The Pyramid of Christian Generosity

Devotional Book

Andy Langford and Mark King
The Pyramid of Christian Generosity:

Devotional Book

An Introduction to Financial Stewardship

for Individuals, Families, and Small Groups

Part of

A Comprehensive Congregational Financial Stewardship Strategy

See also the The Pyramid of Christian Generosity: Leaders’ Campaign Guide

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Andy Langford is a United Methodist pastor from North Carolina. With degrees from Davidson College, Duke University Divinity School, and Emory University, he has written over twenty books on worship, music, the Bible, and United Methodism. He was the editor of The United Methodist Book of Worship. Andy has worked on church finances at regional and denominational levels for years. He and his wife Sally have practiced tithing and giving beyond the tithe throughout their marriage.

Mark King is also a United Methodist pastor from North Carolina. Mark has three theological degrees (Gardner-Webb University, Southern Baptist Theological Seminary, and Candler School of Theology) and two in business (Pfeiffer University, and UNC-Charlotte). Mark is certified in church business administration, church facilities, risk management, planned giving, and financial giving, and is a leader in financial planning for clergy. He is a past President of the United Methodist Association of Church Business Administrators. He and his wife Pat have been faithful financial stewards throughout their lives.
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Introduction to The Pyramid of Christian Generosity

“Stop collecting treasures for your own benefit on earth, where moth and rust eat them and where thieves break in and steal them. Instead, collect treasures for yourselves in heaven, where moth and rust don’t eat them and where thieves don’t break in and steal them. Where your treasure is, there your heart will be also” (Matthew 6:19-21).

We begin the climb up The Pyramid by laying the foundation stones: being a disciple of Jesus Christ, being a steward of our possessions, and having a perspective of abundance.
**Day 1: Welcome**

Jesus said, “It is more blessed to give than to receive” (Acts 20:35).

Welcome to The Pyramid of Christian Generosity! For the next four weeks, we invite you, your family, and friends in your congregation to explore financial stewardship in a new way.

In just five minutes a day, you will begin a spiritual journey to a place you may never have imagined. We invite you to read each day a short devotional. You may read each reflection over breakfast, during morning or evening prayers, at a coffee break, or with your family over the dinner table.

You also received with this booklet a Pyramid Estimate of Giving card. **Do not fill in the Pyramid Estimate of Giving card and return it to your church until the end of this twenty-eight day journey.** Instead, use the card as a bookmark as you read through these devotionals. At the end of this book, we will then invite you to complete the card and return it to your congregation. On Pyramid Sunday, everyone in your church will return their completed cards at the same time.

Over the next month, you will explore a wide variety of financial practices that come from the Holy Bible. You may have heard about many of these giving habits; other behaviors may be new to you. Many faithful disciples of Jesus Christ throughout the ages have successfully used all of these practices. Today, many followers of Christ still observe these spiritual disciplines.

The unique quality of The Pyramid of Christian Generosity is that it brings all levels of Christian stewardship into one easily understood picture. In your life, you may have focused on just a few levels within The Pyramid. As a result, you may have overlooked other significant opportunities to explore additional avenues of financial stewardship.

In our materialistic culture, Christians today are faced with overwhelming pressure to focus on only our own needs. Our money represents power, pleasure, and security. We have become captive to a culture of excessive possessions drawn to consume more and more. Infected by a desire to become more affluent, we have wandered from our God. Time spent roaming malls distracts us from people we love. Eating out at costly restaurants replaces cooking soul food at home. Far too many people take on foolish levels of debt, merely renting lifestyles they cannot afford. Families go to war over inheritances. We all also have experienced situation where money creates fear, selfishness, and insecurity. A life that celebrates possessions alone never makes sense.

The Pyramid may guide you into a fundamentally different relationship with your possessions. The Pyramid offers you a new vision and a new path of how Christian generosity is possible within your own life and your family and may redirect your faith journey. You may even be able to chart your faith journey by observing how you use your money.
When Andy and his wife Sally were first married, Andy received his first full-time job as a pastor of a local congregation. His total monthly salary was $900, about the salary of a starting school teacher. As soon as he received his first paycheck, he quickly deposited his check and began to imagine how to use all that money. Sally, however, immediately took out their joint checkbook. She wrote a check back to their church for $90, and an additional $10 for a special offering. Andy was stunned. They had not yet established a budget. They had not yet paid any taxes. They had many needs as a couple setting up their first home; they did not even own a vacuum cleaner.

Sally then explained to Andy that her parents had always given 10% of their income to their local congregation, and more. She simply expected that as a new couple they would do the same. Wise beyond his years, Andy did not argue with his new bride. At the end of the first month of marriage, Andy and Sally still had money in the bank, and a vacuum cleaner.

For over thirty years, Sally and Andy have explored many ways of creating budgets, managing their resources, and sharing their money with their congregations and many other worthwhile causes. Yet, they have never out-given God.

Through The Pyramid of Christian Generosity, you will explore how you, your family, and your church friends may use your resources for the sake of the Kingdom of God, and as a result, experience true joy as a faithful follower of Jesus Christ.

Each day for the next twenty-eight days, we will ask you a question or offer a thought for your personal reflection. We may also invite you to consider a specific action in response to your reflection. You may consider the questions and invitations alone, and/or with members of your family, and/or with other members of your local congregation. You may even write down your answers. Everyone will respond differently to the questions, but every answer takes you further up The Pyramid of Christian Generosity. The first question:

Question: Describe one of your earliest experiences in giving money away. What lesson did that experience teach you?
Day 2: Being a Disciple of Jesus Christ

Jesus said, “This is how everyone will know you are my disciples” . . . (John 13:35a).

The Pyramid invites you to grow as a disciple of Jesus Christ. At its heart, The Pyramid is not about your money but how you may grow as a committed follower of our Savior.

At the end of Jesus Christ’s ministry, he issued to his friends “The Great Commission.” As Jesus ascended into heaven, he challenged his friends, “Go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to obey everything that I’ve commanded you” (Matthew 28:19-20). Today, you are a member of the universal Church because one or more followers of Jesus Christ took Jesus’ commandment seriously and invited you to follow Christ. And you responded, “Yes. I want to follow Jesus.”

