

ENCOURAGING GENEROUS STEWARDS IN LUTHERAN CONGREGATIONS



BY LARRY ULRICH & REV. NATHAN MEADOR

TABLE OF CONTENTS


- 4 AUTHORS' PREFACE
- 6 PASTOR'S PERSPECTIVE
- 17 STRATEGIST'S PERSPECTIVE
- 27 RESOURCES

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CONTACT

Generis, 5256 Peachtree Road,
Suite 150, Atlanta, GA 30341
770-460-5665 | generis.com
larryu@generis.com



THEREFORE ENCOURAGE ONE ANOTHER
AND BUILD ONE ANOTHER UP,
JUST AS YOU ARE DOING.

1 THESSALONIANS 5:11

ENCOURAGING GENEROUS STEWARDS IN LUTHERAN CONGREGATIONS:

500 YEARS AFTER LUTHER

As many of us first learned as young confirmation students in Lutheran congregations and schools, our forefather in the faith Martin Luther leveraged a then new technology - Gutenberg's printing press. Utilizing this new technology, Luther produced brief unbound books on a single topic called pamphlets at a time that drove the Reformation in 1517.

In 16th century Germany, a month's wages for a common laborer was the prevailing price for a complete Bible in the language of the heart. Luther's innovative use of this emerging technology provided unprecedented access to God's word for His people, dramatically influencing and eventually changing both the world and the church.

Now fast forward nearly 500 years. Digital communication and culture are both dramatically influencing and changing God's church. In the 21st century, digital communication is virtually a 24-7 influence and presence on us. Digital communication influences all aspects of life today, including access to this e-book you are reading!

In the 21st century, the Lutheran Church Missouri Synod is also no longer the German immigrant church of our forefathers, where the German language is spoken and an emphasis is placed on retaining our German culture and honoring our heritage. Today, it is challenging to find anyone in a local church who knows the German language and, more significantly, fewer and fewer of us identify ourselves as German Americans, but rather as Americans.

Unfortunately, the influence of communication and American society doesn't always honor God. Consequently, the local church and its leaders might resist embracing technology, desiring to cling to our German roots and also fear change. That resistance, however, is short sighted, as more and more of our children and grandchildren only know a digital world and see America as their native land.

Local churches - living in a digital world, but hampered with an analog mindset - are quickly graying. As these churches age, resources - both human and financial - are negatively impacting congregations' ability to share the Gospel message in their communities. When local churches fail to adapt in rapidly changing times, as modeled for us by Luther himself 500 years ago, what does the future hold?

Through this e-book, we bring both theological perspective and practical perspective. First, the theological perspective comes from one Lutheran Church Missouri Synod pastor, who is also well versed in what our Lord teaches us as His stewards. Next, we share some practical advice from a Lutheran lay leader committed to serving LCMS congregations and their pastors who desire to more generously respond to our Lord's call to be the church on mission.

Our intent is to both challenge and encourage local church leaders on the journey toward a 21st century American church that embraces change and cultivates the generosity of God's people like the early church we read about in Acts chapter 2.

From our respective perspectives, our sincere prayer is that our words can help your church consider what it means to be the generous 21st century church God desires to share the Gospel message to our local community, region, and the ends of the earth. To God alone be the glory!



REV. NATHAN MEADOR



LARRY ULRICH

A PASTOR'S PERSPECTIVE

THEREFORE, SINCE WE ARE SURROUNDED
BY SO GREAT A CLOUD OF WITNESSES,
LET US ALSO LAY ASIDE EVERY WEIGHT,
AND SIN WHICH CLINGS SO CLOSELY, AND
LET US RUN WITH ENDURANCE THE RACE
THAT IS SET BEFORE US.

HEBREWS 12:1

GENEROSITY HAS EMERGED AS A HOT BUTTON TOPIC OVER THE LAST FEW YEARS.

It's not that the concept is really a new one. It is really a fresh look at what the church has long called stewardship. Stewardship is one of those topics the church thinks it understands. However, the understanding is one that is clouded at best and corrupted in a worst case scenario. Over the decades, this word stewardship has morphed in its perceived meaning among those who lead within the local congregation and even at the denominational level of the visible body of Christ.

In a long past era, an expectation fell to every person who was part of the body of Christ that is the local congregation. Its teaching was direct and carried with it the power of expectation. Those members of that "greatest generation" within congregations used this expectation in the area of stewardship to lay the foundations for and to fuel the explosive congregational growth that was the last half of the 20th century. Sanctuaries, schools, universities, seminaries, and mission societies held in such high regard among many within the church are the fruits of this old school teaching of stewardship.

Regrettably, over the years, the use of, and then by extension the understanding of, the term stewardship has transformed into something different. As a result of this transition, this traditional understanding is not

taught with prevalence within the 21st century church. Where stewardship was once founded upon and taught through solid catechesis, it is now being driven by far more pragmatic forces. This transition has served to amputate the concept of generosity from its roots of altar, pulpit and baptismal font. The pressures of just maintaining legacy ministries, providing more equitable compensation for church workers, and skyrocketing benefit costs have created an undercurrent within the congregation which gives rise to the idea that the generosity of faithful Christian stewardship is nothing more than a transaction that serves to preserve the institution.

This has created a cynicism in both the leadership and rank-and-file members of the local congregation. This cynicism becomes an opportunity for sin in the area of generosity. What is designed by the Lord to be the faithful response of an undeserving sinner to the incomprehensible generosity of our radically generous Lord, has become a way to manipulate the ministry of the local congregation. Corporate debt is amassed in the congregation without regard to the burden it places on the ministry of the Gospel. This, then, opens the door to the individual Christian to allow feelings about ministries and individual ministers to determine if they will be faithful and generous in their response to the work of the Lord.



THIS MODERN UNDERSTANDING OF GENEROSITY IS FATAALLY FLAWED.

However, what is needed is so much more than a “fix.” A transformation in generosity is what is desperately needed! Fixes are pragmatic and mechanical. These fixes are often found in the familiar, yet wrong-headed proposals of solutions that sounds like this: “If only everyone would give just \$5 more per week, then all our needs would be met.” The sentiment is statistically true, but it misses a much larger point. What is lost in this pragmatic fix is the necessary connection of generosity in the individual Christian to the call of faith that responds to the Lord’s call to be faithful in response to His radical generosity. Any fix that does not connect the individual Christian to the work of the Holy Spirit in generosity is doomed to failure. This reduces generosity to a transaction. It doesn’t matter if the generosity is one of finances, time, or service. In every case it is a transaction, and that is not what the Lord asks of us as generous stewards of His creation.

The Lord has called us to generosity that is so much more than a transaction. The Lord calls us to a generosity that is transformational. This transformation is worked by the Lord in both the receiver and the giver of the generosity. This transformational generosity is seen most clearly in scripture in Luke chapter 19.

