

Living Generously in Tumultuous Times

By Susan Fikse {originally published in by Faith Magazine}

If the economy is undergoing Hurricane Katrina-like devastation, churches are enduring only a severe thunderstorm, according to research by the Leadership Network, an organization focused on church innovation and growth strategies. The research shows that “While all churches are closely monitoring their finances, and the situation is worsening for some, in general most churches are cautious but holding steady—and churches that are growing are doing well economically.” Surprisingly, 63 percent of pastors responded in January that they believed their churches would meet 2009 budgets. Silvia Rondsvalle, a founder of Empty Church, a Champaign, Ill.-based Christian service and research organization, says, “We have found that church giving is very robust among people’s priorities ... It’s not the first place people cut back.”

Despite this rare good news, churches are waking up to the reality that many members need help to weather turbulent financial times. That’s where the Christian Stewardship Network (CSN) hopes it can help. Started about eight years ago, the Christian Stewardship Network has grown into a network of more than 70 pastors, mostly from large churches, with a primary responsibility for financial stewardship ministry. But even small churches can benefit from an understanding of the “Ten Attributes of a Biblically Generous Church” (see sidebar below), developed by the Christian Stewardship Network in concert with several prominent financial and stewardship ministries across the country.

A New Definition of Stewardship

Jerry Schriver, a teaching elder in the PCA (Perimeter Church in Duluth, Ga.) is the executive director of the Christian Stewardship Network. “We work with so many churches that want to establish a stewardship ministry, and they’re asking, ‘Where do we start?’” explains Schriver. “When I show them the Ten Attributes, they realize that this is the gold standard and they have some work to do toward it.” For many churches, the concepts outlined by the Christian Stewardship Network represent a departure from the traditional model of stewardship.

Stewardship is a whole-life issue that includes generosity in the use of spiritual gifts, time, skills and experiences, as well as financial resources.

Though led by a PCA elder, the CSN crosses several denominational lines, including the Methodist, Berean, and non-denominational pastors interviewed for this story.

We begin with Michael Reeves, an associate pastor at Saint Andrew United Methodist Church in Texas. “The notion of stewardship,” Reeves says, “has some negative, historical baggage. Traditionally, stewardship was the fall fundraiser, but I would suggest that it’s bigger than that. I use the expression, ‘faith and money’ a lot and ‘generosity’ is the word that many are using now in place of stewardship.” The first, and perhaps most pivotal, of CSN’s Ten Attributes of a Generous Church defines stewardship as more than just giving money. Rather, stewardship is a holistic life issue that includes generosity in the use of spiritual gifts, time, skills, experiences, as well as financial resources.

Reeves explains how stewardship evolved at Saint Andrew. “When we began to implement a broader understanding of stewardship as one of the seven holy habits of discipleship. We took the task of stewardship ministry out of the Finance Department and made it a matter of discipleship and education. We changed the way we communicated about faith and money, raising the discourse about how these issues are connected to every area of life.” Reeves tells of one family who went through the tough economic times offered at his church and caught the vision for holistic stewardship. They realized that although they were strongly committed to giving their time and volunteering, this didn’t excuse them from also giving financially. “We counter the notion that holistic stewardship is multiple choice,” Reeves says. “If we chose only what we’re strongest in, we’ll never grow in the area we’re weakest. Making a choice to be generous is a choice to grow as a disciple of Christ.”

Schriver agrees that stewardship is at the heart of Christian discipleship. “Jesus spoke more about money than He did about heaven and hell. One verse out of every six is about possessions or money,” he explains. Yet, in Schriver’s experience, stewardship is discussed only when churches are looking for financial pledges. “Stewardship has not been taught as a full-orbed ministry. Pledges are not what we’re talking about—it’s a whole-life issue.”

Leading Givers

That message must be communicated first and foremost from the pulpit if it is to be effective, says Robert Morris, senior pastor of Gateway Church in Dallas, Texas. Several of the CSN's Ten Attributes deal directly or indirectly with the teaching and stewardship principles. "A lot of pastors have seen the excesses of the 'money preachers,' so they shy away from preaching stewardship," says Morris. "But if we don't equip people, who is going to?" Morris suggests that stewardship is central to everything the church does. "Where your treasure is, there your heart will be. If their treasure is in the kingdom, then their heart is going to be there."

Schraver says that pastors often struggle personally with time and money; therefore they struggle with communicating the message of stewardship. Yet, it is precisely this struggle that the Christian Stewardship Network tries to address with its Ten Attributes. "We feel it is essential to the very survival of the Church in America. 'We live in a culture in which materialism is the chief enemy,' he says. 'We are in a battle over materialism in the Church, which wreaks havoc with our theology and our practice. If the church doesn't understand the theology of stewardship, it can be decimated.'

