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Generosity and Stewardship

Beginning in August of 2006, the official currency of Zimbabwe—the Zimbabwean dollar—began a collapse as precipitous as any in the latter half of the twentieth century. Launched in 1980 to replace the Rhodesian dollar, the Zimbabwean dollar (Z\$1) was introduced with an exchange rate comparable to 1.47 American dollars, which placed it in the upper echelons of world currency.

However, continued political turmoil and hyperinflation soon took their toll, and in 2006, the Zimbabwean government officially announced that their new currency going forward would be devalued at a rate of Z\$1,000 to Z\$1. In other words, what used to cost citizens Z\$1 would now require Z\$1,000 in currency, and new denominations were printed.

But inflation continued to skyrocket, and the country was forced to revalue the currency again in 2007 and 2008, when the monthly inflation rate reached 231,150,889 percent (that's 231 million percent) in July alone. That same month, the American dollar enjoyed an exchange rate comparable to Z\$758,530,000,000. To put all of those zeroes in perspective, in July of 2008, you could take a Z\$1 billion bank note out of your wallet and purchase three eggs with it.

In early 2009, the Reserve Bank of Zimbabwe legalized the use of foreign currencies for transactions in their country, and

the much-abused Zimbabwean dollar was suspended a few months later "until further notice." It has yet to reappear.

Before all of this economic turmoil, Zimbabwe was a relatively well-developed country for its region. Although the nation suffered through both civil war and political strife in the late 1970s, many citizens had jobs, and some even traveled to America and Europe for vacations. They also attended church. Many Zimbabweans claim to be Christian, and a majority of the population says that they attend religious services regularly, often at mainline denominations, such as Anglican, Methodist, Seventhday Adventist, and Roman Catholic.

But following the devaluation fiasco, life changed for all but the upper-class minority, including how they arrived at church services. Before the devaluation, most families had a vehicle to use. But afterward, most everyone walked.

Ironically, their sense of community improved as the economy went south. And at one church on the outskirts of Harare, the nation's capital, this made a big difference when a local electrical transformer blew out, cutting off electricity to the entire community.

A local pastor knew that there was little money to replace or repair the generator, so he came up with a unique idea, a version of the old barter system. He walked from house to house, asking families to donate one or two hours of labor to help an engineer from Harare rebuild the machinery and get it back online.

The community benefit was clear, as was the alternative. No work, no electricity.

Within a day or so, with the pastor overseeing the operation, the generator was back in working order, and the community had proved that it could come together to do something for the good of all. The interdependence and trust they had developed in increasingly tough times provided them with a tangible result.

Generosity: "What I Have Is Yours"

When generosity is discussed in the West, the subject almost always centers on money. In America, *generosity* and *money* are virtually interchangeable words. But in the global church, *generosity* means the giving of self—not money, although that can sometimes occur—and any material possession they may have as well. They don't often conceive of giving the way we do, but they clearly have a generous spirit. If you are visiting their home, you have to stay for dinner. It doesn't matter that they don't know where next week's meals are coming from. You're going to share what they have because you're part of the family, part of the community, part of the body of Christ. To them, it as an honor to be generous to a guest, just as it's an honor to be generous to Christ and to His mission.

And that level of generosity captures the full spirit of "what I have is yours."

The apostle Paul tells Timothy to "instruct those who are rich in this present world not to be conceited" (1 Timothy 6:17), so this is clearly a cultural issue of long standing. Then, as now, wealth and possessions cause those who have money and possessions to think that they are—by nature—smarter and better than others. Don't believe it? Fill a room with successful American businessmen and listen in. You'll know right away from their conversation that the vast majority of them believe they have (1) all of the answers, (2) more of what it takes to succeed then the "normal" guys, and (3) deserve everything that they've earned in this life, maybe more.

In the parable of the sower found in Matthew 13, when thorns choke the seeds that fall on the third soil, Jesus describes those thorns as "the worry of the world and the deceitfulness of wealth" (v. 22). The result? The soil becomes unfruitful. Not "less fruitful," but unfruitful, meaning no fruit at all.

So Paul cautions us not to fix our security on riches, "but on God, who richly supplies us with all things to enjoy" (1 Timothy 6:17). This process has everything to do with realizing the resources we have and how to use them wisely, but also to never be defined by them or to allow our security to rest on them. We should always be in a position to pray, "Lord give us this day our daily bread" spiritually, not isolated or insulated by our finances.