How can you also help make disciples? Jesus said, “This is how everyone will know you are my disciples, when you love each other” (John 13:35). Love stands at the center of Jesus’ vision of discipleship. Other people know that you are a disciple because of your love.

Giving definition to love, Jesus also gave us “The Greatest Commandment:” “You must love the Lord your God with all your heart, with all your being, and with all your mind. This is the first and greatest commandment. And the second commandment is like the first: You must love your neighbor as you love yourself. All the Law and the Prophets depend on these two commands” (Matthew 22:37-40, alt.).

To follow both Jesus Christ’s Great Commission -- to make disciples -- and Greatest Commandment -- to love God and our neighbors -- requires that you become financially faithful, disciplined, and generous. The Pyramid challenges everyone to move higher, from the most miserly person to those folk who believe themselves extravagant in their giving. The way you use your financial resources indicates whether you truly love God and your neighbors. Only with your financial support can the Church universal share the Good News with all God’s children. Your generosity is a measuring stick by which your discipleship is evaluated by God.

When your lifestyle embraces a pattern of putting God and other people over and above your own needs, desires, and pursuits, you help fulfill Christ’s Great Commission and Greatest Commandment. A generous way of living does not mean you live in poverty, but does call you to put your money and your possessions in a proper perspective. As you seek to grow as a disciple, your financial generosity becomes a key indicator of your success.

Upon graduating from seminary in 1989 with a wife and young son, Mark was called to his first full-time pastorate. Overnight, their family income doubled with the additional bonus of a nice house. Yet, as many young couples who first experience a taste of financial increase, their expenses started accelerating beyond the income. They needed a new car, new furniture for their
new home, new clothing to keep up appearances, and various other crucial "necessities." While Mark was making the largest salary they had ever known, their finances quickly became a nightmare.

Within the first six months in the new job, they went into debt. Mark began to see his ministry as a source of income rather than as a call from God. Quickly, Mark and Pat realized that they had allowed possessions to become their definition of happiness and meaning. They had begun this new phase of their lives seeking to follow Jesus, but ended up taking a wrong turn.

Thankfully, Mark and Pat recaptured Jesus’ vision for their lives. Growing as disciples did not happen overnight. Gaining control over their money was more of a journey than a destination. They learned how to center their lives less on accumulations and more on the love for God and other people. They embraced generosity as the foundation of a meaningful and fulfilled life.

Like Mark and Pat, The Pyramid of Christian Generosity will help you in your quest to grow as a disciple of Jesus. Follow The Pyramid in a journey that will lead you deeper into Jesus’ vision for you of loving God and loving people.

Question: Name a few examples of how your lifestyle is compatible with being a disciple of Jesus Christ. What do these experiences teach you?
Day 3: Stewards of God

“The earth is the Lord’s, and everything in it, the world and its inhabitants too” (Psalm 24:1).

Stewardship is a misunderstood word. The word “steward” is an old English word found twenty-two times in the King James Version of the Bible. Steward describes a person who has been entrusted with the property of another person. Instead of steward, modern translations of the Bible sometimes use the word “servant” or “trustee” or “manager.” We still like the word steward.

The image of “steward” comes from one of Jesus’ parables (Matthew 25:14-30). Jesus told about a wealthy man who left on a long journey. During his absence, the man entrusted his valuable coins called “talents” to three stewards, each according to his own ability. Each gift was a marvelous treasure. The first two stewards invested the money well and earned more; the third servant buried his master’s treasure in the ground. When the owner returned from his journey, the man rejoiced over the wise actions of the first two stewards and bemoaned the foolish behavior of the third servant. Jesus’ meaning was clear: use well the money that God has placed in your possession for the sake of God.

The following is one definition of Christian stewardship: “the practice of systematic and proportionate giving of time, talents, and material possessions, based on the conviction that these are a trust from God to be used in the service and benefit of all people, in grateful acknowledgment of Christ’s redeeming love.”

Acting like a steward begins by acknowledging that everything you own, every skill you possess, and everything else in your life is a gift to you from God. Stewardship includes your money, time, talents, service, and witness. A letter from James in the New Testament says, “Every good gift, every perfect gift, comes from above. These gifts come down from the Father” (James 1:17). As John Calvin, the Swiss reformer, wrote: “There cannot be a safer rule, nor a stronger exhortation to the observance of it, than when we are taught that all the endowments which we possess are divine deposits entrusted to us for the very purpose of being distributed for the good of our neighbor.”

Generally, however, financial stewardship is an unknown concept. In one survey, when regular churchgoers were asked to define stewardship, 40% said talents, 19% did not know, and only 11% indicated giving a percentage of money to church.

According to Scripture financial stewardship is an essential part of Christian discipleship. Jesus spoke about money and the need for generosity more than any other single theme; Jesus

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addresses money twice as much as prayer and faith combined. The Scriptures include 2,350 verses on finances and material possessions.\(^4\) One-half of Jesus’ parables addressed money. Jesus essentially preached a financial stewardship sermon about seventeen weeks during a year of sermons! Throughout this book, you will read many of Jesus’ teachings and other Scriptures from the Bible about money.

Anglicans and Methodists still today state this perspective about stewardship in one of their fundamental Articles of Faith: “We believe God is the owner of all things and that the individual holding of property is … a sacred trust under God. Private property is to be used for the manifestation of Christian love … to support the Church’s mission in the world.”\(^5\) As Martin Luther, the German reformer, wrote, “Where there is Christian faith, gold is not one’s god. Gold is the god of the world. Scripture and experience both tell us this.”\(^6\)

Beyond personally growing as a follower of Jesus Christ through financial stewardship, only with your financial gifts can your congregation can fulfill its mission. Your financial gifts help your congregation meet Jesus Christ’s greater vision to love God, love our neighbors, and offer Jesus Christ to the world.

We who live within the United States have been entrusted by God with great wealth. American Christians as a whole are the wealthiest Christians in the history of the Church universal. In the modern world, 75% of all people live on less than $1500 a year.\(^7\) A website, www.globalrichlist, may show you how rich you are in comparison to all other people on our planet. And we celebrate that “Americans give to charity more generously than citizens of other advanced industrial nations. … American religious believers give more generously than nonreligious persons.”\(^8\) We celebrate what we have and dream of what you as a steward can share.