Robert Morris maintains that individuals and families can be destroyed as well. "Someone needs to teach you how to open your finances just like someone taught you how to drive a car," he says. So, at Gateway Church, a whole Stewardship Department teaches classes on debt, finances, budgets, tithing, and generosity." Morris says his church sees the fruits of this emphasis on stewardship. "Without ever passing the offering plate, Gateway's giving exceeds its budget. And so far, the current economic environment has not affected giving. "Our emphasis on stewardship prepares people to walk through difficult times," explains Morris. "Even in the most difficult times, people continue to give because they're giving by conviction, not compulsion. ... That doesn't change during hard times."

Living Generously

For many churches, the current economic storm is an opportunity to extend the hand of Christ to hurting people. But that is not always possible if a church has its own financial house in order, emphasizes Brad Brestel, pastor of the Generous Living Ministries at Berean Church in Nebraska. He explains that in his church, "People are exponentially increasing giving, spending time on outreach activities, getting organized, making sure they have adequate insurance coverage, setting up emergency funds. These may seem like really mundane things, but they make the church more nimble to accomplish mission."

As people at Lincoln Berean catch the vision of living generously, that vision is translating into concrete action. "We're more externally focused because people want to serve the community with their time, or with the money they are making," he explains. Brestel gives examples of financial giving, like the man who bought a \$5 million house and gives away all the profits because he doesn't need a salary or investments. But there are also examples of generosity with talents, like the couple who started a ministry to incarcerated juveniles at the local jail, mentoring kids who are in trouble. "There are also projects that are very Lincoln, Nebraska," he laughs. "Like the family selling sweet corn out of the back of a truck. They are a young family with toddlers, they decided to give all their profits (\$10,000-\$12,000) to international missions."

"Generous lifestyles lived throughout the congregation" is another of the Ten Attributes of a Biblically Generous Church. Schraver says it can be difficult for church leaders to know whether the congregation is getting the message of holistic stewardship. For that reason, the Christian Stewardship Network developed the "Biblically Generous Church Survey."

"The survey can be used as a means to assess the congregation's attitudes and determine the strengths and weaknesses of the stewardship ministry," explains Schraver. "It's a tool to determine a church's progress toward developing a strong stewardship culture."

Perimeter Church, a PCA church in Duluth, Ga., participated in the beta testing of the Biblically Generous Church Survey. Case, Perimeter's director of extension ministries, found it a useful tool for assessing Perimeter's stewardship culture. "It was a painless process and we received good feedback from all the leaders who participated," he says. "It served as a good model for us; it was very encouraging to our Generosity Ministry Team." At Perimeter, three aspects of stewardship—resources, gifts, and time/talents—are covered in a discipleship module each year in a three-year rotation. And membership classes teach biblical perspectives on giving as one expectation of membership. "This emphasis on stewardship is part of our core DNA and it is a fruit for us—we have a strong culture of stewardship," explains Case. In addition to these strengths at Perimeter, the survey helped identify areas of opportunity. Case says, "Through the survey we realized we're not as strong in certain areas as we would like to be—we want to take it to the next level."

God at Work

The staff at Lincoln Berean also took the Biblically Generous Church Survey and Brestel says that the level of participation is how committed the staff is to stewardship. Mainly, he attributes that to God “getting ahead” of the senior pastor. After being off to talking about money by televangelists and others in the 1980s and ‘90s, Brestel’s boss had a wake-up call while listening to the radio in 2003. After hearing back-to-back ads from credit consolidation companies, he realized how many people were in trouble. With the church leaving a vacuum when it came to teaching about faith and money, the world’s view had taken over. “That’s when they hired me—they realized they had really messed up by not teaching about money,” recalls Brestel.

Since then, it’s been like a popcorn popper, Brestel quips. “It starts slowly without much noise and then you begin to hear it. Now, lots of people are getting it and there’s lots of popping.” He says it’s not as though their teaching has accomplished anything. He realizes that God’s up to something. God was already working in the people and they were waiting for the leaders to catch up. At Lincoln Berean, the staff is incorporating the stewardship message into every part of their ministry—from premarital counseling to parenting conferences. And for three weeks in January and again for three weeks in August, the senior pastor interrupts his teaching to preach about money. It’s easy to see why Brestel reports, “It’s safe to say, I have the best stewardship job in the area.”

Jerry Schriver’s job is to help every member of the Christian Stewardship Network to one day feel the same way.

Sidebar: The Attributes of a Biblically Generous Church

1. Biblical stewardship and generosity are seen as whole-life issues.
2. The concept of biblical stewardship is woven into the culture and values of the church.
3. Stewardship has strong support from church leadership.
4. There is widespread understanding and application of biblical stewardship principles among the congregation.
5. Giving opportunities and generosity are reflected in the prayer and praise of the church.
6. Generous lifestyles are lived throughout the congregation.
7. There is a designated stewardship leader to champion the cause of biblical generosity throughout the church.
8. A well-developed stewardship strategy with clear success measures is in place.
9. Stewardship and biblical generosity are taught as part of the teaching and training of the church.
10. Church needs are abundantly met.

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