The Deceit of Riches and The Dangers of Consumerism

Scripture is very clear that the deceitfulness of riches is a primary cancer in our spiritual lives. But we often don't grasp or see the numbing effect of an abundance of wealth and how it can cause their affections to drift far from the creator of that wealth. Ironically, most of us don't consider ourselves wealthy in any sense of the word. After all, the guy down the street may have "more." But it's all about perspective. It is very easy to maintain that we don't have enough as long as we don't expose ourselves to the material needs of the other 90 percent of the world's population. What is really at work with the deceitfulness of riches is that Satan shifts our frame of reference from the needs of others to a comparative grid of our wants and desires.

Americans are conspicuous consumers, and Satan is the father of consumerism, so it remains one of our primary cultural pressures.

But rather than identify ways to escape from these pressures, we need to recognize and understand them, for when we struggle against them, they will help us align more and more with what God wants us to be. We need to be the church in the midst of a consumer nation, not a church that runs away from it. We are called to be salt and light, not oil and water. The persecuted church doesn't bash their government; they don't bash their

neighbors. They take on the pressure of persecution and pain and ask God to use it to align them with His will.

CONSUMERISM IS JUST as dangerous

to our souls as . . . persecution is to the souls of those in other countries.

We need to follow their example of how to grow in the midst of a dangerous culture, for consumerism is just as dangerous to our souls as religious or ethnic persecution is to the souls of those in other countries. But they've figured out how to fight against their pressures, and we continue to struggle against ours.

Those pressures we experience take on many different forms, and affect all aspects of the modern Christian life.

For example, in order to attract and evangelize the wealthy, we can fall prey to distorting the gospel to become just another "good thing," another part of life to make it more fulfilling. But if we treat the gospel as an add-on to an already "successful" life—a way to be happier or how to be "better"—we are in real danger of giving people the excuse that once they become followers of Jesus Christ, they need not walk in faith. Instead, this perceived "morality boost" gives some a false feeling of superiority, a "legup" to a position of better social standing in the community, which cannot be further from the truth.

When we allow this feeling to remain uncorrected, we sell the gospel short. The contrast in church cultures is very clear, for there is no tangible, earthly benefit to coming to Jesus Christ in the vast majority of the world cultures.

In suburban America, however, there can be a large social benefit. When we accept Christ, we suddenly have a built-in group that's going to be there to help us move, to watch our kids, to help us be a better mom or dad. And we get a whole church directory to network with. We inherit an amazing organizational structure for virtually nothing.

We even hear this subtle belief sometimes in the testimonies shared in church. Instead of, "I was blind and now I see," or "sin had broken me," we hear, "I put this new thing on and it feels good! I love this place!" But we shouldn't be too hard on the new believer, because that message merely echoes one that many churches are promoting: "Come and get your kids plugged in, and you'll get plugged in," and "Look at the happy, healthy faces all around you!" "Come live the blessed life!"

IN THIS CONSUMER MENTALITY

the goal of the gospel shifts subtly from the glory of God to the betterment of "my" life.

In this consumer mentality—which mixes an immense amount of spiritual freedom with large quantities of material-ism—the goal of the gospel shifts subtly from the glory of God to the betterment of "my" life. "Come and get some!" And although that mentality manifests itself in other regions of the world, including parts of Latin American and Africa, it remains strongest in the West. Even in Europe, where the state church dominates, the health and wealth gospel is most pervasive in the pockets of the strongest American influence.

The global church has little or no anticipation of financial blessing or a better station in life; in fact, it's usually the opposite. For example, when believers come to Christ in Japan—a country not normally associated with persecution—families often disown

new believers as soon as they are baptized. In Japan, a person will never publicly say they are a Christ-follower until they've been baptized, because that's when they are ostracized. It is a major decision with serious social consequences.

In many instances, we've come to believe that the blessing of faith is a reward of some sort. We may not say it in so many words, but the feeling creeps in that if we read the Bible a lot and pray a lot, when we have to give a presentation in front of our new client, God may give us a little something for our trouble. The blessing comes wrapped in the package we want, and our "obedience" leads to that blessing.

But obedience doesn't lead us to the blessing. Obedience is the blessing.

