



Leaders BOOK SUMMARIES

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Contagious Generosity

Creating a Culture of Giving in Your Church

THE SUMMARY

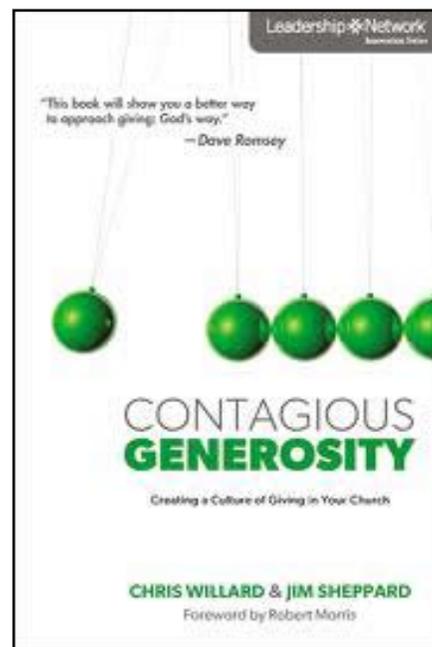
Within the church there is currently a “generosity movement,” but generosity is also a debated topic among Christian leaders. There are three categories of leaders when it comes to generosity: the first have adopted generosity as their personal standard; the second embrace generosity as a substitute for talking about stewardship; and the third are skeptical of the whole idea (this includes those who are disillusioned by the church and the way it’s handled money).

In talking about generosity, we define it as 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 rooted in a biblical understanding of stewardship:

- God is the owner of everything.
- What we have has been given to us by God.
- Our resources are to be invested in advancing the Kingdom.

Chapter 1: Culture is Key

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Leaders Book Summaries: **Contagious Generosity**

A church must be intentional about developing a culture of generosity, because the culture of the church is the most powerful way to effect corporate change. If a church isn't clear about what it believes on the topic, then its members won't be either. Culture sets the tone, defines the pace, and becomes the catalyst for vision, strategy, goals, and impact. First-time visitors can intuitively sense the culture, and even outsiders can describe it to others.

People outside the church don't usually think of generosity as a defining characteristic of a church. They expect rules and obligations, which is why even critics and skeptics are caught off guard when they encounter a church culture in which people freely share what they have for the advancement of the kingdom.

The church's culture shapes the habits that individuals develop. If you want to see lasting transformation—life change—it begins with the culture. The culture will shape the people. When the economy took a nosedive in 2008, churches reacted in vastly different ways. Some ignored it; others decided their goal was survival, and cut down their budgets and put growth plans on hold. Some church leaders responded differently. They faced the issue head on, deciding to unleash all that God had entrusted to them, knowing that trouble can create opportunities to present the gospel. They gave away money, often raiding their emergency funds to do it.

Churches that responded in this way saw a similar response among their members. In the midst of financial challenges, people sold cars, postponed vacations, drew out retirement funds—all in an effort to help

others. It's no accident that leaders who chose generosity rather than playing it safe reproduced that same response within their people.

Church leaders often talk about the vision of the church—their picture of a preferred future. But vision isn't enough. The culture of the church defines the path and possibility of realizing that vision. If we say we want to be a generous church, we must also ensure that we take steps that fit into the church's culture. If we seek change but fail to develop a culture that inspires and supports generous habits, we won't succeed.

Beliefs determine actions. That's why it is essential to look deep into the culture of your church, to examine what you do and say that is shaping the beliefs, thoughts, and actions of your members. The problem is that too many leaders aren't intentional about it—they lack a plan to create a culture of generosity (so the vision is never accomplished). Culture must be shaped by intentional, systematic processes.

A system is a process by which an intended result is produced. There are specific steps in the process, and a clearly defined goal. We like to call developing these systems "cultivating the culture." To cultivate something involves work to develop it and help it grow.

The culture of a church is most clearly evidenced by life change. It is easy for church leaders to focus on budgets or programs instead of our ultimate goal: changed lives. In the end, the primary goal when creating a generous culture in your church is not financial gain or expansion of your budget. The real goal is spiritual formation; generosity is about discipleship.

Leaders Book Summaries: **Contagious Generosity**

Becoming a generous church is not an overnight happening. It's necessary to cultivate the culture, communicate the values, and challenge people with clear opportunities. That vision needs to be embedded in every area of life and ministry. Your church's culture is the foundation on which God will release his resources to accomplish his plans.