A TRANSFORMATION
IN GENEROSITY IS
WHAT IS DESPERATELY
NEEDED!

In this chapter, we encounter the character of Zacchaeus. This is the familiar story of the reprobate tax collector who heard Jesus was coming to his area. He wanted to see Jesus. However, it became clear that, because of the confluence of his lack of height and the populace’s feeling that he was generally a crook, he was going to miss out on his quest to see Jesus. Therefore, in order to “fix” the situation, we are told Zacchaeus climbed a tree with the intent of just seeing Jesus. As is often the case, Jesus made it clear that He had other plans. Jesus stopped at the base of Zacchaeus’ tree, and the process of transformation began when Jesus invited Himself to Zacchaeus’ home for dinner.

It is there in His presence that the transformation in generosity occurred. This selfish and deceitful man suddenly promised to give half of all of his possessions to the poor. Following on the heels of that generosity, he then promised to double the legal requirement of the law as he made restitution with those whom he had defrauded. Now that is transformation! In an instant the self-centered, deceitfully materialistic man was transformed into one who was extraordinarily repentant and generous!

Congregations would be overjoyed at this kind of transformation in generosity among those who belong. The reality is that there are far more Zacchaeuses in the pews of far too many congregations week in and week out. Materialism is rampant and pervasive among those who have been called to follow Jesus. This seeks to emulate society's desire to serve self rather than others. Material blessings are used not to extend the Lord's kingdom, but

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rather to build individual kingdoms. When we look closely at the transformation in Luke 19, the secret of the transformation becomes evident. Jesus did not employ a cleverly devised generosity effort. Manipulation and coercion rooted in emotional appeals were not utilized either. The transformation is generosity in that scoundrel Zacchaeus happened as a result of an encounter with Jesus. **Where the Lord works, amazing things happen!**



THE SAME THING CAN AND DOES HAPPEN IN THE CONGREGATION TODAY.

Where the Lord is allowed to work through His means of grace, His word proclaimed, and His being physically present in the sacrament, transformation takes place. People who are just as self-centered and manipulative as Zacchaeus ever was, met head on by the means of grace, are transformed in generosity by the work of the Holy Spirit.

Zacchaeus' transformation was instantaneous and visible. However, the transformation that takes place in the pew is often far less visible. It is possible for an individual to be moved from no measurable generosity to a full tithing in the course of one sermon. Unfortunately, this is not the way it usually works.

VERY OFTEN, THE TRANSFORMATION IN GENEROSITY TAKES PLACE IN A GRADUAL AND PAINFULLY SLOW MANNER.

The frustration is fueled by the reality that while it takes time for generosity to grow in an individual Christian, the daily pressures on the ministry continue. It is critical for leaders in the congregation to admit that while Spirit-worked transformation isn't easily measured and noticed, that doesn't mean it isn't happening. While the Lord worked the transformation in Zacchaeus, we could not see the inner workings of the failed tax collector's heart. The generosity transformation that we seek in the people in the pews happens in the same way. It happens week in and week out in word and sacrament ministry. We may well murmur like the good people in Luke chapter 19, but the transformation in generosity taking place brings salvation. In the same way, that transformation is happening in the homes of the local congregation.

It is the Lord's work to grow generosity among the people of a congregation. The word of the Lord transforms people daily. In some cases that transformation is visible and relatively fast. More often than not, however, it is not.

It is imperative that the congregational leader not give in to the devil's temptation to "help the process along." It is



not up to the leader to cajole or manipulate. Instead it is our call to patiently seize any opportunity to get people to where the Lord works. It is a necessity to preach and teach about the baptismal call to be generous. But this preaching and teaching must be centered not on platitudes, but on Jesus! Preach the word and administer the sacraments. This is really nothing more than getting God's word to work on the hearts of the people. Connect the pulpit, the altar and the font in this teaching. When we do, the

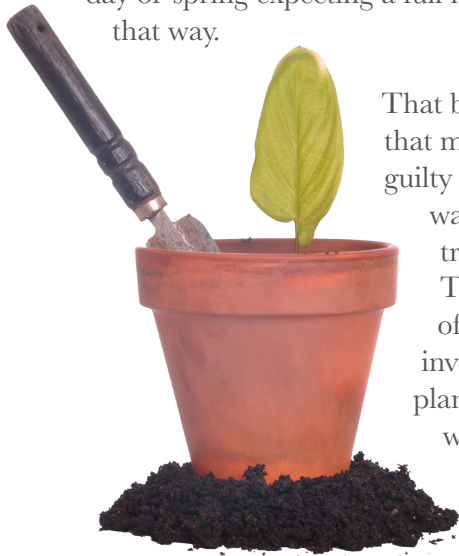
Holy Spirit goes to work and transformation in generosity occurs.

It is critical that this preaching and teaching of Christ that seeks transformation in generosity is intentional and planned. There is no doubt that the local congregation very rarely reaches its full potential in the areas of stewardship and generosity. Reaching this potential will not come by accident. It takes preparation and effort.

IT'S LIKE A GARDEN PLANTED IN THE SPRING.

Every year in the depth of winter, the thoughts of the gardener turns to the almost limitless potential of spring. Staring into the starkness of winter, one can almost taste the fruits of the gardener's effort. But the reality is that a harvest is never gathered without preparation and effort. No gardener ever walks out into the garden on the first day of spring expecting a full harvest. It just doesn't work that way.

That being said, it is clear that many congregations are guilty of doing just this in the way they seek to strive for transformation in generosity. There is a desire to get all of the produce without investing any of the effort in planting and weeding and watering. This lack of preparation takes the



form of never doing any intentional formation in the area of generosity and service. In cases like these there is an expectation that things will happen organically, even though the scriptures are pretty clear that generosity goes against sinful human nature.

Even worse are those who regard their lack of teaching and preaching on generosity as some kind of badge of honor. There is a school of thought that says any discussion of the use of first article gifts for the glory of God is somehow beneath the dignity of the Office of the Holy Ministry. Those who are guilty of this mentality are convinced that a good sermon and faithful administration of the sacraments are the only work that needs to be done to give rise to generosity. In this approach, where there is no mention of God's people's baptismal call to steward the good gifts of God for the sake of the kingdom and their neighbor, there is actually neglect of the whole counsel of God! Congregations are guilty of this approach too, when generosity is reduced to meeting needs of the