We invite you to reclaim the image of being a good steward. God has entrusted you with all that you possess. When Jesus Christ returns, will you be found to be a faithful steward? May you speak with the psalmist: “Direct me in the path of your commands, for there I find delight. Turn my heart toward your statutes and not toward selfish gain” (Psalm 119:33-34).

Question: Give one or more examples of how you use your time, skills, talents, service, witness, and possessions for the sake of Jesus Christ and the Kingdom of God. How do those good acts of stewardship feel?

\(^6\) Martin Luther, Lectures on 1 Timothy (1528).
\(^7\) www.globalrichlist.com
\(^8\) Passing the Plate, 102.
**Day 4: Growing as a Financial Steward**

“Whatever you do, whether in speech or action, do it all in the name of the Lord Jesus, … do it from the heart for the Lord and not for people. You know that you will receive an inheritance as a reward” (Colossians 3:17, 23-24).

The goal of The Pyramid of Christian Generosity is not to fund your congregation’s annual budget. No one likes to give for institutional survival. Simply “paying the bills” to keep your congregation open is too small a vision. We encourage you to be bold, honest, and positive about your own financial stewardship and transform your life, your congregation, and the whole world.

The Pyramid enables you to grow in your relationship with Jesus Christ. Stewardship is ultimately not about the need of your congregation to receive money for your congregation’s budget but your need as a follower of Christ. The Pyramid focuses not on the people and institutions who receive your gifts, but on you and your relationship with Jesus Christ.

The Pyramid of Christian Generosity contains six distinct levels, all of which we will explore:

- Occasional Giving
- Intentional Giving
- Second Mile Giving
- Tithe Giving
- Extravagant Giving
- Legacy Giving
You, like most Christians, may be set in your current ways of giving. You may not have explored other possibilities of being an even more faithful steward of your financial resources. Many persons give the same amount of money year after year. Patterns of giving established early in life become unchanged habits for the rest of life. On occasion, however, you may glimpse another way to live.

Native Americans have a saying: “Sharing and giving are the ways of God.” The first peoples who lived in North America understood the heart of Christian stewardship.

Tom Roughface was a friend of Andy’s from the Ponca Tribe in Oklahoma. Roughface had long been an active leader of United Methodist Native Americans. At his death in 2003, his family sponsored a traditional “Giveaway” gathering for all his friends.

As hundreds of people gathered in a school gym, Roughface’s family began to distribute gifts: to a family who was hungry a basket of food, to a family who lost their home by fire a box of household supplies, and to everyone a blanket or a shawl. Even as Tom’s family received gestures of support from the community, his family offered back tangible gifts of love. Roughface’s granddaughter described the event this way, “We believe that you can accept death better by giving than by getting.” The “Giveaway” demonstrated that Roughface’s family understood Tom’s commitment to God.

The Pyramid of Christian Generosity affirms your current giving practices. The Pyramid then challenges you to share a part of what God has given you to fulfill Christ’s vision for you. Are you willing to climb higher on The Pyramid?

Question: Who taught you about financial stewardship? Who was the most generous person you have known?

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9 Sauk Proverb, Guy Zona, The Soul Would Have No Rainbow If The Eyes Had No Tears (Simon & Schuster, 1994) p. 118.
Day 5: A Perspective of Abundance

The Apostle Paul wrote to the Corinthian Christians, “I assure you that the Macedonians gave what they could afford and even more than they could afford, and they did it voluntarily” (2 Corinthians 8:3).

A basic theme throughout The Pyramid is that God in Jesus Christ calls you and all Christians to an attitude of abundance and generosity. This attitude contrasts with a perspective of scarcity and miserliness. When you believe that the pie is limited and your piece too small, you scramble to get and hold onto your share. When you know that the pie given to you by God is without limit, you relax and enjoy sharing what God has allowed you to possess.

Too often, talking about financial stewardship engenders fear about the future, guilt over the amount of giving, and threat of retribution from God. Yet, we doubt that you give because you are fearful about the future of your congregation or the wrath of God. No one seems terribly interested in institutional maintenance. Attempts to make you feel guilty usually backfire.

This theme of generosity out of abundance as a sign of genuine love of a mature Christian, comes from the Apostle Paul. As Paul traveled among the early Christians, he raised money to support Christians during a famine in Jerusalem. In one letter, Paul wrote to the congregation in wealthy Corinth about the Macedonian congregation in a poor area. Read the following Scripture as if it were a letter from a beloved former pastor to your congregation:

Brothers and sisters, we want to let you know about the grace of God that was given to the churches of Macedonia. While the Macedonians were being tested by many problems, their extra amount of happiness and their extreme poverty resulted in a surplus of rich generosity. I assure you that the Macedonians gave what they could afford and even more than they could afford, and they did it voluntarily. They urgently begged us for the privilege of sharing in this service for the saints. The Macedonians even exceeded our expectations, because they gave themselves to the Lord first. …

Members of the church in Corinth, be the best in this work of grace in the same way that you are the best in everything. … I am not giving an order, but by mentioning the commitment of others, I’m trying to prove the authenticity of your love also. You know the grace of our Lord Jesus Christ. Although Jesus Christ was rich, he became poor for our sakes, so that you could become rich through Jesus Christ’s poverty.

I’m giving you my opinion about this. It’s to your advantage to give generously, since you not only started to do it last year but you wanted to do it too. Now finish the job as well so that you finish it with as much enthusiasm as you started, given what you can afford. …
It isn’t that we want other Christians to have financial ease and you financial difficulties, but it’s a matter of equality. At the present moment, your surplus can fill their deficit so that in the future their surplus can fill your deficit. In this way there is equality. As it is written, “The one who gathered more didn’t have too much, and the one who gathered less didn’t have too little.”

So show the saints in Jerusalem and Macedonia the proof of your love and the reason we are so proud of you, in such a way that the churches can see it. (2 Cor 8 excerpts.)

