

# THE GENEROSITY PIVOT

Why the Church  
Must Change its Approach  
to Generosity and Stewardship

**JACK ALEXANDER**

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If you were asked to name the three greatest signs of God's generosity in your life, would money rank in the top three? Of course, the greatest gifts God gives us are not financial.

Or what about this? If you were asked to name the most important things that Jesus Christ stewarded on behalf of his Father, would you ask how much money he was given to steward? Of course, the father entrusted Jesus with many things to steward, and money was far down the list.

So why, when we consider generosity and stewardship in our own lives, are we so quick to think of money?

Generosity and stewardship are not only—or even primarily—financial matters. We know this is true, and yet we act as though it's not. In 2016, I spoke to a gathering of generosity and stewardship leaders from many of the largest churches in the United States. I asked, "How many of you believe that generosity and stewardship are about more than money?" Every hand in the room went up. I asked, "How many of you have ministries or materials in your church to train your people in holistic generosity and stewardship that includes the financial but also goes well beyond it?" Every hand stayed down.

I've come to believe that there is an urgent need and an extraordinary opportunity for us to provide a richer vision of generosity and stewardship. To pivot away from a financial emphasis and toward a more relational and loving expression of generosity that we see embodied in Christ. This expansive view of generosity and stewardship can profoundly change our churches, our witness, and our impact on the world.

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For thirty years, the generosity and stewardship movement has done an enormous amount of good in the world. Leaders and lions of the faith, many of them dear friends, have codified and communicated biblical principles for the wise handling and giving of money. Husbands and wives have reconciled. Families have fought their way out of debt. And greater financial stewardship has unleashed greater financial generosity. Because of the generous giving of so many faithful men and women, the gospel has spread, homes have been built, wells have been drilled, and the poor and vulnerable have been fed and clothed and rescued from trafficking. In the giving of the generous giver, the giving glorifies Jesus, blesses the giver, and blesses the recipient.

There are two problems. First, while the generous giving movement has unlocked transformative financial giving among the wealthy, the major portion of the people in the pew are not participating. In spite of over 30 years of encouragement toward financial generosity and stewardship, the percentage of Christians who tithe has moved steadily lower and stands today significantly below the tithing rate in the Great Depression. Younger generations are increasingly adrift from the church, and even those who attend are increasingly unlikely to give. John Dickerson, author of *The Great Evangelical Recession*, writes, "Unless giving trends change significantly, evangelical giving across the board may drop by about 70 percent during the next twenty-five to thirty years."

The second problem is, we believe, related. The movement has been so focused on financial generosity and financial stewardship that it has produced an impoverished understanding of all that generosity and stewardship can mean. This narrow focus on finances has harmed our witness. For the younger generations today, acts of compassion are the primary apologetic. A dying world starved for signs of love needs to see Christians not only as budget balancers and check writers, but as wholehearted sacrificial givers in the imitation of Christ.

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That's not hard to understand. If your son were to come to you and say that he had budgeted wisely and donated to a nonprofit, you would be proud enough. But if he were cruel to his spouse, spared no time for his children, exploited his employees, and showed disdain for the needy God had placed around him, you would be less warmed by his fiscal discipline than concerned with the coldness of his heart. I wonder if that's how God looks at us sometimes. It's certainly how the world views us—and they may have a point.

If you have children, what are the things you've entrusted to them that you would want them to steward wisely and to give generously to others?

- The Word of God and the good news of God's grace in Christ
- Their spouses and children and friends
- Their careers and vocations
- Their time
- Their gifts, talents, and passions
- God's creation in all its abundance and beauty
- And, yes, their finances

Finances are a critical part of God's calling to be wise stewards and generous givers. But they are only a part. A holistic vision would cover all the colors of generosity and stewardship—yet we've focused on a narrow "green" band of the spectrum.

So, what would a full-spectrum vision of kingdom generosity look like?

