

HOW CHRISTIAN MINISTRIES CAN IMPLEMENT
THEIR SPIRITUAL FORMATION RESPONSIBILITIES
FOR HEARTS, MONEY & GIVING

Revolution in
GENEROSITY

TRANSFORMING STEWARDS
TO BE RICH TOWARD GOD

“This book underscores the urgency for each of us to be rich toward God...whether in a local church or in a parachurch organization, do yourself a favor - read this book.”
- FRANKLIN GRAHAM, President and CEO Billy Graham Evangelistic Association, Samaritan's Purse

WESLEY K. WILLMER, EDITOR
FOREWORD BY CHARLES COLSON

Foreword *Charles W. Colson*

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Dear Reader,

Generosity is one of the most overlooked topics in Christian churches and seminaries, because talking about money makes people uncomfortable. But scripture is clear that how we use our possessions can have a lasting impact on our spiritual growth. We are all called to be stewards, not hoarders, of what is given to us—time, money, possessions—and to use those things to God’s glory, but few explain how this transformation takes place. To help fill this void, 22 Christian leaders have contributed to biblically based, yet practical, answers on God, money, giving and asking with the goal of providing a valuable resource to those who wrestle with these questions.

Individuals who will benefit from this resource include pastors, givers, church and parachurch leaders, fundraisers, board members, financial planners and those involved in other ministry. To provide a representative sample of the topics and material covered by *Revolution in Generosity*, this booklet addresses seven key questions that often facilitate discussions of generosity.

It is my prayer that this book will help you see how Christians can have a revolutionary approach to giving and asking for money, one that places it in the context of conforming to the character of Christ and transforming stewards to be rich towards God.

-Wesley K. Willmer, PhD

Editor

Philip Yancey¹ once saved every fund-raising appeal he received for one month, and then analyzed the sixty-two items. His analysis yielded two conclusions:

(1)the appeals from the Christian organizations employed the same gimmicks as the appeals from everyone else (URGENT! Headlines, P.S. underlined

in blue, premiums promised, etc.)

“Convicting, scholarly, and practical—Revolution in Generosity is a book that every Christian involved in ministry in Christ’s kingdom should read!”

-Joni Eareckson Tada,

Founder, Joni and Friends

(2)not a single one focused on Yancey’s need as a Christian to honor and obey God with his giving.

While most Christian

money raising (including in the church) is modeled after secular practices, doing whatever it takes to achieve the financial bottom line, this transactional approach is failing to build generous support for ministry. After decades of using all the transactional techniques

imaginable, giving in the western world averages less than two percent of per capita income, and even among Evangelicals (the most generous group) giving averages barely three to four percent of per capita income. There is a more God honoring approach of raising resources—one that focuses on transforming stewards to be rich toward God. This book explores five facets of honoring God with our money: 1. God’s plan for generosity, 2. the church’s role in transforming stewards, 3. the asker’s role as a facilitator of heart transformation, 4. the leader/advisor’s role in raising up stewards, 5. pitfalls and potential of revolutionary generosity. The following questions are drawn from discussion in the book, and are designed to facilitate self-examination and provoke change. Many ministries need to implement their spiritual formation responsibilities for hearts, money and giving.

1. Does a biblical worldview apply to money and giving?

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 Christian church today needs a revolution in generosity—a revolution that will shape Christians into the image of Christ, a revolution that will spread goodwill and the fragrant aroma of Christ, a revolution that will fuel authentic transformation. Read the book, join the revolution.”

-Chuck Bentley,
CEO, Crown Financial
Ministries

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 these chapters, you will see specific passages and masterful exegesis that outline why ten percent may not be

the best guideline for giving, and the role possessions play in our spiritual lives.

2. *Are we really that generous?*

The last 50-plus years have been a period of increasing prosperity and wealth, and a corresponding increase in our obsession with stuff. Most often, it is hard to tell the difference between a believer and a non-believer 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.”² 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 non-believers, the giving patterns are still very similar. A recent study of the world’s rich 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.”ⁱⁱⁱ This book explains why people are not more generous, and what can be done to encourage generosity.

3. Is there a link between our earthly possessions and our eternal soul?

Scripture is clear that one of the most important ways that the Lordship of Christ is reflected in our lives is how we handle our possessions. By this God is able to measure our faithfulness on earth and determine our level of responsibility in heaven. Our use of possessions reflects our commitment to winning the world to Christ. A mature Christian realizes that how he or she handles possessions is evidence of godly spiritual growth in his or her life.

The culture in which we live (and often the churches in which we worship) have convinced us that there is little, if any, relationship between our faith and our finances. Believers have come to think 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.

Overlooking 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.” Similarly, Rich Haynie writes, “If God owns it all, spending or giving God’s money is a spiritual decision.” As former U.S. Senate chaplain, Richard Halverson, put it, “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.”⁴ In this book you will be able to assess what your giving and spending habits indicate about spiritual maturity.