The Macedonian Christians are a model for all Christians. Out of their poverty they gave generously. Still today, the most generous Christians are lower-income persons who give a higher percentage of their income than richer Christians. The more money you have, the harder it is to share your resources with others.

Question: Remember a time when you experienced the joy of giving generously. What inspired you to give?
Day 6: An Invitation to Move Higher

“The wise hear and grow in wisdom; those with understanding gain guidance” (Proverbs 1:5, alt.).

You have now read about growing as a disciple of Jesus Christ, the biblical image of a Christian steward, the possibility of becoming a generous steward, and a perspective of abundance. All of these are necessary foundation stones. Now we become more specific about your Christian generosity.

Where are you on The Pyramid of Christian Generosity (you may be on many levels): an Occasional Giver, an Intentional Giver, a Second Mile Giver, a Tithe Giver, an Extravagant Giver, and/or a Legacy Giver? How faithful have you been to God’s generosity to you? How do you manage God’s gifts to you? How generous are you as a steward of your God-given financial resources?

Neither you nor any other Christian is at the same place in your financial stewardship. No two persons give to God for the same reason. No one model of giving works for everyone. And, no two persons give the same amount. The Pyramid of Christian Generosity identifies many different biblical ways of giving.

The Pyramid of Christian Generosity will help you discover where you are in your giving. In addition, The Pyramid will help you compare your financial stewardship with biblical examples and contemporary Christians.

Even further, The Pyramid of Christian Generosity may help you decide the next steps in your own financial generosity. Not everyone can and will hit every level of The Pyramid in their walk with Jesus. Like the Church, the Body of Christ, a healthy congregation will have people at many levels and we all need each other. We believe, however, that God always calls you to stretch yourself, move upwards, and strengthen your relationship with God. Only with your gifts will you enable your local congregation and the Church universal to continue to make disciples of Jesus Christ and transform the world.

The Apostle Paul quoted Jesus Christ when Paul wrote, “It is more blessed to give than to receive” (Acts 20:35). Paul’s words are more than a trite cliché. Giving is a far greater human need than receiving. As children, our culture teaches us to believe that “things” will make our lives happier. As we grow older, however, giving takes on a new meaning. Watching a child offer a gift to a parent or make an offering to God is a sign that “she is growing up.”
In almost all societies, the most mature people are those who give the most. Paul discovered that the most faithful and blessed disciples of Jesus Christ were those Christians who were the most generous. Persons who contribute to charities and volunteer have “greater life satisfaction, reduced stress, and less depression.”\textsuperscript{10}

In the book, \textit{Tuesdays with Morrie}, a college professor named Morrie, dying with ALS or “Lou Gehrig’s Disease,” shared the wisdom of his experience with a former student named Mitch. One day, Morrie reflected on possessions:

We’ve got a form of brainwashing going on in our country. . . . They repeat something over and over. . . . Owning things is good. More money is good. More property is good. . . . More is good. We repeat it -- and have it repeated to us -- over and over until nobody bothers to even think otherwise. . . . You know how I always interpret that? These were people so hungry for love that they were accepting substitutes. They were embracing material things and expecting a hug back. But it never works. You can’t substitute material things for love.”\textsuperscript{11}

In your own life, have you substituted material possessions for the love of God and other people? Over the next three weeks, we invite you to locate where you are on The Pyramid of Christian Generosity. Even more so, we invite you to consider where you wish to be next month, next year, and in the years to come. Is your faith maturing? How does your giving reflect a growing relationship with God and the other people around you? Does your generosity assist your congregation and the Church universal in its mission? The choices are yours.

Question: Circle the level or levels of The Pyramid where you are. Are you comfortable with that level of generosity?

\textsuperscript{10} \textit{Consumer Reports} (December 2011), p. 12.
Occasional Giving

Jesus said, “Where your treasure is, there your heart will be also” (Matthew 6:21).

The first step up The Pyramid begins with occasional giving, one follower of Jesus Christ making a single gift to the work of God. Many believing Christians are not yet even on this step. Let’s start up The Pyramid!
Day 7: The Rich Fool

“Then Jesus told the people a parable: “A certain rich man’s land produced a bountiful crop. The rich man said to himself, ‘What will I do? I have no place to store my harvest!’ Then the rich man thought, ‘Here’s what I’ll do. I’ll tear down my barns and build bigger ones. That’s where I’ll store all my grain and goods. I’ll say to myself, you have stored up plenty of goods, enough for several years. Take it easy! Eat, drink, and enjoy yourself.’ But God said to the rich man, ‘Fool, tonight you will die. Now who will get the things you have prepared for yourself?’ This is the way it will be for those who hoard things for themselves and aren’t rich toward God.”” (Luke 12:17-21, alt.).

You are almost a quarter of the way through this resource!

Many self-proclaimed Christians give nothing financially to God through their local congregation. In The United Methodist Church, when persons join a congregation they respond to this vow: “Will you support this congregation with your prayers, presence, gifts, service, and witness?” Other denominations require similar commitments.

Yet, many of those people who answer in the affirmative find themselves unwilling or unable to keep that vow with their money. Without that financial support, your congregation’s efforts to follow Jesus, make disciples, and transform the world are greatly diminished. For too many folk, the spiritual journey up The Pyramid has not even begun.

“At least one out of five American Christians – 20 percent of all U.S. Christians – gives literally nothing to church.”12 In one congregation Mark served, a staggering 45%, almost two thousand people, gave nothing to God through that congregation!

The reasons not to give are many. People move away and have yet to find another church home. Other members may live in town but have chosen to become inactive. Some people may be angry at your church or the pastor or even God. Especially in stressful and difficult economic times, some Christians are simply unable to pay their bills, much less contribute. All of these people are still members of the body of Christ and need our prayers.

More troubling, some Christians who give nothing may be like the rich fool in Jesus’ parable. Rich fools live for themselves, without a thought about other people or their relationship with God. A fool is someone who believes that God exists, but lives as if God is not to be taken seriously. Such folks are dominated by their love of money above all other concerns. We remember that the word “miser” and “miserable” share the same root.