Chapter 2: Good Strategy is Better than Good Intentions

People often have good intentions; the church is full of them. But in the midst of our *coulds* and *shoulds*, we don't always put our plans into action. The key to a successful strategy is simple: establish a plan and then execute it. We tend to talk and even pray about our plan, which is essential. But at some point, we must establish specific, measurable steps, pick a leader, and execute. Strategy leads to specific action steps that make a difference. The main reason why some churches experience an abundance of resources is they have a plan. They actively create a culture of generosity, and they execute their plan consistently.

Generosity touches every aspect of ministry in a church. It has a role to play in small groups, campus events, mission projects, programming, etc. And it also needs to permeate every area of our leadership. There is no part of how we do church that shouldn't be impacted by our understanding and practice of generosity. Generosity is systemic. This means it's not a one-time effort or a passing event. It's a value that is taught and built right into the fabric of a church.

One way to encourage a culture of generosity is through intentionally staffing for it. That could mean hiring a stewardship pastor, or adding that responsibility to those of an existing staff member. Either way, someone has to own the responsibility and be the champion of seeing it through. (That doesn't eliminate the responsibility of the senior pastor).

There are three aspects of a comprehensive strategy for developing a culture of generosity: information, application, and transformation.

The first aspect is information. Don't assume that your church members have a basic knowledge of stewardship or generosity. One of the first things to do is teach what the Bible says on the topic.

Information alone doesn't lead to transformation; you also need application. You can begin by setting expectations for both new and existing members. The key isn't where you start; it's remembering to continually challenge people to take the next step, no matter where they are on their journey.

Only after you've established a common level of knowledge and given a consistent call to action so that this knowledge is applied can you begin to expect to see transformation occur. Ultimately this isn't something that you, as a leader, can control—it's a heart issue. It may well begin in very small ways, like a spontaneous act. And the fruit of transformation will look different in every church. Some churches do reverse offerings; others choose to distribute funds to their members to give away; others choose to simply give away their money,

Leaders Book Summaries: **Contagious Generosity**

even when it puts them in a vulnerable place financially. Real transformation is never safe. It will always cost us something, but we know it will make a difference because God is good and in control.

Chapter 3: Generosity is Contagious

Generosity consistently surprises people; it's also contagious. When we are generous, it creates an experience that leaves both the giver and the recipient different than they were. We can watch other people give generously and be inspired by their actions.

When a church operates out of the belief that there are limited resources for the work of ministry, it operates at less than full capacity. It places limits on the dreams that are pursued. It restricts the ability of its people to think beyond what is currently believed to be possible. It minimizes ministry potential to the limits of available resources. This creates a "scarcity" mindset, rooted in a fear that one day we will run out of resources.

Churches that practice a contagious level of generosity don't acknowledge limits. They begin with a foundational belief that we serve an all-powerful, all-knowing, and always-present God who creates resources when they don't exist. Contagious giving is rooted in faith, and stays open to the impossible. The key question then is not "What do we need to cut to survive?" but rather "What is God calling us to do next?"

The most practical way to cure the scarcity mindset is simply to start giving money away. We aren't advocating being foolish, but we are advocating taking some steps of

faith—taking risks. Contagious generosity always carries with it a certain reckless trust that says "There's more where that came from."

One side-note: we aren't talking about a health-and-wealth theology, where you give to get. Our giving is to be motivated by the grace of God, not by an expectation of a return. That said, giving is often a source of blessing, but those blessings are never the goal of our giving. Just as God freely gave of himself, so churches should also be willing to freely give to those in need.

In early 2009, Cross Timbers Community Church was suffering from the effects of the economic meltdown. Offerings were low and the board was wrestling with how to deal with the budget gap. They chose a radical route. The following week, the church passed the collection plate and told the congregation that if anyone had a need, they were to feel free to take money from the plate instead of giving to it. Amazingly, the offering that week was significantly higher than the previous weeks' had been, and over the next few months it stayed up. The church's decision to be generous was contagious; it sent a clear message to the whole church.

Churches that avoid talking about money from the pulpit also send a clear message about money to their people. Avoiding the issue sends the message that you think your people don't want you to talk about it. The problem here is that the church is validating wrong beliefs about faith and money.

Churches also make a statement about money in the way they budget and spend. We can pretend to be many things, but

Leaders Book Summaries: **Contagious Generosity**

it's almost impossible to fool people into thinking you're a generous person (or church). That only happens when you act in obviously generous ways. The good news is that when we do live generously, it compels people outside the church to take a second look and reevaluate their views of God, faith, and the church. The temptation when looking at budgets is to focus purely on the numbers; generous churches have learned that meeting needs is more important than balancing the budget. They manage their resources diligently in order to meet needs on greater and greater levels.

