ, serving God and others out of love in this world and reigning with Christ to the glory of the Father eternally. When we decide to follow God’s eternal Kingdom, we have committed to becoming genuinely generous.

Become Conformed to Christ’s Image

Deciding to follow Christ and to pursue God’s eternal Kingdom places our two feet on the path to genuine generosity. Once we make these decisions, it is possible to progress down the path by conforming to the image of Christ. The change of our characters is a process of Christ being formed in us, turning us

away from sin and toward Him. Mark Allan Powell explains it this way: “The Bible teaches that generosity is a fruit of God’s Holy Spirit (Gal. 5:22–23). The way to become generous people, then, involves not quenching God’s Spirit (1 Thess. 5:19), but allowing the transforming work of Christ to have its full effect in shaping us to be the people God wants us to be (Rom. 12:2; 2 Cor. 5:17; Gal. 2:20; Phil. 1:6).”²¹ Paul says of the church in Galatians 4 that they are “my little children, for whom I am again in the anguish of childbirth until Christ is formed in you!”²² The image is striking. Paul’s care for the Galatians is like that of a mother waiting to give birth, an intense longing for fulfillment. When we are called to Christ, the process of transformation we begin is one that should last our entire lives, one about which God deeply cares.

God is merciful and rarely transforms us overnight; instead, our transformation is, as Barna describes it, “a revolution of character, which proceeds by changing people from the inside through ongoing personal relationship with God and one another. It is a revolution that changes people’s ideas, beliefs, feelings and *habits* . . . and generosity.”²³ Similarly, Dallas Willard speaks of Jesus drawing apprentices to Himself, and thereby setting in motion a worldwide revolution that will continue until He returns.²⁴ An apprentice is someone set to learn the master’s trade, commonly through imitation. As we continue to grow in our understanding of who God is (through Bible study, prayer, and communion with other saints), our ability to be like Him in practice increases. Our ultimate goal is complete conformity to the image of Christ, including His generosity. We are to shape our inner being “after God’s own heart” (1 Sam. 13:14, author’s paraphrase).

Implement Genuine Generosity, as Christ Is Generous

Michael Foss writes that “[giving] is the call to reflect the heart of God in our discipline of generosity. We have been created in the image of God. That means, in part, that every human being has within herself or himself a need to give.”²⁵ While there are many facets to Christ’s character,

generosity is fairly central. Paul describes the very act of resurrection using gift language: “But God, being rich in mercy, because of the great love with which he loved us, even when we were dead in our trespasses, made us alive together with Christ. . . . For by grace you have been saved through faith. And this is not your own doing; it is the gift of God.”²⁶

As mature Christians, our lives should reflect an ever-deepening understanding of the love and generosity of God. In 1 Peter 4 we are instructed, “As each has received a gift, use it to serve one another, as good stewards of God’s varied grace. . . .”²⁷ The gifts we have—our time, talent, and money—are given us in holy trust, to use as our Master requests. As George Barna concludes in *Revolution*, “I do not give away 10 percent, I surrender 100 percent.”²⁸ By yielding control of our resources to God, we become imitators of Christ, implementing generosity in our lives, as Christ Himself is generous. It is out of this process of becoming generous that believers are able to facilitate opportunities for others to give in a God-honoring way and become rich toward God.

WHAT WOULD IT TAKE TO CREATE A REVOLUTION IN GENEROSITY?

A basic premise of this book is that believers are on the wrong road when it comes to giving and are therefore not generous. Over many decades they have strayed onto the wide path of culture when it comes to their giving and asking practices. We also know there is a more godly way, as illustrated in the Path to Generosity (figure 1–1). The chapters in this book suggest a paradigm shift from merely accomplishing transactions to growing generosity in transformed hearts. So what are the practical steps to facilitate this revolution in generosity? Figure 1–2 illustrates seven important stages.