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12 Passing the Plate, 317.
A little girl was given two dollars by her father. Her father told his daughter that she could do anything she wanted with one dollar but that her other dollar was to be given to God. The girl eagerly nodded in agreement. She then gleefully asked if she could go to the candy store. With visions of all she could buy with her dollar, holding tightly to both dollars, she skipped toward the store. All of a sudden, the wind blew one of her dollars out of her hand into a storm drain at the curb. Stunned, she looked at the remaining dollar in her hand and then at the storm drain. Then she said, “Well, God, there goes your dollar!”

Resist the urge to judge the people in your congregation who give nothing. They are struggling to establish a right relationship between their faith, their lifestyles, and their resources. One goal of The Pyramid is to encourage each person to give at least something. For the rich fools and other non-givers, the hardest gift is the first gift. To move up The Pyramid in generosity, the first step is the first gift.

Question: Review your checkbook. What does your spending say about the priorities in your life? Begin to discover the relationship between your money and your love of God.
Day 8: Begin with a Budget

“If one of you wanted to build a tower, wouldn’t you first sit down and calculate the cost, to determine whether you have enough money to complete it? Otherwise, when you have laid the foundation but couldn’t finish the tower, all who see it will begin to belittle you. They will say, ‘Here’s the person who began construction and couldn’t complete it’” (Luke 14: 28-30).

Many Christians plan to fail financially because they fail to plan how to use their money. Many households live without a budget plan. Many Christians are unable to give because they have lived or are living beyond their means. Without a budget, they may find themselves deep in personal debt.

Debt oppresses many Christians and their families. Desire for immediate gratification steals long-range commitments. Serious debtors need help understanding and managing their earnings, spending, giving, and saving. The Scripture reminds us, “A borrower is a slave to the lender” (Proverbs 22:7).

Jesus’ parable on the building of a tower demonstrates the age-old problem of resisting to plan. Alternatively, a household budget is a plan that considers income or inflow and expenses or outflow. The following chart displays the various areas of budget categories to take into consideration for developing your own budget. Simply begin with your net income and consider alongside your income the expenses for which you are obligated.
If you have more expenses than income, if the drain is bigger than the faucet, you need immediate counsel and intervention. Too many people in our modern society do not earn a living wage. Yet, more often, the high cost of living does not get people into trouble. Financial trouble comes from spending beyond your income. While most of us avoid talking about money, there comes a time to share with other persons your private, restricted information. There are many available and responsible resources – personal consultants, financial planning guides, small group experiences -- to help you manage your money. Check your United Way or speak to your pastor about possibilities. If you do not have a plan, the time to act is now and you will be so glad you did.

Your budget plan helps you master your income, your expenses, your savings, and your giving. Often, what hinders your ability to give is not selfishness but a true lack of knowledge of how you use your money. Without a budget, you likely will fall into the trap of allowing your money to master you. As one spiritual guide wrote, “If money determines what we do or do not do, then money is our boss.” Start up The Pyramid with a proactive budget to gain mastery over your money.

Question: What are the pros and cons in your mind about developing a budget? When was the last time you created and followed a budget in your home?

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Day 9: Ananias and Sapphira

“A man named Ananias, along with his wife Sapphira, sold a piece of property. With Ananias’ wife’s knowledge, he withheld some of the proceeds from the sale. Ananias brought the rest of the proceeds and placed it in the care and under the authority of the apostles. Peter asked, ‘Ananias, how is it that Satan has influenced you to lie to the Holy Spirit by withholding some of the proceeds from the sale of your land? Wasn’t that property yours to keep? After you sold the land, wasn’t the money yours to do with whatever you wanted? What made you think of such a thing? You haven’t lied to other people but to God!’ When Ananias heard these words, he dropped dead. Everyone who heard this conversation was terrified. Some young men stood up, wrapped up his body, carried him out, and buried him” (Acts 5:1-6).

This story is gruesome. Three hours later, Ananias’ wife Sapphira, after her duplicity was discovered, also “dropped dead” (Acts 5:10). We wondered about including this story; this couple did not have a happy ending. Unlike the rich fool who simply ignored God, this couple deliberately held back from God. The point, however much we may dislike the message, is that holding back from God has consequences.

Does God punish you when you are not generous? Many people who give nothing seem to flourish and have more money. Despite what some prosperity-gospel preachers teach, the practice of financial giving does not lead to obvious material blessings. Genuine Christian generosity does not occur when you seek to be blessed by God with money.

The Bible does not reveal a quid-pro-quo relationship between withholding and curses and giving and blessings. Not giving to God does not necessarily lead to death of rich fools or scheming couples. If that were the case, all of our churches would have significantly fewer members. The Bible has no simple equations.

Yet, when we are generous, God blesses us even more. Mark once knew a man named Christopher who was very generous. Mark asked Christopher how he came to be so generous. He replied, “I was not always so. As my business became more successful, I discovered the wonderful tax deduction afforded charitable gifts. Then I discovered something else. I discovered the fantastic sense of fulfillment in giving to help eliminate suffering. My giving became almost intoxicating.” In his spiritual growth, Christopher realized that the joy of giving was more than just the “feeling” he received, but the gratitude he felt about his blessings from God. Christopher told Mark, “I can’t sing in the choir; I can’t teach Sunday School; I can’t do a lot of things. But I can come to church and give.” Mark has not met many other more joyful individuals than Christopher.
We suspect you also know the truth that generosity produces joy. Giving your first gift is a joyous step up from no giving. Yet, you can get stuck at minimal occasional giving. Holding back when you have the ability to be more generous is shallow discipleship. When you give only give at Easter or to a special mission is not moving toward the top of The Pyramid.

If occasional giving is your current place on The Pyramid, how can you become more intentional? Instead of once or twice a year, could you make an occasional gift three or four times a year? Seek out areas in God’s work in which you can be generous. When you have sufficient means to give, offer your bounty. Then, you will receive a wonderful blessing.

Question: When was the last time you felt truly blessed to give? How does that blessing from God influence your generosity practice?
Day 10: The Rich Young Ruler

“Jesus said to the young ruler, ‘There’s one more thing. Sell everything you own and distribute the money to the poor. Then you will have treasure in heaven. And come, follow me.’ When the young ruler heard Jesus’ words, the man became sad because he was extremely rich” (Luke 18:22-23, alt.).