Pastor and author John Piper got it right when he wrote, "God is most glorified when you are most satisfied in him."

When Is It Easier to Give?

In Luke 21:2–4, Jesus tells the story about the widow and the rich men putting their gifts into the temple treasury: "And He saw a poor widow putting in two small copper coins. And He said, 'Truly I say to you, this poor widow put in more than all of them; for they all out of their surplus put into the offering; but she out of her poverty put in all that she had to live on.'"

This verse implies the question, "When is it easier to be generous?" When you have a lot, or when you have little? The answer to that question will say a lot about how we choose to define generosity.

The Ethiopian church, although resource-poor, has a strong commitment to church planting, and has planted close to a thousand small churches in recent years. In their economy, a church planter can live on \$1,200 a year, or \$100 a month, so the larger churches in Addis Ababa and other cities ask individuals in their

congregations to each give a nickel a month toward missions, and that's where the money comes from. Other churches—some in America—partner with them to provide other necessities such as burros or donkeys, but the monthly support comes largely from the Ethiopian people themselves. A nickel a month is a lot of money for them. But they do it regularly, and gladly.

Giving within a community enhances the lives of all. But something else happens when a church learns to give externally as well.

For years the persecuted church in China has been on the receiving end of aid from the West. Now they are starting to say, "We want to do some of this ourselves." They want the privilege and the opportunity to give, to invest in the lives of others outside of their communities. And following the Sichuan earthquake in 2008, they did a tremendous amount of work toward that goal. House churches mobilized support among the local people in areas hardest hit by the quake, and for the first time in their history, they were a giving church. And they're seeing tremendous benefits out of that. Their community spirit, already at a high level, improved even more. Like the widow bereft of substance, they were willing to give of their talents and substance.

IN ETHIOPIA, it's an honor to support a church planter with a nickel a month.

It's always been a mark of maturity in any church when giving grows beyond the needs of their own local people and their own community to foreign and increasingly distant projects. It's an honor to be generous in God's economy. A church that understands this concept would be honored to be able to share with

others what God has shared with them. In Ethiopia, it's an honor to support a church planter with a nickel a month. It's an honor to bring rice for the widows. It's an honor to bring fabric to make things for the orphans.

It's an honor, not an obligation.

Why the Western Church Struggles with Generosity

So why does the Western church struggle with generosity?

In America, our concept of wealth is directly equated to how much money we have. When somebody says, "So-and-so may be poor, but they are rich in relationships" or in some other dimension of life, many in our culture look right past that and think—or even say—"How nice for them. But I need something more tangible."

Yet the often-repeated yet always true testimonial regarding this issue is this: At the end of our days, nobody looks back and says, "I wish I had more money." Instead, we say, "I wish I had more relationships." It has been said and written so many times that it has become a cliché, but that doesn't make it any less true. It is even a hot topic in the secular world in books such as the late Randy Pausch's *New York Times* bestseller *The Last Lecture*, written as death approached the Carnegie Mellon professor of computer science. Nobody seems to disagree with the actual statement, and yet we still chase after money at the expense of relationships.

Why the dichotomy?

There are two ways to view all of the resources on this planet. Simply stated, we can choose to approach life with a mind-set of abundance, which concludes that there is always enough of everything to go around; or with a mind-set of scarcity, which fears that things are going to run out any minute, and—perhaps more

importantly—it will probably all be gone before "I get mine."

Guess which category we tend to fall under?

We worry about money in many ways, but one of our primary worries is our fear that we will outlive our money, our ability to earn more, or both. This has already hit home with the generation of men and women who grew up during World War II or the Korean War and began to build their careers during the economic boom of the the 1950s or 1960s. A vast number of them pursued and achieved the "good life." They worked hard, raised families, made solid investments, and became generous givers to their churches and to many other nonprofit organizations.

But because of an extraordinary confluence of recent medical breakthroughs and a really bad economy, their life spans have increased while their pensions and retirement plans have plummeted. Today, many of these generous givers are worried about making ends meet, but are too proud to ask for assistance. They have always had more than enough, and now they are operating out of a scarcity mind-set.

It is very difficult for generosity to exist in the midst of a scarcity mind-set. Like the seed sown on the third soil, weeds eventually choke it off.

