How Congregations Differ on Generosity

Not every church member responds to the same message about giving. Not every congregation’s culture supports the same approach to developing faithful stewards, or generous givers. What variables in congregational life foster these giving differences in members and congregations?

Prayer

Scripture Reading: Psalm 37:25-26

Meditation

Generosity is at its core a lifestyle, a lifestyle in which we share all that we have, are, and ever will become as a demonstration of God’s love and a response to God’s grace. It is not enough for the church to talk about generosity, nor is it enough for individual Christians simply to commit to being generous. What makes generosity a real and powerful witness to God’s love is our action.

Chris Willard and Jim Shepherd

Reflection

Why do congregations, and individual members within them, respond so differently to appeals for giving? “Here are seven variables that come to my mind,” Ruben Swint writes:

- **how leaders speak about money and giving.** He asks, “Do they speak as the *institution* that needs funding to pay its bills,…community that seeks to meet the wants of its members, participants, and prospects,…[or] *movement* that intends to change the world by bringing God’s kingdom to earth?”
- **members’ sources of income.** Those in education, healthcare, and social services stress fairness and equality; entrepreneurs support venture ministries; small business owners want to manage costs; corporate executives protect the bottom line.
- **generational differences.** “People with different life experiences have difficulty viewing life, church, and giving the same way,” he observes.
- **differing motivations for giving.** Staff, lay leaders, and core members tend to respond to motivations of commitment and challenge; other members may respond better to appeals to community, compassion, or reasonableness.
- **impact of recent cultural changes.** He notes that “competition has replaced cooperation, and customer satisfaction has replaced inherited institutional loyalty. The successful nonprofits and congregations do not assume they have people’s loyalty; they take the initiative and ask for money.”
- **median household incomes.** Churches in wealthier neighborhoods should see higher total giving, though poorer members may give proportionately more.
- **demographic changes in the neighborhood.** These may indicate growth potential in members’ incomes.
Given these differences in members’ motivations and behavior and in congregations’ identities and capacities, how can we encourage greater giving? Swint offers several suggestions, including that we “become multilingual in the language of ‘stewardship’ and ‘generosity.’” The language of stewardship has become too closely linked to pledging an institution’s budget and paying its bills. “Generosity can lead younger members forward into faithful stewardship and tithing,” he explains. “It is best, therefore, to use words from both languages on a regular basis: stewardship and generosity, budget and ministry plan, commitment card and my personal plan for giving, income and contributions, expenses and costs, church needs and church solutions, and budget deficits and ministry successes.” He imagines building generosity through various activities, focusing on a day, week, month, and finally year plan for living generously.

Swint would rehabilitate “stewardship” in light of God’s kingdom breaking into the world. “Jesus was the faithful steward who aligned his life and ministry with the kingdom of God, a reality to be experienced now and eternally,” he notes. “Ultimately, stewardship is all we do with all we have to accomplish our God-given mission, individually and together in congregations. Christian stewards are kingdom-bringers who align their lives and ministries with God’s intentions for God’s world.”

Study Questions

1. It can be difficult to translate our commitments to generosity into shared action when people hear appeals to generous giving in such different ways. Which of the differences that Ruben Swint cites are prominent in your congregation?

2. Consider whether your congregation is ready for the challenge of a day, a week, a month, or a year of generosity. What might that next step look like?

3. Discuss the seven-step “giving path” that Swint describes. How would you move to the next step?

4. Allen Walworth calls the women in 1 Kings 17:10-16 and Mark 12:41-44 “unlikely champions.” What inspiration does Walworth draw from their stories for our giving?

Departing Hymn: “Lord, Teach to Us Your Way of Loving”

Lord, teach to us your way of loving, 
which is the first lesson of all.  
O Christ, who loved the little children, 
how sweet and tender is your call!  
Lord, help us hear it and then give you 
the love you ask of us today.  
O Christ, help us love one another, 
for this most earnestly we pray.  
Lord, teach to us your way of giving, 
for this is clearly the next thing;  
our love ought always to be showing what fruit and offerings it can bring.  
The Church School Hymnal (1900), alt.  
Tune: SPIRITUS VITAE

† Chris Willard and Jim Shepherd, Contagious Generosity: Creating a Culture of Giving in Your Church (Grand Rapids, MI: Zondervan, 2012), 18.
# How Congregations Differ on Generosity

## Lesson Plans

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## Teaching Goals

1. To consider differences among congregations and individual members that can make a difference in how they hear appeals to generous giving.
2. To make plans for increased personal and congregational giving.
3. To review scriptural portraits of generous giving.