Since 2013, we've worked with over 1000 churches in 50 denominations through campaigns and curriculum called Reimagine Generosity and Reimagine Stewardship. The material deployed across those churches encompasses but also extends far beyond the financial. Here are five conclusions we've come to:

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## 1. We Are Made in the Image of a Generous God

The God in whose likeness we are made has been a generous God from eternity. In *Reason for God*, Tim Keller echoes the words of many theologians over the centuries: the three persons of the Trinity are constantly giving and receiving "glory, honor, and praise" among themselves. God is not self-centered and greedy. He is fundamentally relational and constantly giving. Generosity, in other words, is essential to the eternal character of the Triune God, and the generosity God is always showing within himself has overflowed in Creation and history.

We see this truth from Genesis to Revelation. God was not compelled to create. He is not compelled to sustain, redeem, or restore. Rather, God's creation and redemption and restoration are all expressions of his essential generosity. In the words of J.I. Packer, "This is the quality of generosity. Generosity means a disposition to give to others in a way which has no mercenary motive and is not limited by what the recipients deserve, but consistently goes beyond it. Generosity expresses the simple wish that others should have what they need to make them happy. Generosity is, so to speak, the focal point of God's moral perfection; it is the quality which determines how all God's other excellences are to be displayed." God gives extravagantly of his grace, and wisdom, and peace. God generously created humankind, generously gave himself in relationship to his people, generously provided for them in the wilderness, generously guided them to the Promised Land, generously established them, generously judged and redeemed them, and generously gave himself to the world in the person of his Son and generously paid the price for our sins upon the cross. We can look forward to the gift of a New Heaven and New Earth. Viewed with this perspective, we see how narrowly we have defined generosity when we have limited it to its financial forms. God demonstrates a generosity that is full-

orbed, intrinsically relational, and radically sacrificial. We express the image of God within us, and imitate the savior who redeemed us, when we do the same.

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## 2. Our Generosity Flows from God's

Scripture is filled with the promises of God. He promises that he will never leave or forsake us. He promises to supply all our needs according to his riches in glory. He promises to lead all things to good for those who love him and are called according to his purpose. And he tells us not worry about what we will eat or what we will wear, and promises that when we seek first the kingdom of God then all of these other things will be added unto us.

This is why the larger picture of God's generosity is so critical. God never runs out of resources. He is a God of abundance. Yet we often behave as though he is a God of scarcity. Social scientists today, in the social media age, talk about the fear of missing out (FOMO)—the fear that others are living these amazing lives and we're missing out on that. But there's also the Fear of Not Enough. We struggle to give our time because we fear there will not be enough for our careers. We struggle to give to the homeless child we pass on the street because we fear there will not be enough to pay for our own needs.

"There is no fear in love," says 1 John 4, "but perfect love drives out fear." Fear and love are ancient enemies. When we are afraid, when we are not staking our lives on the promises of God, then we cannot take a righteous risk and give generously of ourselves, our lives, and our resources. Fearless loving is the fuel for generous giving—but we cannot love fearlessly unless we rest completely in the generosity of God himself. "We love because he first loved us."

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## 3. Our Generosity is Hindered by an Incomplete Understanding of Money

I often hear that the Bible speaks of money over 2,300 times. Jesus speaks more often in the pages of the Bible about money than even love. I wonder if that's not because it means so much to him, but because it means so much to us.

In Matthew 6:24, Jesus identifies "mammon" as His chief rival. "No one can serve two masters," he says. "For either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." In my opinion, this verse in Matthew, along with the sheer weight of all the other Scriptures and teachings from the Church, is the primary reason why biblical teaching on generosity and stewardship has revolved around money.

But money is both more and less than we think. The word in Matthew 6:24, mammon, encompasses more than money or the financial system. Jesus refers to mammon as though it has a spirit and power. Mammon refers to a different order of things—the system of wealth and its acquisition, and the lust for wealth that animates that system. You will either love the kingdom of God, or you will love the kingdom of gold—and you cannot give your heart to both simultaneously.