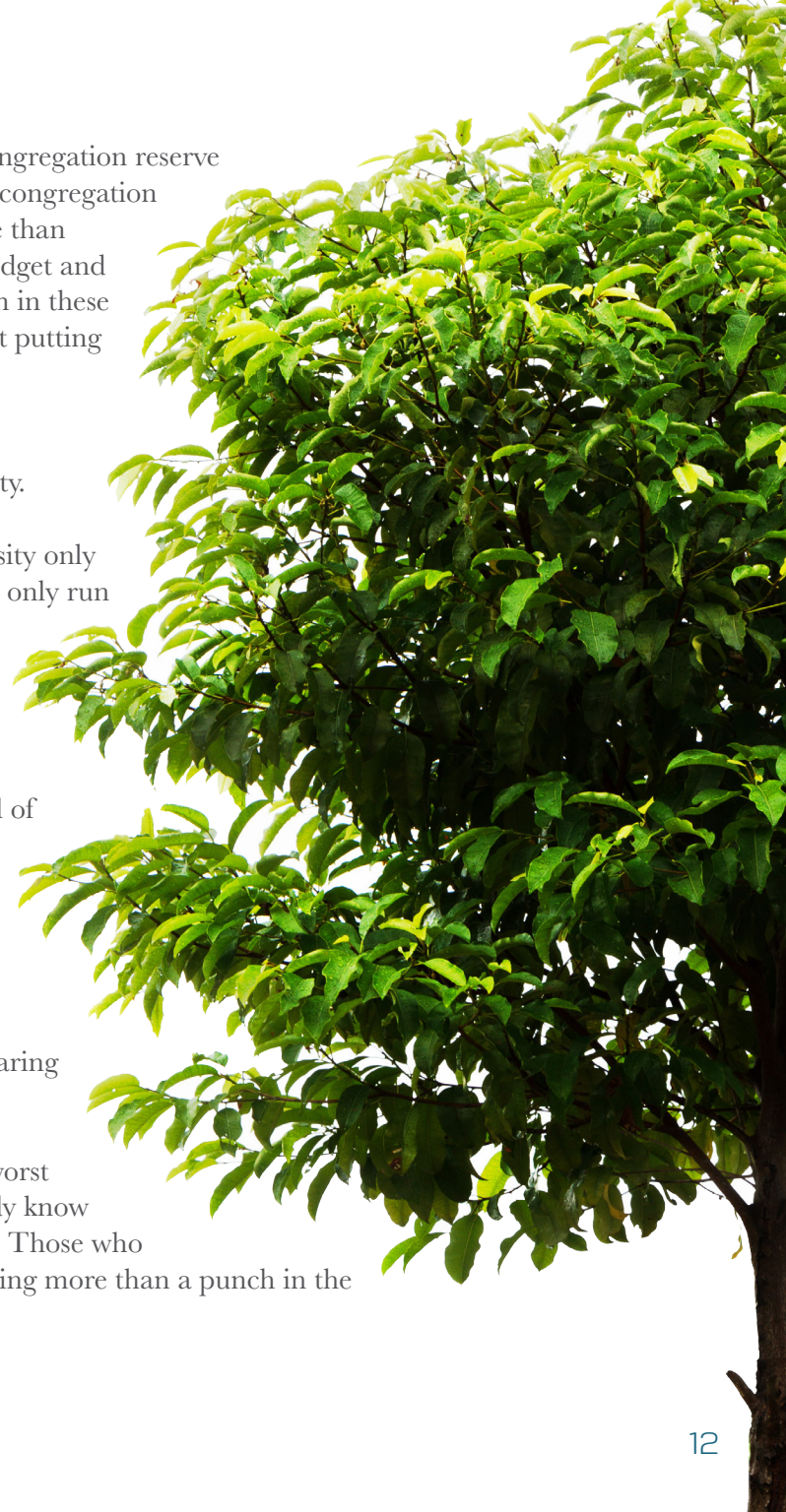
local congregation when they arise. In this, the members of the congregation reserve their first article gifts for those times when there is a “need” in the congregation that, more often than not, meets the desires of the people far more than meeting the opportunities for the Gospel. The “golden calf” of budget and building often trump grasping opportunities to extend the kingdom in these situations. These are clear examples of expecting a harvest without putting in the work.

There is also another even more subtle version of this. It is just as frustrating to the process of transformation in the area of generosity. This is found when generosity is limited to things financial. Congregational leadership views it as enough to talk about generosity only in connection with the fall stewardship campaign that is very often only run for the sake of balancing the ministry’s budget.

Phrases like “tithe” and “over and above” and “time, talents, and treasure” are used as jargon with the full expectation that they will produce results. Yet, when these oft over-used and under-explained terms are used without proper working of the soil of generosity, they often do more damage than if they were not mentioned at all.

When the pastor and congregational leaders speak like this while anywhere between 50-75% of the congregation is living paycheck to paycheck and are one crisis away from financial ruin, they turn generosity into another burden of the law when they should be hearing the Gospel-inspired opportunity it really is.

In a best case scenario this generosity jargon is meaningless. In a worst case, it places a hellacious burden on those consciences who already know they are not living up to their generosity potential before the Lord. Those who are seeking help and forgiveness and direction end up getting nothing more than a punch in the generosity gut!



BUT PREPARING THE SOIL CHANGES THINGS!

It is a way that the Lord sets the stage for the very transformation that His word seeks to work in the life of the Christian. This preparation looks and sounds very much like this:

It begins with the confession that our generosity flows not from our heart but from the heart of the Lord. Human beings were created as stewards of God's creation to be generous. This is who the Lord made us to be.

There isn't a decision as to if we are going to be generous or not. The real decision is whether or not we will be faithful to our radically generous Lord by serving our neighbors generously. Sin is what makes generosity so hard. We live as self-serving beings that claim as our own what is not ours. So many live as though what they have is theirs by divine right. Individuals, families, and congregations run up debt and, in the process, enslave themselves to such a degree that finances disable the ministry of the Gospel.

Now, as we mentioned earlier, the generosity transformation is not ours alone. The preparation of the

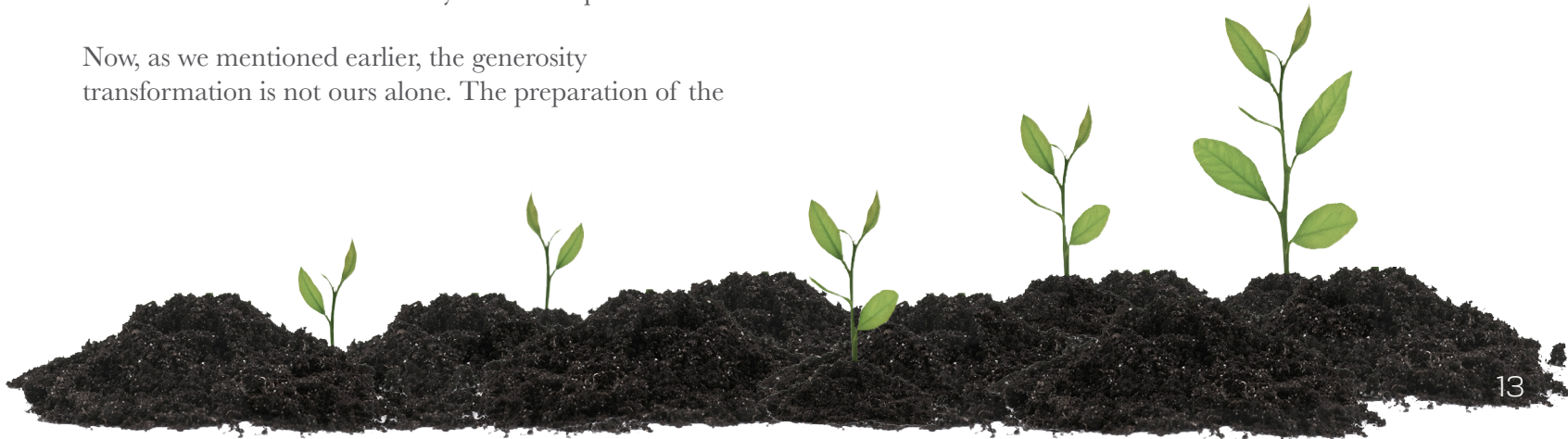
soil for the harvest of generosity is really the work of the Holy Spirit. The generous heart is prepared by the proper distinction of law and Gospel. Yet, as the scriptures make clear, the Lord works through means. The means of grace are certainly part of this, but so also are the means of the body of Christ working together in the area of generosity.