The rich young ruler probably gave to the Temple treasury. He may have given a high percentage of his income. But when the young man asked Jesus, “Good Teacher, what must I do to obtain eternal life?” (Luke 18:18), Jesus’ answer challenged the ruler. The man was unable to be more generous with all of his resources. The young ruler believed in God but trusted more so in his money.

Look at your coins or dollar bills. “In God We Trust” is printed on our currency. Really? This phrase first appeared on United States’ coins in 1864 and then on our paper currency in 1957. Our money often has little to do with God and more to do with what we want. It does not take much effort to say “In God We Trust.” Living that way, however, does take a lot of faith.

A leader in spiritual formation once wrote, “Mammon [wealth] asks for our allegiance in a way that sucks the milk of human kindness out of our very being. That is why so much of Jesus’ teaching regarding wealth is evangelistic in character. Jesus calls people to turn away from the mammon god in order to worship the one true God.”

The first step to wean yourself from your money is to make an occasional gift to God. Many people in congregations report that they give only when present and presented with the opportunity to give. The average Protestant Christian now gives 2.08% of their total income through the Church, a steady decline from 2.45% of total income in 1968.

The ways you give your occasional gifts make a significant difference. The least generous way of giving is to make a spontaneous gift on the spur of the moment. On those occasions, you may give only a small bill from your wallet. Very few people give the largest bill in their wallet. People who use a weekly or monthly envelope give a little more. People who give via automatic draft from their bank account give even more. Finally, if you make an annual estimate of giving you may give twice what you would give without such a commitment.

Occasional givers have the greatest capacity to move up The Pyramid in being more generous. Instead of giving only when present and asked, systematically making a regular gift to your congregation would be a significant move up The Pyramid.

15 The State of Church Giving, p. 10.
Why does someone give regularly? The number one reason people give money to their local congregation is because they feel “positive” about that congregation. When people appreciate the pastor, trust the lay leaders, and witness transparent financial accountability and management, they are more generous. As occasional givers learn more and feel good about their congregation, the more they will contribute.

Rather than berating or chastising people for their lack of generosity, it is far more helpful to praise everyone who gives as often as possible and celebrate what your gifts together can do. Wherever you are today on The Pyramid, even at the level of occasional giving, thank you.

Mark’s father had a saying (not original to him): “It is far easier to catch flies with honey than with vinegar.” What “honey” makes you feel better about giving to your church? When you read your church announcements, newsletters, and website, celebrate the ways that your money is being used.

Question: When was the last time you made a gift to your church? What is the most common way you make a financial contribution? What was your motivation and how did you feel afterwards?
Day 11: The Youth with Five Loaves and Two Fish

“After this Jesus went across the Galilee Sea …. A large crowd followed him, because they had seen the miraculous signs he had done among the sick. Jesus went up a mountain and sat there with his disciples. … Jesus looked up and saw the large crowd coming toward him. Jesus asked Philip, ‘Where will we buy food to feed these people?’ … Philip replied, ‘More than a half year’s salary worth of food wouldn’t be enough for each person to have even a little bit.’

“One of Jesus’ disciples, Andrew, Simon Peter’s brother, said, ‘A youth here has five barley loaves and two fish. But what good is that for a crowd like this?’ Jesus said, ‘Have the people sit down.’ There was plenty of grass there. The people sat down, about five thousand of them. Then Jesus took the bread. When Jesus had given thanks, he distributed the bread to those who were sitting there. Jesus did the same with the fish, each getting as much fish as they wanted” (John 6: 1-11, alt.).

Before we leave the level of occasional giving, let us go a little deeper. The youth at Jesus’ gathering provides an exceptional model of occasional giving. We do not know the youth’s age, name, or gender. All four Gospels record the miraculous feeding but only John’s Gospel identifies the relative age of the bearer of the loaves and fish. Jesus took the youth’s offering and multiplied the bread and fish to feed over five thousand people.

Occasional givers usually respond only when called upon, such as to feed your hungry neighbors. Most people are extremely selective in the causes they will support. The wrong reasons to give may rise to the top: guilt, personal recognition, tax rewards, or social pressure. Although a failure to grow in our financial stewardship parallels a failure to grow spiritually, many occasional givers know no other option.

Joy comes, however, when like the youth God takes a small gift and multiplies the offering into abundance. Occasional giving is like contributing to the creation of a cake. One person puts in flour; another offers sugar; still another gives eggs and so forth. Each isolated contribution is inadequate, but together, everyone creates a wonderful delicacy!

Teresa of Avila, a medieval saint from Spain, described our gifts as the work of Jesus Christ: “Christ has no body now but yours, no hands but yours, no feet but yours. Yours are the eyes through which the compassion of Christ is to look out on a hurting world. Yours are the feet with which Christ is to go about doing good. Yours are the hands with which Christ is to bless now.”

John Wesley, the founder of the Methodist movement, centuries later wrote “It (money) is an excellent gift of God, answering the noblest ends. In the hands of God’s children, it is food for the hungry, drink for the thirty, raiment for the naked. It gives to the traveler and the stranger where to lay his head. By it, we may supply the place of a husband to the widow and of a father for the fatherless; we may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain. It may be as eyes to the blind, as feet to the lame; yea a soul lifted up from the gates of death.”

Several years ago, when the massive earthquake hit the nation of Haiti, millions of people gave. People dropped money in offering plates. Children hosted bike-a-thons. And for the first time in a major way, people sent texts via their mobile phones to add $10 each to the relief efforts. Over $1.4 billion dollars were given by small, occasional gifts. People give when the need is clear.

When your congregation invites you to give, consider all you have to share. God will take your offering, no matter the size, and make it abundant. If Jesus could feed five thousand with five loaves and two fish, how much more can Christ do with all our gifts combined!

Question: Recall an occasional gift you made to your congregation or other charity. What was the cause? How did giving your gift make you feel?

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17 John Wesley, On Money (Sermon 50, 1-2.).
18 Giving USA (2011) summary.
Intentional Giving

Paul prayed, “that the eyes of your heart will have enough light to see what is the hope of God’s call, what is the richness of God’s glorious inheritance among the saints” (Ephesians 1:18, alt.).