Chapter 4: Follow Me

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 wasn't led by a generous pastor. Leaders who lead generous churches don't just talk a good game. They have internalized the principles of generosity and openly model a generous life.

Many pastors struggle with the area of money. We've seen pastors who refuse to talk openly about money because they struggle with poor financial habits in their personal lives. Others feel it isn't really a "spiritual" topic and don't address it. We understand if this is an area of struggle for you. However, we want to emphasize that it's not acceptable to allow your struggles to inhibit your ability to lead your church financially. Many pastors convince themselves that they can cover up their financial lives and keep this area hidden from others. We've found that members usually sense, at some level, when their

pastor isn't fully committed to a life of generosity.

One of the most powerful things a pastor can do is share his journey with his people. Besides the immediate benefit that acknowledging your shortcomings can bring, your confession will invite others to join you in growing. As the pastor shares his desire to grow in the area of generosity, we often see their congregations respond with a desire to follow suit.

One common mistake pastors make is that they assume that their congregations already know what the Bible says about money, and that people are faithfully tithing. We've found that this isn't usually true. Pastors need to both teach what the Bible says about financial resources and model it in their own lives and in the life of the church.

Finally, part of the pastor setting the pace is holding yourself, your staff, and your key lay leaders accountable for their stewardship. How people handle their resources is a pastoral issue. For the church to be generous, all of the leaders need to embrace generosity as a standard. If some are contributing less, they will need care and counsel; if their giving has increased, someone should celebrate with them.

Chapter 5: Leverage the Weekend Experience

No event is more critical to the life of a church than the weekend experience. In most churches it is the most attended, most promoted, and most significant event. While other aspects of church life

Leaders Book Summaries: **Contagious Generosity**

are important, they seldom have the level of involvement Sunday sees. That means church leaders must learn to speak on the subject when the broadest section of the membership is present.

The power of preaching should never be underestimated. If a church wants to create a culture of generosity, the pastors must not shy away from preaching on matters of financial generosity. We have seen over and over that churches blessed with an abundance of resources are led by pastors who are bold in their willingness to preach and teach about money.

So how do you talk about money without becoming the church that *always* talks about money? To do this well, church leaders should consider the entire weekend experience, not just the sermon. A worship service offers many opportunities to present stories of life change and to invite others to make changes in their lives. If *generosity* is just another word for fundraising, it will lose its ability to impact lives and to develop disciples. We encourage teachings that show how generosity frees the giver from attachment to things of this world and demonstrates God's love to the receiver.

To develop a culture of generosity, you must find ways to incorporate generosity into your programming. Themes related to generosity should make it into your video schedule, the worship set, announcements, testimonies, etc. The way you talk about money will characterize the weekend experience. There are three elements to consider when you speak about money: frequency, language, and function.

Frequency: if the only time you talk about money is when you need money, you aren't

leveraging the church service to create a generous church. Language: we shouldn't burden people with a sense of obligation—this isn't the place for motivation by guilt or shame. We need to learn to speak of generosity as a response to the grace of God.

Function: when talking about opportunities to exercise generosity, we want to express the full range of possibilities (not just the offering basket). Stories about the family who takes their life savings and adopts a child, or a business owner who does home improvement work for seniors for free, are examples of creative generosity that will help your people develop a "generous imagination" that will give them fresh ideas on how to be generous in their own lives.

Chapter 6: Embrace the Ministry of Asking

If there is one thing that can make a pastor fidget in his chair, it is the thought of asking for money. Few pastors consider the key role that finances will play in their professional life when they sign up to lead a church. But it doesn't take long to realize that the role is unique to the pastor and essential to the work.

Sometimes the way we approach the connection between ministry and money is the problem. We need to see money as a partner, not a necessary evil. No ministry can thrive without resources. If ministry is the vehicle for accomplishing our mission, financial resources are the fuel. Pastors who lead churches that have abundant resources at their disposal have come to grips with this, and are able to lead their churches with confidence.

Leaders Book Summaries: **Contagious Generosity**

You may not see yourself as a fundraiser. Good, because that's not what we're talking about. This is a ministry—the ministry of asking. As a leader in the church, you must learn to ask, or you will always be limited by your own insecurities. Embracing the ministry of asking is one of the keys to experiencing the abundance that God promises his people when they are obedient.