One well-known financial teacher compares money to a brick, a brute commodity that can be used to make or to break, to build up or to tear down. While he is right that money can be used in constructive and destructive ways, Scripture recognizes a power or agency to money. We're not warned, after all, that the love of bricks is the root of all kinds of evil. But we are warned that money can deceive, ensnare, and even testify against us. Money vies for a place in our heart—it vies for our worship—in a way that bricks never do.

When it sits on the throne, money is more than we think. It is a spirit, a false god, and it exercises control over us. When we focus on money alone in our curricula on generosity and stewardship, it's easy to leave money on the throne. We can honor biblical principles of stewardship in order to acquire more money. We can go through the motions of loving others in order to enjoy more crowns in heaven for ourselves. We can give to the poor in order to puff up our pride. We can do the right things for the wrong reasons, and live with checkbooks open and hearts closed.

For all these reasons, it's right to treat money as an important thing but wrong if we treat it as the only important thing when it comes to generosity and stewardship. Jesus had a wonderful way of cutting money down to size. When taxes were due, he pulled a coin out of a fish's mouth. He belittled money by calling it "unrighteous" and even implied it could not be compared with "true riches." When money is dethroned or disempowered, it no longer has authority over us and we can treat it more lightly.

I believe this is why, when we have worked with churches on generosity campaigns and encouraged them not to treat money as the primary expression of generosity, those churches have actually seen more money given than they have seen before. Pastor Crawford Loritts reported, for instance, that "we saw our biggest giving month in our 35-year history, and I didn't preach about money during the series."

Money will either be an idol or a tool. When money is dethroned and takes its rightful place as one among many tools we employ in God's service, then it's much easier to give generously even in financial terms. Then we are not exercising financial stewardship in order to have more money for ourselves; but we're exercising financial stewardship in order to have more resources to deploy in service to God's kingdom. Stewardship is intended not to limit generosity, but to unleash it.

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#### **4. Our Generosity Moves from Transactional to Relational to Sacrificial**

Books such as *When Helping Hurts*, *Toxic Charity*, and *Dead Aid* all illustrate in powerful ways how the provision of money, without an enduring and understanding relationship, can do extraordinary damage. To be sure, there are instances where "transactional" giving is appropriate and necessary. Emergency disaster relief, for instance, or giving to organizations that build their own relationships in parts of the world we can never reach ourselves. Of course, there is tithing and obedience giving, where God asks us to trust Him with our first fruits and trust the Church or the body of Christ to use it well.

When generosity is defined in monetary terms, giving becomes little more than a line item in our budget. We set aside money and check off the box that we have achieved our generosity quota for another month. Generosity, in this case, becomes a transaction and a function of sound fiscal principles. While it is good to have a giving plan, we need to be EXTREMELY careful that we do not assume that our financial giving plan means we are leading a generous life.

Sometimes the best you can do is stand at a distance and lob checks over the wall. But it's far better when we can break down the wall and build meaningful relationships that create a context for wiser generosity.

In Matthew 23:23, Jesus says, "Woe to you, scribes and Pharisees, hypocrites! For you pay tithes of mint and anise and cumin, and have neglected the weightier matters of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone." Or in Matthew 5:24, Jesus says, "Leave your gift before the altar, and go your way. First be reconciled to your brother, and then come and offer your gift." Or in 1 Corinthians 13:3: "If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing."

Note all the ways in which Scripture emphasizes the priority of right relationship. Justice, mercy, reconciliation, love—these are all relational terms. We are not given a free pass to neglect financial giving, but we are challenged to prioritize giving our selves. Jesus advises that these relational elements are “weightier” and even encourages believers to hold off on financial gifts until they can give in the context of a right relationship.

When we are not pursuing justice and mercy, reconciliation and love, then our financial giving is perceived as a convenient substitute for real compassion. The world knows—and God knows—when we are giving only out of our excess, and when we are giving out of our essence. When relationships form and the right context is created, money can be given in a manner that builds love and respect rather than resentment.