Having remembered the rich fool, Ananias and Sapphira, the rich young fool, and the youth with two loaves and five fish, what is the next step up The Pyramid? The hardest step is moving from occasional giving to regular, systematic, and intentional giving.
Day 12: The Poor Widow

“Jesus sat across from the collection box for the temple treasury and observed how the crowd gave their money. Many rich people threw in lots of money. One poor widow came forward and offered two small copper coins worth a penny. Jesus called his disciples to him and said, “I assure you that this poor widow has put in more than everyone who’s been putting money in the treasury. All of the rich are giving out of their spare change. But the widow from her hopeless poverty has given everything she had, even what she needed to live on” (Mark 12:41-44, alt.).

Intentional giving is the level where most Christians find themselves on The Pyramid of Christian Generosity. Beyond no giving and occasional giving, intentional givers are committed to their congregation’s ministry and support their church in a regular, disciplined way. Intentional givers form the backbone of your congregation’s ministries and missions. Their actions show how much they love God, love their neighbors, and offer Jesus Christ to the world. To all of you who are intentional givers, thank you!

Our biblical model is the widow Jesus saw in the Jerusalem Temple. Jesus and his friends were watching persons make their gifts to God, similarly to people putting their money into a Salvation Army kettle before Christmas. How did Jesus know how much the wealthy people and the widow gave? The offering bowls in the Jerusalem Temple were metal. Everyone could hear the gifts that were contributed! When someone dropped in a large handful of heavy coins, everyone heard and nodded their heads appreciatively. When the widow dropped in her two coins, the sound was two quiet sounds: clink, clink. No one, other than Jesus, even noticed.

How could two small coins outweigh the significantly larger gifts? The religious treasurers probably appreciated more the gifts of large contributors. For Jesus, however, the issue was not how much the woman contributed, but whether her possessions possessed her or she had control over her possessions. How much did she give? She willingly gave up all her financial possessions. This woman understood that she was completely dependent on God. She gave away her total wealth but kept intact her dependence upon God. Her habit of not being dependent upon her possessions becomes a model for all persons who follow Jesus.

Who are the intentional givers in your congregation? Some members of your congregation give a small amount of money, a portion of their monthly Social Security check. Other people give much more. The issue is not the amount of money contributed but its regular witness. A $10 sacrificial gift from an elderly person on Social Security is worth more in the eyes of God than $1000 from a wealthy person. We remember the poor widow who gave extravagantly far more than the rich people who deposited many coins.

Oseola McCarty never made much money. When she was in the sixth grade, her childless aunt became sick and McCarty left school to care for her aunt. McCarty was never able to return to school. For more than seventy-five years, McCarty washed and ironed other people’s clothes in
her modest home in Mississippi. She was paid very little, but each week she took a small part of what she earned and deposited it in the bank. McCarty observed this habit of saving for decades. She never took any money out and never thought too much about her savings.

One day, when she was eighty-seven years old, McCarty’s bank teller informed her, “Oseola, do you know … you now have more than $250,000.” Another bank employee helped McCarty visualize her money and how to use her wealth. The employee put ten dimes on the counter and asked, “If these dimes represented your money, and each one was worth $25,000, what would you like to do with those dimes?”

McCarty pondered the question deeply. “I will give one dime to my church, three dimes to my nieces and nephews because they need help and have been so good to me, and the rest of the dimes I would like to use to set up a college fund for African-American students who still dare to dream.” McCarty kept her promise; she established a scholarship fund at The University of Southern Mississippi. This woman’s intentional gift will be remembered for many lifetimes.19

Question: Remember an intentional gift you made to your congregation or to another worthy organization. Why did you give that gift?

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Day 13: Begin as a Child

“Train children in the way they should go; when they grow old, they won’t turn from it” (Proverbs 22:6).

“Love the Lord your God with all your heart, all your being, and all your strength. These words that I am commanding you today must always be on your minds. Recite them to your children” (Deuteronomy 6:5-6).

Most people imitate the giving patterns of their family. Your parents, grandparents, and others not only taught you how to dress, speak, and behave, but also how to use your money. When parents have been cautious about giving, so are their children when they grow up. When parents are generous, so are their children. The first step many children take in Christian generosity is an intentional gift.

When Andy was a child, his grandmother would give him a nickel to put in the offering plate. This act of giving was a great start and taught him the initial joy of being a steward.

When Andy was in college, he lived near his grandmother and joined her congregation. Unfortunately, Andy still believed that one small coin was all that God expected. When his grandmother’s congregation completed its annual stewardship campaign, Andy received a letter thanking him for committing to give $5 a month to the church. Andy called his grandmother to say that there must have been a mistake; he had not signed any such agreement. The $5 was a significant part of his monthly allowance. His grandmother simply responded that she had signed the card for him. Because he was an adult member of the congregation, Andy was expected to contribute. She also offered to help pay this estimate of giving if he had a problem. Grandmother Langford introduced Andy to intentional stewardship.

Age does make a difference in giving. In 2008, persons under age 25 gave away .8% of their income, which slowly but steadily increased with age. Adults age 75 and older gave away the highest percentage of their income, 3.9%. The group that gave the most money, because they had the highest level of income, was people between ages 65 and 74.20

Nevertheless, children may teach adults how to give. Children help us see the world as it really should be. Watch a young toddler when Christmas presents are unwrapped; the child cares more for the wrapping paper and ribbons than for the expensive present inside the box. Children’s lives are simply not as cluttered with possessions as are those of adults, at least until the children start watching ads on television.

Some of the children and youth in your congregation lead as stewards. Children always seem to enjoy collecting pennies for a cause, selling lemonade for disaster relief, and delivering food to emergency food banks.

Meredith and Lindsey are two youth in Andy’s congregation. As elementary children, the girls encouraged their church to pack shoe boxes with toys, toiletries, and school supplies for impoverished children in the United States and overseas. These youth encouraged each child and adult to fill their boxes in time to be delivered at Christmas by the Samaritan’s Purse ministry. Over the years, through their very intentional actions, these youth have received over 1,700 boxes worth well over $30,000.

May we become more like children, and teach our children the ways of God.