This ministry starts with a shift in perspective. Rather than thinking primarily of what a person can give to the church, we need to think, and help our people understand, that being generous is just about following God, and being part of what he wants to do through people. The difference is subtle, but important. The first way is rooted in a concern for the needs of the church, while the second is focused on the individual and inviting them into a life of cooperating with God. Many pastors avoid talking about money because it can seem self-serving, but when we focus on leading people to respond to God's call on their lives we negate that problem.

You can learn the ministry of asking. We break it down into three parts—information, inspiration, and invitation—with a foundation of relationship beneath them. Before asking someone to give to your church, you should take time to listen to them and get to know them and hear their dreams. When pastors fail at asking for financial gifts it is often because they have never cultivated a relationship.

We have found that all three elements need to be present in order to have an effective “ask.” The absence of any will hinder the process. The first part is always information. You should be able to clearly

explain your objectives, show some evidence of strategic planning, and be able to describe your expected outcomes. Often the people you are asking are successful in their own right, and will want to see that your project can actually succeed.

The second element is inspiration. After giving out the information needed, you should try to draw connections to the giver's dreams and passions. For an ask to be mutually beneficial, your church's ministry must somehow help the giver achieve his goals and dreams. Don't assume someone will give because *you* think the project is important!

The final element is the invitation. If you do both of the above and don't actually ask for a gift, chances are you won't be successful. We take for granted that as ministers of the gospel we need to invite people to respond; the ministry of asking also requires an invitation.

Underneath the ministry of asking is an issue of worldview. People tend to see the world with either a scarcity mindset (believing there are limited resources) or an abundance mindset (believing in an unlimited Source of resources). Those with a scarcity mindset will never be comfortable with the ministry of asking. They will always see themselves in competition with everyone else for a limited amount of funds.

People who believe that God wants to amply supply are more enthusiastic about the ministry of asking. They aren't in competition—there are enough resources for all. We trust that God has enough to support his kingdom-building projects in our churches. When you have an abundance mindset, you can even

Leaders Book Summaries: **Contagious Generosity**

confidently encourage your congregation to give money elsewhere, to other kingdom-minded ministries and causes, and you won't panic when a giver in your church makes a large contribution elsewhere.

As a pastor, your refrain should be, "I want you to be the most generous person you can become, for God's sake. If you think this is a ploy to raise money for our church, let's talk about growing as a generous giver by giving somewhere else." When we allow our people freedom to give elsewhere, we remove the suspicion that we are merely trying to raise money for our purposes.

Chapter 7: Disciple High-Capacity Givers

The greatest opportunity to advance generosity in your church is the chance to unleash the full potential of the high-capacity people God has placed there. Financially blessed or high-capacity people are difference-makers. Wherever they go, whatever they do, they make a difference—with their leadership, their influence, and their finances.

Discipling high-capacity givers starts with doing your homework. Is the vision for the church clear and compelling? Many of these people are leaders and they understand that success begins by being clear about goals and how they will be achieved. You also need to be clear about your personal vision. High-capacity givers are used to sitting at the top, and they can often empathize with pastors. They understand the pressures of leadership, and that can become fertile ground for dialogue.

Because of their success, we tend to think high-capacity people don't need a lot of attention from the church. But they need to be disciplined too. Even though they have been successful in some areas, they still face the same problems others do—relationship conflicts, secret addictions, spiritual malnourishment, etc. It's important that your relationship with them is based on more than what they can do for you. They already have many people asking things of them; they also need people to care for them.

To start discipling high-capacity givers, start by creating environments where you can build relationships with them, like a dinner or a low-key outing. When you are together, share your vision—let them see what you see. High-capacity givers generally want to give to opportunities rather than needs—they prefer to invest in something that will grow rather than to maintenance.

Give them access. They are used to being the one who makes the decisions, so give them opportunity to ask questions, hear your vision, and spend time with you. That isn't favoritism; it is recognizing the responsibility they carry in making decisions about how to invest the resources God has entrusted to them. When difference-makers feel empowered with details, with a voice in the decision, and with access to leaders, they begin to transition from a giver to an investor, where they have a personal stake and interest in the outcome.

This isn't about just getting more money, or giving undue influence to people who give the most. Pastors need to approach wealthy givers with the goal of discipling them as followers of Jesus and equipping

Leaders Book Summaries: **Contagious Generosity**

them to be wise stewards. Difference makers are aware of their wealth and influence, and they want to do more than just give money away. They want to make a difference with the money God has given them. The church needs wealthy people—and wealthy people need the church! Don't limit your relationship to asking for money—be committed to their spiritual growth and welfare.