For many of us today, still working but wondering about vanishing pension funds and the uncertainty of employment, our giving typically is not sacrificial. Instead, we put twenty, fifty, or even one hundred dollars in the offering and walk out of church feeling like we did something really good. Our guilt may be temporarily assuaged, but our gift did not come from truly caring about others who are poor. Some of us actually "give" solely for tax benefits. In America, statistically speaking, the people who have the most give the least. We're concentrated on our wealth. We're investing it, saving it, and undoubtedly thinking about it when the stock market or 401(k) goes down. When that happens, as it inevitably will, we're the first ones to pull back on giving.

And there's always the problem of debt. Scripture is clear that the debtor is in bondage, and so many of us are locked in metaphorical shackles and chains. It doesn't mean we shouldn't have a mortgage, but that if we have one, we need to have the wherewithal so that mortgage never ties us down.

And as individuals go, so do churches. It's no secret that many American churches of all sizes have big mortgages and big budgets, which at times have made some seek new and better ways to coax money out of their people.

Then you look at the global church. They don't have big edifices to maintain, paint, staff, heat, or cool. Most of the pastors are bi-vocational, so their monetary needs are much smaller.

In Ethiopia and in many other parts of the world, the primary use of their tithes and offerings—after they pay their pastors what they can afford—goes to support church planters and missionaries and the specific needs of those in their communities. It never goes to service debt, for in the persecuted church there is no debt. Giving flows from an understanding of generosity, and from a direct relationship between the giver and the receiver.

The way we use money does not make relationships easier either. On the contrary, our money habits can keep us from developing deeper relationships because they help create a much more formal and official means of exchange. It's always easier to write a check than to serve someone in person. But the way the global church tends to live—often through the exchange of goods and services—generosity not only necessitates, but establishes and deepens, relationship.

There's nothing wrong with money as a means of exchange. It certainly allows us to do things at a distance that we couldn't otherwise accomplish. We can donate, gift, or tithe using credit cards, PayPal, and direct deposit, among many other useful financial services. But each of those methods keeps us from getting person-to-person and eye-to-eye with those in need.

Such practices can have a slow, insulating effect. When all we do is write checks, we move farther from people who are doing good things in other places. Writing checks alone may even keep us from doing the good things God has planned for us.

Yes, a lack of money is one of the great limiters to the overall economic health and prosperity of societies where churches are emerging. Yet who's richer—the person who has all the money in the bank and no friends or connections in the community, or the person with no money and many friends? In America, we often try to figure out how we can still stay financially liquid and comfortable while being sacrificial enough to maintain just enough relationships. Money and its use can often insulate us from people.

WHEN WE GIVE, sometimes there is a feeling that we must be losing something because we have less.

In addition, the motive behind giving can be different in the West. It may be viewed as a way to serve those in desperate need, but there is often an undercurrent of trying to leverage God into getting more back. It's just one more financial transaction.

And it may be more difficult for us to give because giving reveals where our heart is centered. It's hard for us to give because, when we do give, sometimes there is a feeling that we must be losing something because we have less. We depend on our investments and our money; we rely on them to get us through. But the global church is not trying to leverage God for more. They give out of honor and trust and adoration and respect.

And they often give much more than money.

In some regions of the world there simply isn't a lot of money to be had. Few people have a bank account, because there are very few banks. Most people don't even have any pocket change. So it's really true that their wealth is not defined by cash flow. That river is dry.

The global church by and large is a nonmonetary church. When there's something to share it's a physical thing. It's a chicken. It's a bed. And there's something to be said for a community that's constructed out of a barter environment. Where you don't have a neutral exchange like money to give and to buy things, you have to trade what you have for what you need. Sometimes it's simply being who you are, using a God-given skill that puts you in direct personal contact with someone.

The pastor in Latin America who has to paint somebody's house in order for them to give him a chicken so he and his family can eat that week puts himself in a direct relationship with the guy whose house he's painting so that he can minister the gospel.

Paul sat in a marketplace and repaired tents, which enabled him to do a little writing and preaching on the side.

What We Lack

The real richness of global Christians' lives comes not from the amount of money they have in bank accounts—because they don't have them—it's in that intimacy of weaving lives together. In the global church, "not having" is not the same thing as "lacking."