THE PREPARATION
OF THE SOIL FOR
THE HARVEST OF
GENEROSITY IS REALLY
THE WORK OF THE
HOLY SPIRIT.

In this way, the faithful pastor and congregation need to know who their people are and where they are in the realm of generosity. People enslaved to debt need to hear the law and its call to repentance. Those same pastors and leaders also need to seek ways in which they might lead those same members of the congregation

toward the freedom of service to the Gospel!

There are many fine tools that can lead a person out of debt into the financial freedom that would allow for a



generous response the Lord's work and kingdom. In the same manner, how can the local congregation lead our ever-busier families to find ways to be faithful to their family vocation, as well as their call to be generous with their time and talents for the sake of the Gospel? The tools will not create expanded and deepened generosity among the congregation. However, they are useful tools alongside word and sacrament ministry that seeks to prepare the soil for this harvest of expanded generosity. When the soil is well tilled and the seeds are planted faithfully and maintained diligently by word and sacrament, a harvest of generosity is the result.

This call for preparation then logically leads to the need for clear objectives in the congregation in order to allow for proper preparation of the soil of generosity. Every child of God is called to be generous in their response to their radically generous Lord. We were created for this purpose (Genesis 1:25-27, 2:15). When our first parents became selfish and fell into sin (Genesis 3), the Lord set about redeeming us through His work at the cross. In this radical act of generosity at the cross, we are restored in our relationship with God and our neighbor. Our life of generous response is designed by God to show this wonderful mercy generously to our neighbor (Romans 12:1-2).



AS MENTIONED EARLIER, THIS DOESN'T HAPPEN INDIVIDUALLY OR CONGREGATIONALLY BY ACCIDENT.

It takes targets and objectives within the ministry to make this happen. The next pages include ideas on how these objectives might look in a congregational handbook that seeks to increase generosity in action.

These objectives are both internally and externally focused. They seek to foster, among God's people, lives

that embrace the truth that we have been redeemed for the purpose of being generous to our neighbor, and by extension, our Lord. A Board of Directors, Board of Elders, or a Board of Christian Stewardship might adopt the proposed objectives to prepare the congregational soil for the transformation in generosity the Lord desires to work among God's people.

OBJECTIVES

Intentionally foster the study of the scriptures and Lutheran confessions to highlight the baptismal call of the believer to be generous in God's kingdom

1. Within the family

- a. Provide opportunities to help individual families manage their finances and time in a way that frees them to be generous in a God-pleasing manner.
- b. Provide opportunities to teach about vocation that leads to all members of the family embracing their vocation within the family.
- c. Create an environment in which the family is the chief place of worship, service to the Lord and each other, and giving.

2. Within the congregation

- a. Provide leadership within the congregation that forms a culture of generosity in all aspects of life.
 - i. God loves – we love
 - ii. God gives – we give
 - iii. God serves – we serve

- b. Coordinate an annual process that connects the Biblical teaching of generosity in Bible classes with the preaching from the pulpit.
 - i. Focus on the radical generosity of the Lord Jesus on the cross.
 - ii. Allow the Holy Spirit to work the work of sanctification without manipulation or guilt.
 - iii. Be a conduit for ways in which members can generously serve the Lord by serving their neighbor, thereby becoming the hands and feet of Jesus among the family of God.
 - iv. Review regularly the patterns of generosity within the congregation and report trends to the pastor since this is a lagging indicator of spiritual health within the congregation.
 - v. Encourage congregational leadership to model sound corporate stewardship and generosity as it manages the budget process.
 - a. Avoid debt slavery that would hinder the Gospel.
 - b. Actively and generously participate in missions at the local, district, and national levels of the church.
 - vi. Hold generosity up as an ideal among groups within the congregation and encourage them to be instruments in the task of generosity within the kingdom.
 - vii. Provide coordination and implementation of legacy generosity and endowment for the ministry of the congregation.

3. On a global scale

- a. Coordinate opportunities for generous service by the members of the congregation to be the hands and feet of Jesus beyond the walls of the congregation, the limits of the community, and the region.
- b. Use small groups to work toward generosity in sharing the Gospel.
- c. Coordinate regional service opportunities.
- d. Open ways for individuals and small groups to serve internationally through support, sending, and serving in mission.

These objectives are in no way exhaustive. They are only proposed as a place to start in light of the fact that each member of the body of Christ has been called to generously serve our Lord by serving our neighbor.

All of these objectives are intended to make the connection between our baptismal call to be generous as disciples and disciple-makers. They will need to be tweaked to fit specific situations and locations. What works well in a suburban congregation may not translate well to a rural setting. What works beautifully in a rural setting

may not work as well in an urban location.

It is critical that the conversation of generosity and how the local congregation might foster it in a Biblical and confessional manner must take place. The goal is not a bulging budget or fabulous facility. The goal is faithfulness in our call to generously respond to our Lord's radical generosity shown to us in Jesus.

It is the Holy Spirit that will make this happen. He will accomplish this generosity through us.

A STRATEGIST'S PERSPECTIVE

AND ALL WHO BELIEVED WERE TOGETHER
AND HAD ALL THINGS IN COMMON. AND
THEY WERE SELLING THEIR POSSESSIONS
AND BELONGINGS AND DISTRIBUTING THE
PROCEEDS TO ALL, AS ANY HAD NEED. AND
THE LORD ADDED TO THEIR NUMBER DAY BY
DAY THOSE WHO WERE BEING SAVED.

ACTS 2:44-45, 47b

IN ACTS CHAPTER 2...

Our Lord provides a clear picture of the generosity and financial activities of the early church. Rich and poor believers touched by the Holy Spirit came together in the early church. The power of Christ's unbounding love and sacrifice was intense. Christ's sacrifice spurred those who were abundantly blessed to share generously with those in need.