Chapter 8: Measure Progress

One of the tried-and-true tenets of leadership is this: you can't manage what you don't understand, and you can't understand what you don't measure. For many years, stewardship in the church was informal, based on the honor system. We want to suggest some other ways to develop financial measurements beyond simple record-keeping.

As church leaders, we are responsible for the churches we lead, including financial management. Pastors must learn to take responsibility here in order to develop trust and confidence, both of which are essential for creating a culture of generosity.

One way to do this is to go beyond simply providing the budget to the members. Tell stories of life change—how people's giving has made that possible. We are both rational and emotional beings, and our giving has both rational and emotional elements. Providing information *and* stories helps us approach the topic as whole people. Churches with a culture of generosity are usually excellent storytellers! That matters because people want to know if their giving is making a difference.

Practical measurements are important, but what do you measure? We think comparing your church's giving to the national average isn't very helpful, as there are too many unique variables. Better to look locally—do a demographic study on the neighborhoods near the church. That will help you get a rough standard on your church's giving potential. (Most churches that do this discover that their congregation is giving about 2.8% of the average household income in their area. That means there is a lot of room for growth).

Another item that can be measured is how the church is doing over time, comparing it to itself. How are we doing this year compared to previous years? This helps you know if you are growing in generosity. To do this, the pastor needs to know what people are giving. Some have a problem here, believing that pastors shouldn't have that information, but we strongly disagree. If you believe that the pastor is responsible for shepherding the spiritual health and long-term sustainability of the local church, it is *essential* for the pastor to know how much people are giving.

We actually believe it's dangerous to *not* know what people are giving. It's impossible to help people take steps to grow in the spiritual area of giving if we don't know their habits. Your willingness to move in this direction will not only reveal the giving potential and habits of your church but also help you gauge your progress in creating a more generous culture.

Chapter 9: You Accelerate What You Celebrate

Leaders Book Summaries: **Contagious Generosity**

We have seen that churches that create a celebratory atmosphere around the practice of generosity have a much higher percentage of people who are aware of and engaged in the conversation. If we believe that being generous is a joy and a privilege—something we get to do and not something we ought to do—then it makes sense to celebrate wherever we have the opportunity to give. What you choose to celebrate most often will eventually become what is most valued by your church. Celebrating generosity reminds people that God is at work transforming lives through the investment of their resources.

One specific way to do this is by using the offering time to celebrate changed lives and spiritual growth. This helps people see the connection between their giving and real fruit, and often leads to more generosity.

It's sad but true that many churches take their givers for granted. Frequently churches expect that people will simply give and that the church doesn't need to acknowledge it or express appreciation. This is rude, and can lead to a sense of entitlement on the part of the church. Churches must learn to be generous in their expression of thanksgiving for the gifts they receive.

It's essential to build a system that will ensure that thank-yous aren't overlooked. Most church leaders know this is a good idea, but don't know where to start. Every successful strategy of thanking takes into account first-time givers, an increase in giving habits, and special gifts. At the very least, a personal thank you note from the pastor is appropriate.

When someone starts giving to the church, it's a sign of commitment. He or she is sending a strong signal to the church. A thank you note can be one of the very first personal points of contact between a pastor and attender. The note can simply say thank you for taking this important step of faith, thank you for trusting the leadership of the church to use it wisely, etc. This kind of encouragement can inspire the giver to take their next steps on their spiritual journey. That's pastoral ministry!

It's also important to make note of special gifts, and make it a priority to reach out to the person or family. If it's a large gift, a 1:1 meeting is appropriate. You, as pastor, need to understand what prompted the gift. Ask "What is the Lord doing in your life that prompted such a generous gift?" This is vital in order to encourage and celebrate what God is doing.

Chapter 10: Generosity is the New Evangelism

With the economic turmoil of recent years, money has become a hot topic; everyone is talking about it, both those in the pew and those across the street. The real question is: How will your church use this reality as a way of connecting people with Jesus?

Since 2008, churches have witnessed large numbers of people flocking to seminars on debt and financial planning. Financial classes have become popular with people of all religious backgrounds and beliefs. The growing emphasis on sharing what we have and giving generously of our resources to others is quickly becoming

Leaders Book Summaries: **Contagious Generosity**

one of the best evangelistic efforts in America today.