Acknowledge the Problem

Martin Luther is credited with stating that there are three conversions involved in the Christian life: head, heart, and purse (or wallet). Most Chris-

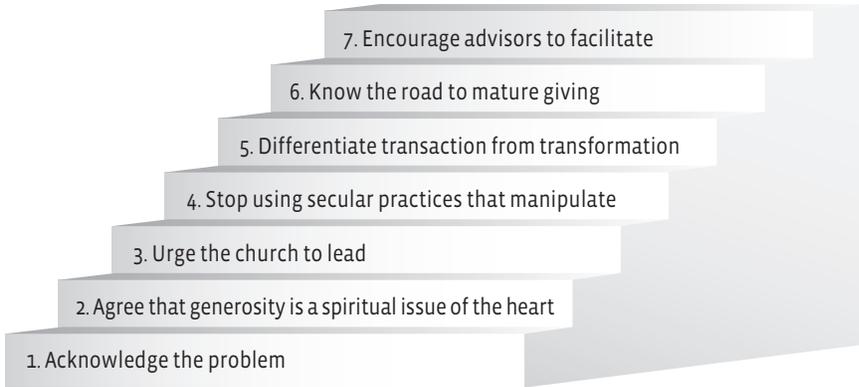


Figure 1-2: Steps to Facilitate Creating a Revolution in Generosity

tians have decided the first two are enough. As you will read throughout this book, Christians as a group are not generous. Per capita giving by denominational affiliation shows that Roman Catholics average 1.5 percent, mainline Protestants 2.8 percent, and evangelicals barely 4 percent.²⁹ This is certainly well below the benchmark of giving at least 10 percent.

The problem is that Christians, by and large, do not take seriously their faith’s relationship to their finances, which would require them to conform to the image of Christ and be generous as Christ is generous. Philip Yancey voices this reluctance when he writes, “Mostly, I wish I did not have to think about money at all. But I must somehow come to terms with the Bible’s very strong statements about money.”³⁰ Similarly, Randy Alcorn proclaims, “Large segments of modern evangelicalism have succumbed to the heresy that the present life may be lived selfishly and disobediently without serious effect on the eternal state. . . . Never have so many Christians believed that our monies and possessions are ours to do with as we please.”³¹ There is a problem; the Christian community needs to recognize it and take steps to remedy the situation.

Agree That Generosity Is a Spiritual Issue of the Heart

The culture in which we live, and often the churches in which we worship,

have convinced us that there is little relationship between our faith and our finances. Believers have come to think that our possessions are ours to do with as we please, and so have taken personal finances into our own hands and left God out of our giving and asking.

Until believers acknowledge the simple truth that “where your treasure is, there will your heart be also,”³² we will not see believers starting to conform to the image of Christ and become generous like Him. The vital link between our faith and our finances is at the core of the issue. As Scott Rodin writes, “Giving is primarily a spiritual matter . . . an act of obedient worship.”³³

Similarly, Rich Haynie observes, “If God owns it all, spending or giving God’s money is a spiritual decision.”³⁴ And former U.S. Senate chaplain Richard Halverson asserts, “Money is an exact index to a [person’s] true character. All through Scripture there is an intimate correlation between the development of a [person’s] character and . . . money.”³⁵ The revolution in generosity will flood forth when believers realize that generosity is a spiritual issue of the heart and start to allow the Holy Spirit to work this truth out in their lives.

Urge the Church to Lead

The proper place for teaching generosity is the church (see Richard Towner’s chapter). If the church were appropriately teaching biblical stewardship, then both giving and asking among Christians would take place within a transformational paradigm.

Princeton University researcher Robert Wuthnow concludes that the topic of finances is the one pastors most avoid and that “there is a kind of mental or emotional gloss to contemporary religious teaching about money that prevents them from having much of an impact on how people actually live their lives.”³⁶

The Lilly Endowment study of the church’s role in finances concluded that today’s pastors are, at best, reluctant stewards of their churches’ human,

physical, and financial resources.³⁷ This will have to change if the church is to take its proper place in leading the revolution in generosity.

Stop Using Secular Practices That Manipulate

As you will read in this book, true generosity is an act of love that comes from a transformed heart that reflects the image of Christ and is generous because Christ is generous. One of the important steps on the way to facilitating believers' transformation toward generosity is for Christian institutions (both church and parachurch) to abandon resource-generating activities that are not God-centered. One of the major aims of this volume is to provide biblical, transformational alternatives to the dominant secular paradigms. Thus, believers should notice the way God does things, then fall in line—though this eternal Kingdom view may seem like foolish nonsense, as we are reminded in 1 Corinthians 2:14: “The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned.”³⁸

As outlined in Adam Morris's chapter, Christians should jettison the techniques of the world that restrict or harden the heart of the believer who desires to conform to the image of the generous Christ. Such activities include deceptive or guilt-producing asking; money-raising events that are not ministry focused; rewards for giving (such as premiums or naming opportunities); giving class distinction by amount given; and activities that rob the giver of the joy of giving. One aspect of change is the language we use. For example, if those raising resources are shepherds of God's stewards and look at their work as ministry to people, then maybe our title should be stewardship officer and their clients should be called ministry partners (not donors, prospects, or philanthropists). Consider what other language should accompany your change of heart (see Gary Hoag's chapter).