But there is something that we do lack, and it may be the biggest reason why we are not as generous as we could be. More than anything else—more than our debt loads and our formal monetary systems and our attempts to leverage our gifts to God's kingdom for our personal gain—it all comes down to one word: trust.

In the Old Testament, the word *trust* literally meant to fall on your face. Consider this definition in the context of the oft-quoted

verse from Proverbs: "Trust in the Lord with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight" (Proverbs 3:5–6).

In other words, "Fall on your face before the Lord, and don't be propped up by what you think you know about anything." But trust is a huge obstacle to many "self-made" Americans, because it is difficult to manifest our own destinies while lying prostrate on the ground before the creator of the universe.

In the global church, trust is simply not an issue. They trust each other so much that they say, "I'm out of food, I need some," or "I'm sick, I need help," or "I'm dying, and I need you to promise me that you'll take care of my kids." It's an authentic, trusting, and interdependent community.

THE GLOBAL CHURCH teaches us is that there should be no shame in being in need.

In contrast, we don't like to owe anyone any favors, or be beholden to our neighbors. For example, when the next-door neighbor and I are mutually dependent—today I'll need him and tomorrow he'll need me—there is no sense of owing. We like that. It's a case of, "I'll scratch his back, and he'll scratch mine." The issue that creates the "I'm beholden to that guy" feeling is rooted in my pride, in the humiliation I feel because I need the help, and the uncomfortable sensation I have that somehow I will have to square it with him before I can feel good again.

Churches sometimes inadvertently help us get around the shame and embarrassment of actually being in need in our culture. Instead of connecting people together in relationship, we have everybody give to a general benevolent fund. If our neighbor loses his job, all he has to do is fill out a private little form, turn it in to the office, and wait until the benevolence committee has a chance to look things over and make a recommendation. It's like the bank loan process, but without putting up any collateral.

And no one has to know anything about his need, especially his friends and neighbors.

But what the global church teaches us is that there should be no shame in being in need. In a society where everybody has nothing and no one has anything, there's absolutely no shame in being in need. The playing field is level. But that's a tough sell in America. How often have we heard several months after the layoff occurred that a good friend lost his job? And even then we probably only heard it because his wife mentioned during her morning Bible study that he wasn't doing well. "What happened?" "Well, he lost his job nine months ago, but he hasn't wanted to tell anybody." That's a very real dynamic in an affluent society. In a money-obsessed culture, when a man loses his job, he loses his identity.

Wouldn't it be better if this sort of giving could happen person to person in small groups or in our neighborhoods? It should be okay to give food to a friend or for them to ask for help. But here's what can happen, and has. Let's say Bob needs \$1,000 and Chris has \$1,000 to give him. Instead of Chris just handing Bob the money, Chris comes to somebody on the church staff and says, "I want to give Bob a gift of \$1,000; how do I get income tax credit for that?" because if Chris gives it to the benevolent fund, which then passes it on to Bob, he gets a tax deduction.

Here again is how something meant for good—something intended to give people the incentive to give to charity—has become a way in which we can try to leverage something done in God's name to get something better for ourselves as well. It isn't wrong to somehow materially benefit from giving, but that possible benefit should never factor into our generosity. Because left to our own calculating hearts, we nearly always tend toward the

benefit of the individual (meaning "us") over the benefit of the community.

When we understand the relationship of interdependence and that there is no humiliation in expressing our need to a brother who says, "We're in this together; what I have is yours," and vice versa, it does away with that whole sense of being beholden. For this to work, however, we have to swallow our pride and learn to trust.

But all too often, we are not a trusting people because we have an aversion to being taken advantage of. We don't trust our government leaders; we don't trust our economic institutions; we don't trust our schools or universities; we don't even trust the church to be there for us in hard times.

Occasionally, however, people who have been blessed with financial resources totally get it. They step out in faith and choose to trust the church to help them shed their burden of affluence by teaching them to become generous. Their first step should be to support their local church. It is where their kids and family are taken care of. And it is filled with their neighbors and friends.

But next, they should pick one or two organizations to support financially, chosen not only because of the good stuff they're doing, but also how much they can get personally involved in the doing. In other words, they shouldn't just support an organization that builds quality housing in Mexico; they should travel to Mexico with that organization to help build quality housing. Better still, they should bring their spouse or children or friends along to help as well.