The church has a unique opportunity in times of economic uncertainty. Jesus provides us with an alternate approach to money that celebrates the sharing of our resources with each other. We believe the church must begin to challenge Christians to live what we profess. The world is watching and paying attention to how we respond to times of stress. When we are generous and live out our commitment to Christ, the world notices. And skeptics and cynics will find it nearly impossible to find fault with genuine acts of generosity that show that our hearts have been set free from the love of money and things. When we give for the benefit of the Kingdom, to serve others without expecting anything in return, people get something worth talking about. Instead of a stumbling block, money can be a connecting point to people outside the church.

We all know that Christmas and Easter are the two highest-attended Sundays of the year. What if, instead of simply trying to draw visitors on these days, churches announced that they were going to give their resources away to serve the community? Community Christian Church, outside of Chicago, does that. They have a "Big Give" Sunday where all the money collected is given to selected ministries that serve the community. The weekend is so exciting that many church members invite friends and neighbors to be part of the experience. Often the offering is 2-3 times higher than the normal weekly offering, and that Sunday has become the highest attended service of the year. Generosity has clearly taken root.

The generosity movement has played a

pivotal role in helping evangelical churches rediscover the balance between evangelism and social justice. This especially appeals to younger church members, who tend to be activists rather than traditional churchgoers, and want to make a noticeable difference in the world.

The goal of cultivating generosity in the hearts of your people is not to pay your staff, build a bigger building, execute your next event, etc. The goal is the spiritual formation of people so they are prepared and mobilized for ministry. Generosity is the place where the Great Commandment meets the Great Commission! Generosity, when motivated by love for God, is contagious, causing others to wonder why people would give without expecting anything in return. A life, and a church community, that is characterized by generosity may be the most compelling, effective evangelism strategy we have as followers of Christ.

Conclusion: There is No Generosity Button

Hoping your church will develop a culture of generosity isn't enough. Developing a generous culture requires regular attention and a deliberate plan. It requires intentionality, and it requires a leader. Someone needs to step up and be the champion. It isn't accomplished in a few easy steps. Consistent effort and activity is more valuable than a short sprint.

Pursuing generosity can be both daunting and exhilarating, maybe because it touches every area of our individual and corporate lives as we grow less attached to the world and more attached to the things of God.

Leaders Book Summaries: **Contagious Generosity**

Generosity is a paradox, in that we gain by giving. This seems to be true of much of our faith. We believe that Christ followers who are pursuing generous lives provide the clearest picture of God to others. The church is God's plan to carry the gospel forward until Christ returns. Until then we have the opportunity to share our lives and resources with others. Our willingness to do this without restraint speaks volumes about the extent to which we've embraced and been changed by the gospel.

There is no room for anything less than abundance in living and generosity in giving, for we serve a God who has abundant resources and has already provided the greatest example of generosity this world has ever known.

The Pastor's Perspective

I picked this book partly because I am absolutely convinced of the importance of Christians becoming a generous people, both for our own spiritual development and in order to reach our world for Christ. Generosity is a powerful and disarming practice that touches people in and out of the church at the core of their being.

There are a lot of things I like about this book. First is the emphasis on culture. I'm a visionary by nature, but I am coming to believe that church culture really does trump vision. It's something we need to be very intentional about developing.

I loved the emphasis on being intentional and strategic, and not letting generosity just be a good idea. Hope is not a strategy!

I appreciated the recognition that it starts with the pastor—we have to go first. This isn't something we can teach on without living. For some of us, that means facing our issues regarding speaking about money. We owe it to our people to get past those and hold up a biblical standard.

My specific take-aways:

Identify a champion within our church who will move this forward. As we are still a small church, that will probably be me, at least for the next year. But that's ok with me, since I have a passion for the topic.

1. Develop a thank-you system that recognizes our givers. Specifically first-time givers; we haven't done anything to acknowledge them, and this is one of the easiest and highest-impact things we can do.
2. Talk through with my leadership team specific steps we can take on Sundays to move things forward. I'd like to set some specific corporate giving goals for the upcoming year that we can call the church to (by that I mean a goal for giving money away outside the church, not to the church).
3. Begin to envision the church regarding how generosity can have an evangelistic impact. This really excites me, as it is consistent with the culture we have already developed, while also calling people on to a deeper place of faith.

I do believe that developing a culture of generosity is one of the most powerful things we can do to disciple our people and impact our world. I encourage you to make some specific plans for how you can grow in this area.