4. *Does the local church have a responsibility to teach on money issues?*

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

“Revolution in Generosity is a compelling vision of ‘giving and asking’ as they were meant to be done in God’s eyes. Every person should read this book . . . you can’t afford not to.”

-Josh McDowell,
author of *More than a Carpenter* and *Evidence that Demands a Verdict*

However, Scripture is saturated with teaching on possessions: 17 of the 38 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.⁵ Most likely this topic is covered so much in Scripture because God knew his followers would struggle with how to use possessions. Given this emphasis of 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. In section two of this book, there are specific steps church can take to encourage congregations towards Godly stewardship.

5. Should fundraisers concern themselves with spiritual growth?

The pattern of conforming to the world around us 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 often contrary to God's word.

Thankfully there is another path. It is possible to flip current notions on their head and place God first, focusing on transforming

giver's hearts and lives towards God-focused stewardship. Once a Christian understands how God views money and generosity, it becomes clear that asking is about facilitating the heart transformation of believers to conform to the image of Christ. Once this happens among believers, the result will be a revolution in generosity and God's kingdom work on this earth will be fully funded. Section three of this book focuses on the unique role of askers in spiritual formation.

6. What responsibility does top leadership have for attitudes towards giving?

Because 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, top leadership has an uphill battle. Phillip Yancey voices the general reluctance when he writes, "Mostly, I wish I did not have to think about money at all. But I must come to terms with the Bible's very strong statement about money."⁶ 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."⁷ There is a problem; the Christian community needs to recognize it and take steps to correct the situation, and top leadership will be key in motivating people to move. The fourth

section of the book provides detailed advice for leaders and advisors who want to help those around them grow in generosity.

7. Will a transformational model raise money?

Yes and the amount becomes less of the focus as transformation and character formation move to center stage. 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.⁸ Our potential is mind-blowing: 80 percent of the world's evangelical wealth is in North America—and the total represents way more than enough to fund the fulfillment of the great Commission.⁹ What might the Lord accomplish through His church if she took the first step of faith on the journey of generosity?

Until believers acknowledge the simple truth that “where your treasure is, there will your heart be also”¹⁰ we will not see believers starting to conform to the image of Christ and become generous as Christ is generous. The revolution in generosity will flood forth when believers start to allow the Holy Spirit to work this truth out in their lives and realize that generosity is a spiritual issue of the heart.

Horace Bushnell writes “One more revival—only one more—is needed, the revival of Christian stewardship, the consecration of the money power to God. When the revival comes, the Kingdom of God will come in a day.”¹¹

Wesley K. Willmer, (Ph.D. State University of New York at Buffalo), is Vice President of University Advancement and Professor at Biola University. He has been author, co-author, editor or editor-in-chief of 23 books and many professional journal publications. Recent books include *God and Your Stuff: The Vital Link Between Possessions and Your Soul*, and *The Prospering Parachurch: Enlarging the Boundaries of God's Kingdom*. He has initiated over \$1 million in research grants to study nonprofit management, was chair of the board of the Christian Stewardship Association (CSA), and serves on the executive committee of the Evangelical Council for Financial Accountability (ECFA). He can be contacted at wes.willmer@biola.edu.

¹ Philip Yancey, *Finding God in Unexpected Places*, (Colorado Springs: WaterBrook, 2005).

² John and Sylvia Ronsvalle, *The State of Church Giving Through 2004 (Will We Will?)* (Champaign, IL: Empty Tomb Inc. 2006)

³ Reuters, *World's wealth surges; giving doesn't*, [The Orange County Register](#), June 20, 2007.

⁴ Richard Halverson as quoted in *The Compass* (Green Bay, WI: Catholic Diocese of Green Bay, 24 Oct. 2003).

⁵ Larry Burkett, *The Word on Finances*, (Chicago, Ill.: Moody Press, 1994).

⁶ Phillip Yancey as quoted in *Stewardship Connections* (Christian Stewardship Association, Feb.

⁷ Randy Alcorn, *Money, Possessions and Eternity* (Wheaton, IL: Tyndale, 1989) preface.

⁸ John L. Ronsvalle and Sylvia Ronsvalle, "The State of Church Giving through 2000" (Champaign, Ill.: Empty Tomb, 2002), 51.

⁹ Ron Blue with Jodie Berndt, "Generous Living: Finding Contentment through Giving" (Grand Rapids, Mich.: Zondervan Publishing House, 1997), 201.

¹⁰ Luke 12:34 ESV.

¹¹ Wesley Willmer, *God and your Stuff* (Colorado Springs, CO: NavPress 2002), 141.

“A Revolution in Generosity intends to show you how to make genuinely biblical choices in every area of your life, including giving and asking. If the ideas in this book were followed, there would be a revolution in generosity among Christians. This book will be an important resource for those who seek to advance the Kingdom.”

-Charles Colson,

Founder, Prison Fellowship



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“The American Church has largely failed the “test of prosperity.” It’s time for a change. Wes Willmer and his collaborative thinkers have given us a book that truly challenges the Church and its ministries toward the pursuit of biblical generosity.”

- **Greg Sperry**, National Christian Foundation