I have seen these principles in my own life as I have mentored a number of fatherless young men who call me their second father, or “Mr A.” I’ve gone to their sporting events, we have played basketball, shared meals together, had conversations about life, visited colleges, and more. In each instance, there have been financial elements, but that is not what is talked about. There is love and context to our relationship, so any financial benefits do not control the relationships.

Love should be the lead actor, and money the supporting actor, in our relationships. When money is the lead actor, our giving is often ineffective and even resented. A very wealthy friend said to me, “How come everyone I give money to ends up hating me?” Another man said, “I have given away over \$50 million and none of it was with love.” In both instances, money had become the lead actor in their giving and was distorting their relationships.

Transactional generosity is often where we begin. Relational generosity is the necessary middle term. But sacrificial generosity is the goal. 1 John 3:16 says, “This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters.” Or we could look to Philippians 2 and what theologians call kenosis, in which Jesus forsook all the privileges of divinity, humbled himself all the way to death on a cross, and emptied himself or poured himself out for us. When we give in a way that leaves us sitting on our high horses, we are not showing Christ-like or cruciform generosity. Jesus tore himself down in order to build others up. How many of us can truly say that we have done the same?

True generosity always leads to the cross.

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## 5. Jesus-Shaped Generosity Can Change the World

Most of us will be familiar, from the book or the musical or the films, with the scene in *Les Miserables* where the destitute Jean Valjean is shown kindness by a bishop. A vagrant ex-con, Valjean is treated to an elaborate meal and given a place to rest. At night he steals the bishop’s silver and dashes off. When the police apprehend him and drag him back, Valjean expects the bishop to blow his cover and send him back to jail. It would have been just. Instead the bishop pretends he gave the silver as a gift, and then he gives him even more. I have purchased your soul for God, he says. Valjean is transformed, strives throughout the rest of his life to show grace and mercy to the needy, and even on his deathbed he remembers the generosity of that bishop.

There may be nothing we can do that has greater power to transform the world than to live lives of sacrificial generosity. Something within the human heart is made to respond to the kind of giving that Jesus modeled. Selfless acts of love are our “wordless apologetic” to a hostile world. We have the opportunity to show them Jesus and not just tell them about him. Each of us can be the bishop to every Valjean. And we have that opportunity every single day.

The Son of Man had nowhere to lay his head. Yet his church was built on a foundation of love and self-

sacrifice. The first 300 years of Christianity were marked by believers' selfless acts of love toward those who mocked them, murdered them, and did everything they could to suppress the truth. The Church flourished and grew because it was a living expression of their Savior's sacrifice. When the world sees us preaching Christianity, it is skeptical. When it sees us acting like Christ, the world is transformed.

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In closing, when fewer than 50% of church members give anything financially, we believe there needs to be a pivot point. When Christians are tithing at ever-lower rates, something isn't working.

Our vision of generosity has grown too small. A money-centric approach to generosity has ill-served our members, our mission, and our message. Our members have missed out on the more abundant life to which Jesus calls them. Our mission is harmed as donations actually decrease and volunteerism goes down. And our message is undermined by the cognitive dissonance of people who claim to follow a crucified savior but never walk the way of the cross themselves.

God has entrusted so many gifts into our care. Life and breath, time and opportunity. Gifts, talents and passions. The story of Jesus Christ, and the good news of his sacrifice for the world. The truths of God's word. The children and spouses in our homes. The friends and neighbors in our communities. The church itself. We steward these things so that we can deploy them in God's service. In the parable of the talents, the only servant who was condemned was the one who was too frightened to take a righteous risk, the only one who held on too tightly to what was entrusted into his hands. We exercise wise stewardship so that we can be generous more and more and more.

Let us have a theology of generosity that is rooted in the astonishing generosity of God. When our lives do not intersect with the least of this world, or we allow the hurriedness of life to cause us not to lovingly engage with our neighbors, let us not get by with thinking that our financial generosity or wise budgeting principles are synonymous with being the hands and feet of Jesus. Let us be a Church that calls its members to a full embodiment of the Gospel, a display of generosity that is extravagant in its grace and willingness to sacrifice.

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