Is it possible for the 21st century American church to move in the direction of Acts chapter 2 generosity? As a church where the Holy Spirit works through the power of God's word, it is more than possible!

There are examples of congregations across the American church, including the Lutheran Church Missouri Synod, where our Lord has blessed abundantly. With prayerful and intentional planning, accelerating the generosity of givers unleashes resources entrusted to them as God's stewards for kingdom purposes in the spirit of Acts chapter 2 is happening across the American church.

The 2013 Congregational Economic Impact Study, researched and written at the Indiana University (IU) School of Philanthropy, provides important insights. While challenging us to consider that instruction through Holy Scripture as the most basic building block, other factors influence and encourage generous stewards.

“Congregations must demonstrate that they are worthy of receiving gifts from their members by demonstrating transparency and hospitality, as well as ensuring they have the capacity to effectively steward gifts of all sizes.”

The IU study also identified two key questions for leaders to prayerfully consider as it seeks to encourage generous stewards:

1. Are your leaders ready to provide the leadership a generous congregation deserves?
2. Is the congregation worthy to receive the good will and gifts it desires?

A GENEROUS CULTURE CULTIVATE GENEROUS STEWARDS

Unfortunately, since the U.S. economy dramatically slowed in 2008, prudent leaders recognize that encouraging generous stewards is growing in importance across the American church.

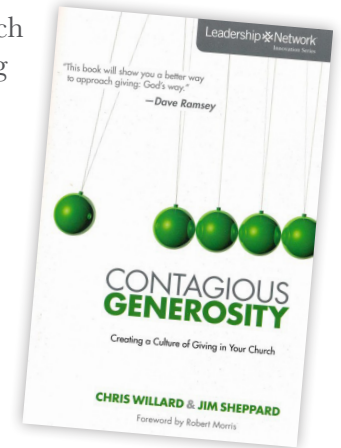
Since the 2008 recession, unlike the Great Depression when giving to the church grew, the American Church has experienced a decline in giving, according to data compiled each year by the Giving USA Foundation, from 35 cents of every charitable dollar given in 2008, to just 31 cents in 2013.

Further, the 1.6% decline in religious giving reported by Giving USA in 2013 recorded charitable giving benefiting animals and the environment increased by 6.0%, and generosity for arts and the humanities saw annual growth of 6.3%. These startling trends suggest new strategies and actions to encourage the generosity of God's people are warranted.

Chris Willard and Jim Sheppard, co-authors of *Contagious Generosity*, contend that if a church wishes to encourage generous stewards, the “church must be intentional

about developing a culture of generosity; culture of the church is the powerful way of effecting corporate change.”

Many church leaders don't fully appreciate how culture shapes the habits of a faith community. For instance, some churches and their leaders discourage money discussions, despite the significant amount of time Jesus spent talking about money and possessions during his time on earth. “Jesus knew that how we handle our money is more than a private matter,” Willard and Sheppard contend.



SEE HOW THE CHURCH
LED BY PASTOR MEADOR
TOLD THE STORY OF
CHANGED LIVES TO
ENCOURAGE GENEROSITY.



IF YOU DESIRE TO SEE TRANSFORMING GENEROSITY AMONGST THE DISCIPLES YOU LEAD...

It is prudent to consider the ways culture influences generosity. Knowing the culture of a community helps leaders predict how the community they lead might respond. *The 2013 Indiana University Study* provides important insight into how churches and their leaders viewed the U.S. economic challenges since 2008.

“When responding congregations assessed how they felt their congregations weathered the recession, the majority of respondents indicated that their congregation fared well or very well since the worst of the recession (73.9 percent). However, when comparing post-recession revenues with inflation, only 39 percent reported that congregational revenues kept pace or were ahead of inflation between 2007 and 2011.”

- *The 2013 Indiana University Study*

The culture of a congregation is as important as the vision for the church, many Christian stewardship observers suggest. From our observations, some LCMS congregation leaders today will reference the frugality of the early German immigrants who founded many of our congregations. These references to a 19th century culture of frugality translate, in some graying 21st century faith communities, into a 21st century mindset of scarcity. A culture of scarcity can limit the perspective of

congregants and leaders alike, fostering an environment that dampens the generosity of God’s people. Human attitudes can influence and frustrate our reaching our full potential for the mission we are called to, forgetting to acknowledge that with God all things are possible.

To encourage a culture of generosity, Lake Institute on Faith & Giving at Indiana University School of Philanthropy recommends congregations focus on “transformational giving, not transactional giving.” Transformational giving dramatically shifts the focus from budgeting limitations to investment opportunities. The institute suggests redefining “pastoral care to include the care for members and donors, viewing giving as a spiritual practice.” This change in focus suggests “engaging members in personal conversation, exploring ways in which generous giving enhances the ministry they share together.”

Accomplishing a shift in congregational culture requires bold, courageous, spirit-filled, generous leaders who share life change stories, inspiring congregations to generously act on the call of faith and respond to our Lord’s work through the local church.

FOR DISCUSSION

1. Would you describe the culture of your church as generous?
2. What do others in your community see as important to your congregation?
3. How and when do you talk about generosity in your church?

GENEROUS LEADERS CULTIVATE GENEROUS STEWARDS

Then the leaders of fathers' houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king's work.

- 1 Chronicles 29:6 (ESV)

In *Contagious Generosity*, Willard and Sheppard, two experienced guides for churches on the generosity journey, boldly articulate the pastor's role in encouraging generous stewards:

“Generous churches are led by generous pastors. Period. It's possible to be a generous pastor of an ungenerous church. But we have never seen a generous church that is not led by a generous pastor. The truth is that leaders who lead generous churches don't just talk a good game. They have trained themselves in the principles of generosity, and they openly model a generous life.”

- Willard & Sheppard

Pastors have a God-given responsibility to lead their congregants toward generosity. They should not and cannot fully abdicate this responsibility to the Board of Stewardship or delegate it to another staff member.

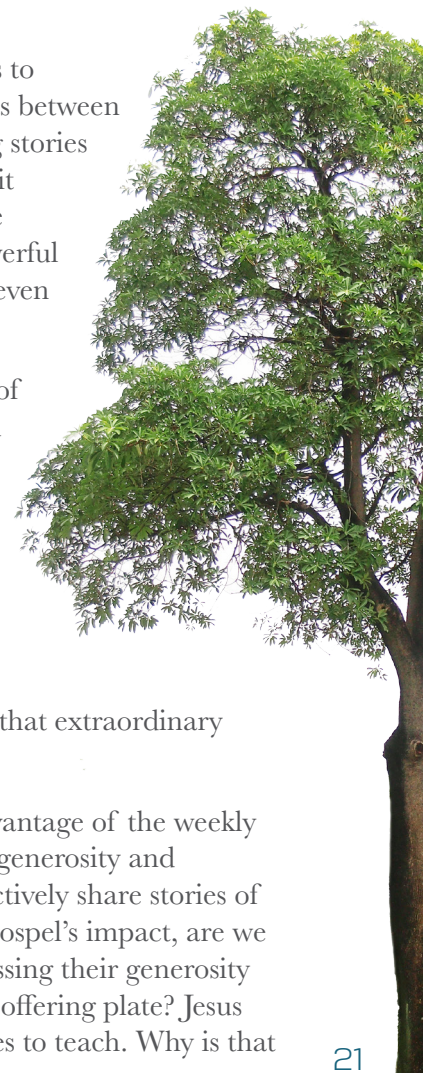
As pastors teach and encourage generosity, it is imperative to consider the view from the 21st century pew. Research indicates many congregants today do not yet understand giving and generosity because it was not modeled for them growing up. We observe older congregants who

regularly indicate they learned to be generous from their parents. But a growing number of younger congregants don't speak of the influence of parents in modeling stewardship.