The focus should be on growing givers' hearts, which will result in God-glorifying use of possessions, joy in giving, contentment, and eternal Kingdom impact.

Differentiate Transaction from Transformation

An important next step is to comprehend that God’s way of transformation is different from the transactional money-raising mind-set that churches and other Christian organizations have imported from the business world. It may be peace of mind and blessings that ministers promise in return for monetary contributions, but the implication is still “give to us so you can get something good in return.” We have a choice of two roads when asking for support: we can follow the popular path and focus on the number and size of transactions, or we can move down the less-traveled road that places the transformation of hearts at the core of all our activities.

	TRANSACTIONAL MODEL	TRANSFORMATIONAL MODEL
PHILOSOPHICAL UNDERPINNING:	Philanthropy—improving the common good	Stewardship—managers of what God owns
FOCUS:	Raising money through marketing transactions	Facilitate raising stewards to be rich toward God, which results in generosity
ETHICAL FRAMEWORK:	Minimalist—“is it legal?”	Commitment to gospel values of truth, integrity, and love
IDEAL OUTCOMES:	Donor meets organizational need	Giver becomes conformed to the image of Christ and becomes generous, like Christ
SOLICITATION:	Manipulative business sales, technique intensive, hype the need	Present giving opportunity, prayerfully matching call to ministry
MOTIVATOR:	Asker’s style, personality	Holy Spirit works to transform heart toward Christlike generosity
FOLLOW-UP:	Pressure and persuade to meet quota, don’t take “no” for an answer	Encourage prayer to lay up treasure in heaven and experience godly joy
ACCOUNTABILITY:	To organization, the law	To God, eternal values
PREDICTABLE OUTCOMES:	Success/failure depends on asker. Burnout	Success/failure according to God’s calling
REWARDS:	On earth, temporal	Crowns and responsibility in heaven for eternity

Figure 1–3: Comparison of Transactional and Transformational Models

In order to fulfill our calling as disciples, we must shift from this transactional mind-set to a transformational model. If we view giving as an instrument of transformation, we will support our givers through a consistent program of prayer and personal interaction, accepting the fact that it is the Holy Spirit, not our personality, that influences how they give. The change will take time, both for those asking for and those giving funds. But as we embrace the transformational model, the focus shifts from the gift and getting money to seeing God's power work in individual lives. Figure 1-3 outlines the differences between a transactional and a transformational approach.

If we want to embrace the transformational model, the change will take time, both for those asking and those giving funds.

Know the Road to Mature Giving

Citing the New Testament examples of Zaccheus and the rich young ruler, Randy Alcorn notes, "We come to understand that our perspective on and handling of money is a litmus test of our true character. It is an index of our spiritual life."³⁹ Whether gauging your own faith and generosity or helping others grow in the journey, a good grasp of the benchmarks along the road is essential.

Figure 1-4 outlines six stages of maturity in relation to possessions adapted from James Fowler's research on stages of faith.⁴⁰ They provide a framework for us to assess where we are in our use of earthly possessions and the effect that these actions will have on our eternal souls. This assessment can help us see where we are and where we need work as we continue to grow and mature in our faith and in our faithfulness as stewards. Figure 1-4 is a summary of the growth pattern Christian ministries should seek to foster.