If they travel to Mexico, or anyplace else their generous giving takes them, two things will happen. First, God will use that experience to expand their heart. And second, they'll come home better apprised to how their money's being used. They'll see their money in action, and experience the direct connection with those whom they are serving.

THE BEST GENEROSITY develops out of relationships. That's what we see in the persecuted church.

In the nonprofit world, quality organizations go after people's hearts, not their pocketbooks. They want people to be more deeply involved, because personal involvement brings heart change. Because money is tighter in the current economy, even those with resources are doing their homework before deciding exactly where to be generous. They check on details such as the percentage of giving that actually goes to salary and overhead, and how much goes to the work in the field. Much of this has grown out of the trend toward ministry participation because they feel more strongly about following their money.

But the best generosity is that which develops organically out of relationships. And that's what we see in the persecuted church. That's what we need to learn. It all goes back to our concept of who God is, because when we get that wrong, it leads to all the other mistakes. We don't give generously because we don't understand generosity. We see ourselves as owners, not stewards. And the nonprofit organizations are also at fault, because they may have equated generosity with the size of our gifts and the number of zeroes on our checks instead of the relationships involved.

Being Stewards Serving the Right Boss

Pastors and leaders of nonprofits run organizations that require gifts to survive. They can't barter their way through to the end of the budget year. But at the end of the year, they know that they may end up attracting new donors or givers simply by being good stewards of the resources they have already been given. And good stewardship is vital to a successful nonprofit organization or church.

There is a growing kingdom awareness between many ministries and nonprofit networks that's being driven by donors who are saying, "You need to work together with this other organization that I'm familiar with." It's never a competitive environment when each organization serves the same boss. And that boss is a Jewish carpenter.

Lessons of Trust from the Global Church

So what can we learn from the global church about generosity? We learn that caring is more important than cash flow, that true generosity arises out of shared relationships, and that the full picture is a two-way street. There's one person who wants to care for his neighbor, and there's responsibility on the part of the neighbor to let people know that they have a need.

Again, it all hinges on our ability to trust, or our lack of that ability.

Consider this scenario: While walking down the street in an average American city, we may encounter a woman selling chocolate bars, a man selling oranges, and a couple standing alongside the traffic light, holding a sign that reads "Broke. Hungry. Please Help. God Bless You."

Who is legitimate, and who is not?

We'd probably give money to the lady with the chocolate bars (her kids are obviously involved in some school fund-raiser), we'd be cautious about the man with the oranges (Where were they grown? Were pesticides used?), but we'd probably assume that the couple at the stoplight was just going to go buy themselves some beer.

In America, we do this sort of math in our heads all the time. Unfortunately, some of this way of thinking bleeds over into how we process our giving to the church or donating used items to charity or supporting the work of foreign missions.

In America, it's all about accountability.

But now consider this: Did Jesus ever circle back to check on the people He healed? Did He send back teams to make sure that they were living righteously with their "new" legs and eyes? He healed ten blind men at one time, and yet only one came back to thank Him. Did He send out scouts to track down the other nine to survey them about why they didn't thank Him?

Of course He didn't.

His healing of the blind men—and the lepers, and the paralytic man that was lowered down through the roof, and the woman who grasped His robe in the crowd, and Lazarus—was never merely about those being healed; it was a clear and undeniable demonstration of His power to reverse the effects of sin. He was just setting the table for a larger feast.

In Jesus' own words, "Which is easier, to say to the paralytic, 'Your sins are forgiven'; or to say, 'Get up, and pick up your pallet and walk'?" (Mark 2:9).

In the same spirit, our giving is not about the gift, even though we often try to make it so. The material things that God entrusts to us are not for us. They are for the larger cause, the kingdom work that needs to be accomplished. And whenever we are tempted to acquire money unnecessarily, whenever we begin to hoard, we need to remember the question that Judas asked, in John 12, when Mary took a pound of very expensive ointment and anointed the feet of Jesus.

"'Why was this perfume not sold for three hundred denarii, and given to poor people?'... Therefore Jesus said, 'Let her alone, so that she may keep it for the day of My burial. For you always have the poor with you, but you do not always have Me'" (John 12:5, 7–8).

Jesus was very clear to him—and to us—that it's not the monetary value of a gift that is important; it's the quality of devotion that it represents.