It is important for spiritual leaders to “connect the dots” for congregants between money and changed lives. Sharing stories of life change, both from the pulpit and elsewhere, while affirming the congregation's generosity, is a powerful tool that encourages and inspires even greater generosity.

Today, literally tens of thousands of not-for-profits, both Christian and secular, are regularly telling their stories of changed lives to their donors. That includes people from your congregation. These not-for-profits would welcome the opportunity the local church has to tell their story each week to their givers. The local church has that extraordinary opportunity!

Regrettably few churches take advantage of the weekly opportunity they have to connect generosity and ministry impact. By failing to effectively share stories of the transformative nature of the gospel's impact, are we discouraging stewards from expressing their generosity to their Lord through the Sunday offering plate? Jesus regularly used stories and examples to teach. Why is that



method of communication so limited or missing altogether in our churches today? Many church researchers suggest that is seriously deficient in the 21st century church. This deficiency allows others to influence your congregants' generosity, potentially siphoning away dollars for ministry to other charitable giving opportunities that are more adept at connecting with the prospective donor's emotions.

George Barna, America's leading marketing researcher of faith and culture, observes, "people no longer give to the church simply because it is the church. The church must prove itself worthy of donations." How effectively are you sharing the impact of their generosity? Are you telling how the Gospel message is changing lives at and through your congregation?

Finally, when pastors and leaders are transparent about their journey to be more generous, God's people also respond as generosity is modeled for them. Willard and Sheppard write, "We have seen pastors who share their

own journey toward generosity see their congregation respond with a desire to follow suit."

A word of encouragement to pastors: if you are still growing toward a life of generosity, you have both the privilege and opportunity to allow your own story to impact the habits of the people you lead. Generous leaders who encourage generous stewards extend beyond the office of the keys. As generosity penetrates staff and leaders, it often trickles down to the rest of the body of believers.

SEE HOW PENETRATING THE GENEROSITY OF STAFF AND KEY LAY LEADERS TRICKLES DOWN FOR GOSPEL IMPACT.



SEE HOW ST. JOHN LUTHERAN CHURCH & SCHOOL IN PLYMOUTH, WI TELLS HOW THE GOSPEL CHANGES LIVES.



Patrick Johnson, who co-authored *Generosity* with well-known Christian author Gordon MacDonald, observes, "Few churches succeed in getting leaders to give generously by using a forced standard." Johnson explains that encouraging lay leaders to be generous is "more effectively done in a trusting relationship that provides encouragement, grace, and accountability." Does your church foster a culture that encourages staff and laity generosity?

FOR DISCUSSION

1. In what ways are you as a ministry leader leveraging your position of influence to advance generosity in your church?
2. How do you ensure your perspective on money is consistent with the challenges congregants in your church face every day?
3. In what way do you as a leader take ownership of funding your church's ministry?

EMBRACE THE MINISTRY OF ASKING

And let us consider how to stir up one another to love and good works.
- Hebrews 10:24 (ESV)

If pastors and lay leaders desire to inspire and encourage generous stewardship, it is important to embrace the ministry of asking. But before you ask, you first must listen. The most effective way to encourage generous stewards is to connect the giver's passion and interest with mission and ministry.

Pastors and leaders who only discuss the topic of money when they need to raise money will not cultivate generous stewards. When you do ask, it is important that the perspective is always about what God wants *for* the giver, not what you or the church want or need *from* the giver. Always remember: asking people for money is helping them, as God's stewards accomplish what our Lord intends for them to do, not what we want them to do for the church.

The confidence for a leader to embrace the ministry of asking comes from an abundant connection to the Lord Himself. From their God-given faith in the Lord who provides what is needed at all times, there can be teaching rooted in abundance rather than scarcity. Connected to the Lord through His word of promise, the leader can enthusiastically embrace the ministry of asking. He can confidently encourage those under his care to share their generosity in order to make an impact that flows from their fear, love, and trust in God above all things.

We recommend you celebrate even when something is given elsewhere. For instance, do you lift up a congregant's generosity when he or she is generous to one of our seminaries or to a Concordia University? When you celebrate generosity, it encourages others on the journey towards a generous life.

FOR DISCUSSION

1. When you think about asking for money, what is the first thing that comes to mind? Is it a positive or negative feeling? Why? What impact has that had on your willingness to ask others to be generous to the church?
2. What steps are you taking to ensure that you and other ministry leaders are listening for the needs and passions of various people in your congregation?
3. Has a church member ever told you about a large gift he or she made to something other than your church? How did you react?

DISCIPLESHIP OF HIGH-CAPACITY STEWARDS

Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.
- Matthew 19:24 (ESV)

Generosity in the 21st century American church reflects the economic differences that are becoming more pronounced in our nation. While Americans overall remain the most economically blessed inhabitants on earth, increasingly much material wealth is concentrated in fewer and fewer people.

In most churches we serve, including LCMS congregations, we consistently see that less than 5% of a congregation's givers account for 50% or more of the congregation's giving. In one LCMS congregation we served, eight out of every 10 dollars of giving came from one individual! When pastors and other leaders discover this reality in their own congregation, many respond in surprise and frustration.

In the church, the typical response to extravagant generosity is, unfortunately, to overlook it, ignore it, or even dismay over it. The more appropriate, God-honoring reaction celebrates the generosity of these high-impact givers' response to how our Lord has blessed them.

Many high-capacity givers typically have even greater potential for unleashing resources entrusted to them for our Lord's purposes. Generous givers, who carefully steward the resources entrusted to them, view giving as an investment for ministry returns, not just an invitation to solve a problem or meet a capital need at the local church.

Too often church leaders focus discussions on the need, not the ministry outcome, when presented with the opportunity to disciple a high-capacity giver. For wealthy people who are generous, they are interested in the difference they can make, not the money they can give. If a church leader doesn't consistently and enthusiastically share how generosity enables kingdom impact, generosity to the local church won't fully benefit from the financial capacity of many high-capacity givers.