Thomas Schmidt observes about the journey of discipleship, "We begin at different points and we move at different rates . . . but the biblical message is clear enough" that the end destination is maturity as followers of Christ.⁴¹ The purpose of this chart is not to become legalistic or to produce

STAGES	FAITH CHARACTERISTICS	EVIDENCE IN USE OF POSSESSIONS
STAGE 1: IMITATOR	Like a child, is marked by imagination and influenced by stories and examples of others.	Is able to mimic the examples of others in giving, when shown or instructed.
STAGE 2: MODELER	Takes beliefs and moral rules literally. Perception of God is largely formed by friends.	Gives sporadically when given an example to follow.
STAGE 3: CONFORMER	Faith becomes a basis for love, acceptance, and identity; involves most aspects of life; and is shaped mainly by relationships. Faith does not yet form a cohesive "philosophy of life."	Gives because it is the thing to do. Likes recognition, tax benefits, and other personal gain from giving.
STAGE 4: INDIVIDUAL	Begins to "own" one's faith. Faith is less defined by others as one becomes able to personally examine and question one's beliefs.	Starts to give in proportion to what God has given. Danger of becoming prideful regarding giving or of giving for the wrong motives. Wonders why others do not give more.
STAGE 5: GENEROUS GIVER	Grasps the main ideas of an individualized faith, as well as individual practices. Becomes interested in developing the faith of others.	Recognizes that all one owns is from God. Begins to give of one's own initiative, rather than obligation or routine. Derives joy from giving.
STAGE 6: MATURE STEWARD	Little regard for self. Focuses on God and then on others. Free from man-made rules.	Recognizes the role of a faithful steward of God's possessions. More concerned with treasures in heaven than on earth. Content with daily provision.

Figure 1–4: Correlation of Soul Maturity and Use of Possessions⁴²

guilt, but instead to provide a useful tool to assess where one is in the faith/possession-use journey. It might help to identify the next steps or challenges in the life of faith, and create a vision for where one desires to arrive spiritually. Our spiritual growth has stages, and as we discover where we are and where we want to be, we can form a plan to reach that destination.

While not everyone will pass through every stage, the general flow is useful. Viewing generosity as a growth process with a strong correlation to spiritual maturation helps us focus on individuals, rather than income, as our priority in ministry, moving us back toward a biblical model for fundraising.

Encourage Advisors to Facilitate

The final step in creating a revolution in generosity is for Christian advisors working with Christians and their finances, such as financial planners, fundraisers, and consultants, to become active facilitators of this godly way of generosity. Since the church has by and large abdicated its responsibility to discuss money issues, Christians in advisory roles have more contact and a more visible platform to address these critical issues of faith and finances. “When fundraisers for Christian organizations talk about why people should contribute financial support, they have the opportunity to explain that these works are concrete manifestations of the values and vision of the faith.”⁴³

As the chapters in this book outline, Christians in each of these professions can make a significant difference in facilitating God’s work of creating a revolution in generosity. As citizens of God’s Kingdom, we have only a short time to serve as managers for God in this world. We have only a short time and limited resources to prove ourselves faithful. Our time could run out at any point. We should use the stuff we have as stewards to affect people for eternity. The question is not what, or how much, we have; rather, what are we doing with what we have? Are we holding on tightly to the stuff God has entrusted to us, or are we holding it loosely and using it for God, as a tool? Consider R. J. LeTourneau, who was a successful businessman; he lived off 10 percent of his income and gave away the other 90 percent. Donald Whitney issues this challenge: “If you love Christ and the work of His Kingdom more than anything else, your giving will show that. If you are truly submitted to the lordship of Christ, if you are willing to obey Him completely in every area of your life, your giving will reveal it.”⁴⁴

As we look to the road ahead, our generosity will bless not just us but also the millions of materially and spiritually needy around the world. The potential is great. Sadly, two out of three senior pastors of Protestant churches believe that their churches are not living up to their giving potential. If members of historically Christian churches in the United States had raised their

giving to just 10 percent of their income in 2000, an additional \$139 billion a year would have become available for Kingdom work.⁴⁵ Our potential is mind-blowing: 80 percent of the world’s evangelical wealth is in North America—and the total represents far more than enough to fund the fulfillment of the Great Commission.⁴⁶ What might the Lord accomplish through His church if she took the first step of faith on the journey of generosity?

Horace Bushnell writes, “One more revival; only one more is needed; the revival of Christian stewardship; the consecration of the money power of the Church unto God; and when that revival comes the Kingdom of God will come in a day. You can no more prevent it than you can hold back the tides of the ocean.”⁴⁷ My prayer is that as you read the pages that follow, you will see how God can work in you and through you to transform hearts to be rich toward Him and generate a revolution in generosity. Lord willing, if this revolution of stewardship and discipleship takes hold, then potentially God’s Kingdom work will be fully funded and ministries will be saying “give no more,” as Moses did in Exodus 36:6.

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