## Before the Group Meeting

Distribute copies of the study guide on pp. 10-11 and ask members to read the Bible passage in the guide. Distribute copies of *Generosity (Christian Reflection)* and ask members to read the focus article and suggested articles before the group meeting. For the departing hymn “Lord, Teach Us to Your Way of Loving” locate the familiar tune SPIRITUS VITAE in your church’s hymnal or on the Web in the Cyber Hymnal™ (www.hymntime.com/tch/) or Hymnary.org (www.hymnary.org).

## Begin with a Story

At “a meeting to discuss a congregation’s annual giving,” Ruben Swint recalls, “an octogenarian expressed the view that the answer to the church’s funding needs was an emphasis on tithing, by which he meant giving ten percent of one’s gross income to the church, gross income being the only valid way to determine one’s tithe. Another member stated that because her career was in the non-profit world, her tithe included what she gave to the church plus what she gave to the organization she was serving. Still another participant stated that tithing and institutional support were not very motivating for their 30s-something age cohort, who would respond better to appeals to help hurting people.

“Was it ever true that every church member responded to the same message about giving? Was it ever true that every congregation’s culture supported the same approach to developing faithful stewards, or generous givers? I think neither was ever completely true. If we have four Gospels portraying the good news in particular contexts and paradigms, then we have different gospels of good giving alive in members and their congregations.” (*Generosity*, p. 45)

## Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by asking God to guide the leaders of your congregation as you seek to develop a spirit of generosity and pattern of generous actions.

## Scripture Reading

Ask a group member to read Psalm 37:25-26 from a modern translation.

## Meditation

Invite members to reflect on the meditation during a period of silence.
Reflection

This study raises our awareness of why congregations and individuals can hear appeals to generous giving so differently. Use this time to focus on understanding and planning for your congregation’s giving, or for developing members’ personal plans of giving. Point members to Arthur Sutherland’s review in “Toward a Theology of Generosity” of three books that approach generosity from a Christian theological perspective and can help motivate generous actions.

If the group would like to extend this study, schedule a second session to draw inspiration from the “unlikely champions” in 1 Kings 17:10-16 and Mark 12:41-44. Focus on the congregation’s giving in the first session, and on individual members’ giving plans in the second.

Study Questions

1. Ruben Swint discusses seven differences: how leaders speak about money and giving, member’s sources of income (or type of employment), generational differences, differences in motivations for giving (which may or may not match how leaders speak about giving), impact of recent cultural changes (from cooperation and institutional loyalty toward competition and customer satisfaction), median household incomes, and demographic changes in the neighborhood (that influence household income). After group members agree on which differences are most prominent in your congregation, discuss how you can use this knowledge to shape appeals for more generous giving.

2. Members and groups within the congregation will be ready for different levels of challenge. Review Swint’s descriptions of a day, week, month, and year of generosity. Encourage group members to select a level that is most appropriate for the group, or for the entire congregation, and then brainstorm the best way to structure and present the challenge.

3. The giving path involves donation of “time, skill, money, and influence to bring the good news of God’s kingdom to more people.” It invites members to begin with any amount of their time, percentage of their income, and so on, but to “communicate [their] personal plan for giving each year and invite people to walk the path with [them].”

   Discuss why each “step” is an advance in faithful discipleship. Invite members to prayerfully consider what steps they have taken, and how they can advance to the next one. There will be a personal challenge for everyone. Even those who have taken many steps will find it a challenge to increase the percentage of their income, amount of their time, etc., that they give. They may be reluctant both to share their path with others and to encourage others to join them on the path. How can your group members encourage one another in this giving path?

4. Allen Walworth notes that the women in 1 Kings 17:10-16 and Mark 12:41-44 are both unnamed, poor, and widowed. Any of these characteristics would be enough to make it “unlikely” for them to be exemplars of generosity in the ancient world, but God notices them and the biblical writers record their stories. When Jesus retells the story of the widow at Zarephath (Luke 4:26), he emphasizes another unlikely feature: that she is a Gentile.

   The women’s gifts are not large in amount, but they are sacrificial. We do not know these women’s motives, or stories, but we know enough to say they are not giving to impress others, to gain a reputation, to exact an obligation, and so on. So, we can conclude that they are generous and that they trust God. “Behind every great act of generosity is a story, even if only known to the giver and to God,” Walworth writes.

Departing Hymn

If you choose not to sing the hymn, you may read the text in unison or silently and meditatively as a prayer.