Well informed, thoughtful church leaders encourage and facilitate opportunities that support collaboration and interaction amongst the generous stewards of their church. Thoughtful pastors who encourage accelerated generosity invite and motivate these stewards to see the church through his eyes. The pastor will ask these leaders revealing questions regarding the ministry objectives and plans our Lord has placed on his heart.

FOR DISCUSSION

1. Do you know the high-capacity givers in your congregation?
2. What was the subject of your last conversation with someone in this group?
3. How can you begin to build trust with your congregation's high-capacity givers?

SEE HOW THE VIDEO PASTOR MEADOR USED ON THE JOURNEY ENCOURAGED THE GENEROSITY OF HIGH-CAPACITY STEWARDS AT ST. JOHN.



MEASURING GENEROSITY

For where your treasure is, there your heart will be also.
-Matthew 6:21 (ESV)

Experienced, seasoned business leaders readily acknowledge the importance of measuring results in order to effectively manage an organization. Many of these same leaders, as they serve their Lord through the church, neglect to apply these skills, experience, and perspective for kingdom work.

The local church seldom moves beyond essential recording and record keeping. Even our Synod, after amassing large amounts of data through annual parish reports, provides only minimal analysis back to the Synod members.

Each congregation is unique. Thus, ministry leaders will find it most effective to measure the congregation where they serve against itself, comparing previous years' financial measures and then comparing to national averages, such as those compiled by Synod.

Often, pastors and lay leaders alike contend the shepherd's role disallows engaging him in the temporal business matters of the church. Lay leaders cite either pastor's lack of experience or time as constraints to his involvement. Many pastors we meet are not aware, and some contend they should not know what the particulars of their congregants' generosity. Yet, these same pastors are called to help ensure the spiritual health of the congregations they lead.

Is pastoral effectiveness restricted if he is unable or unwilling to evaluate the generosity of the stewards he is called to lead? In today's world, we expect and demand our healthcare providers, teachers, and even our coaches to collect, measure, and evaluate data. Don't our pastors need access to similar analysis to most effectively care for and disciple the flock they are called to lead? Cultural tradition, fear, and even church by-laws hamper shepherds from essential, important information our Lord reminds us is necessary in Matthew chapter 6.

FOR DISCUSSION

1. How do you measure giving in your church?
2. Who is responsible for interpreting the data?
3. What is your congregation's policy regarding access to giving information?
How might this policy need to be changed?

CELEBRATING GENEROSITY

At that time Solomon held the feast for seven days...
- 2 Chronicles 7:8A (ESV)

As Lutheran Christians, we regularly celebrate important milestones in the discipleship journey: baptisms, confirmations, ordinations, and installations of called workers. Even at funerals, we joyously celebrate “for all the saints who from their labors rest.”

Yet seldom do we celebrate generosity. Too often the offering time is treated as routine during the divine service. The joking we sometime hear when Lutherans gather together around the offering plate trivializes the offering time, de-emphasizing our responsibility to be faithful, generous stewards of the resources entrusted to us by our Lord.

When someone gives for the first time in your congregation, it is reason for celebration! Churches infrequently track first-time givers, so they are unable to track or celebrate with these givers how our Lord is

working in their lives. Not-for-profits supported by many generous givers carefully monitor, celebrate, and thank their donors the first and every time they give. Churches, unfortunately, are notorious for taking their givers for granted. Should it surprise us that giving to not-for-profits in the 21st century is growing, at the expense of giving through the Sunday morning offering plate?

If we as church leaders neglect to acknowledge first time generosity and don't joyously acknowledge and celebrate the generosity of stewards committed to our Lord's work, should we be surprised that giving to our beloved church body has failed to keep pace with inflation for more than two decades? When we neglect to “connect the dots” between generosity and ministry impact through story telling celebration, are we discouraging generous stewards? When discussion and communication focus on scarcity, operating deficits, and unbalanced budget, are we again discouraging generous stewards?

SEE HOW
“CONNECTING
THE DOTS” CAN
ENCOURAGE
GENEROSITY.



FOR DISCUSSION

1. When was the last time you made a big deal about the first time someone gave to your church?
2. Why is it easy for churches to celebrate baptisms and confirmations, but not generosity?
3. Is it possible you are taking the generosity of your congregation for granted?

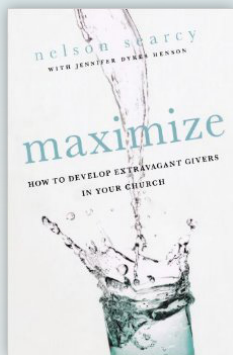
MOVING FORWARD

As you consider opportunities for encouraging generous stewards, it is equally important for the church to reach disciples where they are. Your congregants are at different places on the journey towards generous living, which can be impacted by age, current financial position, relationships, personal connection to the ministry, and, of course, their own faith formation as a Christ follower. The church that creates an environment to help each steward working on the art and science of generous stewardship will be abundantly blessed in terms of time, talents, and treasures as generous stewards joyously serve their Lord.

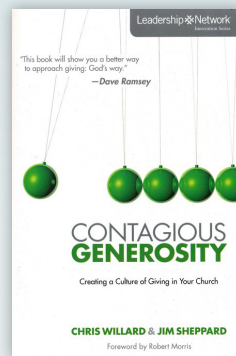
RESOURCES

As you consider the topic of generosity individually as a ministry leader and in the congregation setting, Christian authors and others across the church at large can provide important insights to both challenge you and support your leadership journey of encouraging generous stewards. Listed below are a number of such resources authored by Christ followers from outside the Lutheran tradition for further reading, reflection, and study as you continue to explore this important topic for the 21st century American church.

FOR LEADER STUDY AND DISCUSSION

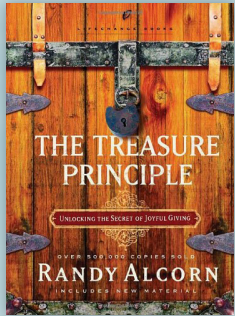


Searcy, Nelson; **Maximize: How to Develop Extravagant Givers in Your Church**, Copyright ©2010 by Nelson Searcy, Baker Books, a Division of Baker Publishing Corporation, Grand Rapids, ISBN 978-0-8010-7218-5

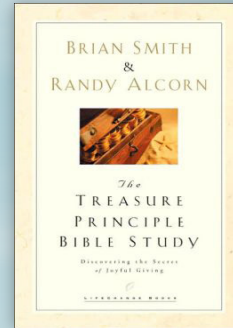


Willard, Chris and Sheppard, Jim; **Contagious Generosity: Creating a Culture of Giving in Your Church**, Copyright ©2012 by Chris Willard and James E. Sheppard, Zondervan, Grand Rapids ISBN 978-0-310-89313-4

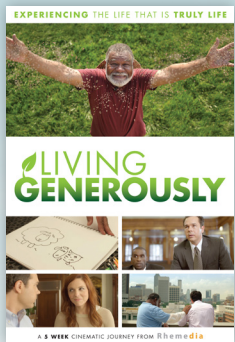
FOR GROUP STUDY AND INDIVIDUAL DEVOTION



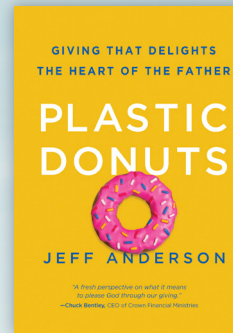
Alcorn, Randy; **The Treasure Principle: Unlocking the Secret of Joyful Giving**, ©2001 by Eternal Perspective Ministries, published by Multnomah Books, a division of Random House, Colorado Springs; ISBN 1-59052-508-6



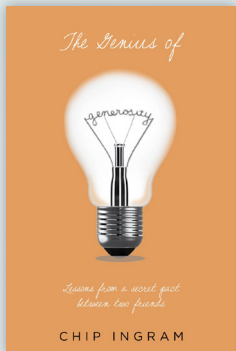
Alcorn, Randy and Smith, Brian; **The Treasury Principle Bible Study**, ©2001 by Eternal Perspective Ministries; published by Multnomah Books, a division of Random House, Colorado Springs; ISBN 1-59052-620-1



Alexander, Jack; **Reimagine Generosity**, ©2013 Rhemedia, LLC; a 5-week Cinematic Journey from Rhemedia with Leader's Guide entitled Living Generously; additional cinematic journeys in the Rhemedia series include Loving Generously and Leading Generously; www.reimaginegenerosity.com



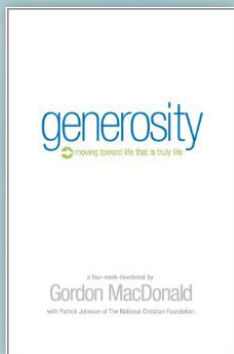
Anderson, Jeff; **Plastic Donuts: A Fresh Perspective on Gifts**, ©2012 by Jeff Anderson, published by Acceptable Gift, Inc. ISBN: 078-0-9848268-0-3 (other related resources, including customizable sermon notes, Sunday school and small group outlines, video clips, and graphics are available) www.generouschurch.com or www.acceptablegift.org



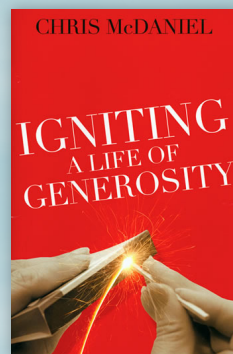
Ingram, Chip; **The Genius of Generosity: Lessons from a Secret Pact between Two Friends**, ©2011, The Generous Church, published in collaboration with The National Christian Foundation; ISBN 978-0-615-41618-2 www.generouschurch.com or www.livingontheedge.org



Ingram, Chip; **The Genius of Generosity: Living on the Edge**, (small group DVD series with four messages), ©2011, Living on the Edge www.livingontheedge.org (other related resources, in a variety of formats, are available at this author's web site)

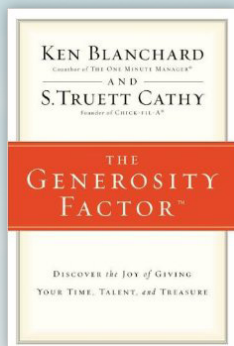


MacDonald, Gordon with Patrick Johnson; **Generosity: Moving Towards Life that is Truly Life** (a four-week devotional), ©2010, 2009, 2008 The National Church Foundation, ISBN 978-0-9771174-1-3 www.generouschurch.com

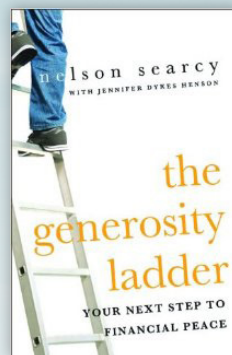


McDaniel, Chris; **Igniting a Life of Generosity** (a 21-day devotional), ©2011 ECFA Press, Winchester, VA ISBN 978-0-9799907-6-2 www.ignitingalifeofgenerosity.com

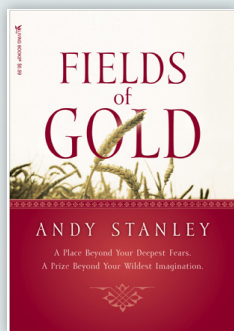
DISCOVERING THE JOY OF GENEROSITY



Blanchard, Ken and Cathy, S Truett; **The Generosity Factor**,™ Copyright ©2002 by Blanchard Family Partnership and STRC Literary, LLC, Zondervan, Grand Rapids, ISBN 978-0-310-32499-7



Searcy, Nelson with Jennifer Dykes Herman; **The Generosity Ladder: Your Next Step to Financial Peace**, Copyright ©2010 by Nelson Searcy, Baker Books, a division of Baker Publishing Corporation, Grand Rapids, ISBN 978-0-8010-7276-5



Stanley, Andy; **Fields of Gold**, Copyright ©2004 by Andy Stanley, Tyndale Publishers, Inc., Carol Stream, Illinois, ISBN 978-1-4143-1196-8

ABOUT THE AUTHORS

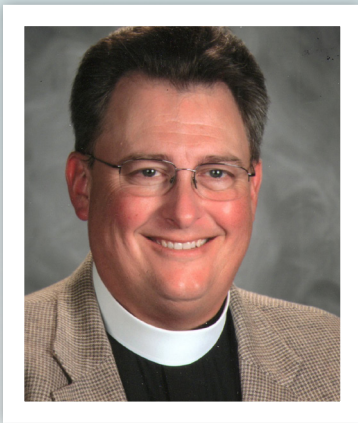
Larry Ulrich brings both business and ministry experience to the Generis team of generosity strategists, facilitating a growing number of LCMS churches on the generosity journey.

Before joining Generis, Larry served on the senior LCMS Northern Illinois District staff, following 25 years of successful business experience as marketing and sales manager and director.

Active in their local LCMS congregation, Larry and his wife Brenda were instrumental in launching initiatives that have intentionally reflected Christ's love to the community residents facing economic and personal crisis.



LARRY ULRICH 



 NATHAN MEADOR

Larry's co-author is **Rev. Nathan Meador**, the Senior Pastor at St. John Lutheran Church and School in Plymouth, WI.

A Generis client, Rev. Meador is contributing author of *StewardCast*, the monthly LCMS Stewardship Ministry e-newsletter, in his role as Assistant Coordinator for Stewardship of the LCMS Office of National Mission.

He has also served congregations in the North Wisconsin and Southern Illinois districts, since his ordination in 1996. He is a graduate of Concordia Seminary in St. Louis.



GENERIS
cultivating generosity

5256 Peachtree Road, Suite 150
Atlanta, GA 30341
generis.com
678-817-5439 | larryu@generis.com