Question: What can a child teach you about giving?
Day 14: Becoming Dis-Possessed from Possessions

“All the believers were united and shared everything. They would sell pieces of property and possessions and distribute the proceeds to everyone who needed them” (Acts 2:44-45).

We all fall prey to our culture of consumerism all the time. Andy lives just a few miles from the number one tourist site in North Carolina: Concord Mills Shopping Mall. He looks with envy at new cars. Andy watches the price of homes in his neighborhood and wonders how his home compares. His golf clubs were old and he bought some new golf clubs to improve his game. Afterwards, more than a few of his friends then told him that his poor golf game had nothing to do with his golf clubs. We are all creatures of our consumer society.

A life filled with consuming more things, however, is very different from the Christian vision of life. Jesus offered an alternative life-style. Jesus never owned a house, fine wardrobe, or a 401K account. He never took a spa vacation or purchased an expensive means of transportation.

Filled with the Holy Spirit, the first Christians after the Day of Pentecost followed Jesus’ example. As the first Christians gathered in Jerusalem, they listened to the teachings of the disciples, baptized new followers, studied the Scriptures, shared Holy Communion, prayed together, worshiped together, witnessed miracles, and welcomed new people. And they gave up their possessions and shared everything. Those Pentecostal Christians were great stewards because they understood that God is impressed not by what you possess but how you share.

Yet, practices of sharing are difficult. We often develop unhealthy attachments to our possessions. The word “attachment” means “staked” or “nailed to.” Sometimes what makes you feel secure may also tie you down. If you stay glued to the Home Shopping Network, or you spend weekends searching for bargains, or your pulse races when your retirement report arrives in the mail, your heart remains tethered to your possessions rather than the love of God and others.

Spiritual generosity begins when you become dis-possessed from your possessions. The more you give away the more spiritual you become. When you hold onto your possessions, you suffocate your spirit. When you let go of your belongings, you discover that you belong to God. If you want to be more spiritual, become dis-possessed from what you believe you own.

Once upon a time, a great famine swept across the land. The people became so hungry that they hoarded their possessions. They hid their food from one another. One day, a stranger appeared in the village. The stranger asked if he could share a meal. “Oh no!” the villagers replied, “There is not a bit to eat in the whole town. You must move on.”

“That’s alright,” the stranger replied. “I have everything I need. I will make some stone soup to share with all of you.” The man pulled out an iron cauldron, filled it with water, and built a fire under the pot. Then, with great ceremony, the stranger drew an ordinary-looking stone from a
bag and dropped the stone into the water. Hearing the rumor of food, all of the villagers came out to watch. “Ah,” the stranger said loudly, “I do like a tasty stone soup. Of course, stone soup with cabbage – that is hard to beat.”

A villager approached hesitantly, holding a cabbage she had retrieved from its hiding place. She added the cabbage to the pot. “Wonderful!” cried the stranger. “You know, I once had stone soup with cabbage and bit of salted beef as well, and it was fit for a king.” Another villager found some salted beef. In the next few minutes, villagers added potatoes, onions, and carrots to the soup. Soon, everyone had contributed. Then everyone received a bowl of wonderful soup.

As the stranger prepared to leave the town, the villagers begged him to leave the magic stone behind. The stranger explained that the stone was not necessary. All the magic they needed was an openness to give and to receive.21

What will you bring to the table? Instead of cabbage, salted beef, and vegetables, you may bring your financial resources. You may bring a large financial commitment, or just one dollar. But your congregation requires every dollar offered to make a rich blessing and glorious feast. Without your gift, your ministry together will not be as tasty, or filling, or complete. Come, join the feast, and share.

Question: You are now halfway through The Pyramid? What can you offer to the stone soup in your congregation?

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21 Traditional story retold.
Day 15: Start with First Fruits

“The firstfruits of every kind, and every contribution, all of them, belong to the priests. You will give the best of your bread dough to the priest so that a blessing may come to rest on your household” (Ezekiel 44:30, alt.).

How can you be an intentional giver? How can you follow in the footsteps of the poor widow? How can you teach and learn from your children? How can you become dispossessed from your possession like the first Christians?

The first step in intentional giving is to determine how much to give or what percentage of your income to give. The best way to begin is to give first to God. Let your first gift out of each paycheck or income source be a gift to God through your congregation.

Following the ancient Jewish tradition, almost all Christians give primarily to their local church. Religious congregations receive 76% of all charitable donations given by Americans, exceeding by far gifts to universities, hospitals, and other worthy institutions. Such intentional giving to a local congregation is a major part but only part of what Christians give to charity. About 80% of all giving to charities such as the Red Cross, United Way, Hospice, or the American Cancer Society comes from persons who give first to their places of worship. Obviously, intentional givers are generous people to both their congregations and their wider community.

Many intentional givers, whenever they receive income, write their first check to God. Other givers offer a gift every Sunday. Some intentional givers use church envelopes, others just put an anonymous gift in the offering plate or basket each week. Other people give once a month to their congregation by automatic draft from their bank account. The automatic withdrawal system assures your congregation of a steady level of income throughout the year. Increasingly, persons give online through their congregations’ websites. Your church absolutely depends on your intentional giving.

If you track your finances through a computerized book-keeping system, set up a category for benevolent giving, or even better two: one for your congregation and one for other charities. Your bank and credit card statements are theological statements, describing who and what you worship. These records also make you a wiser manager over all the rest of your money.

The stronger your intentionality, the more significant your gift will be. Disciples who make an annual estimate of what they will contribute give twice as much as people who decide what to give each week. Some congregations encourage each member to make an Estimate of Giving and turn that statement in to the congregation; this is the model we use with The Pyramid of

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23 Passing the Plate, 1150.
Christian Generosity. Other congregations simply ask their members to make a commitment and keep that information for themselves.

Most Christians do not know what percentage of their income they give. Lower income members tend to give less money, yet give 3% of their income. Higher income members tend to give more money, but only about 1.2% of their income.\(^{24}\)

How much do church people give? In 2008, the average member contributed a total of $793 to their congregation and other benevolences.\(^{25}\) One national study indicated that the average church member gives 2.08% of income to a congregation and .35% of income to other benevolences.\(^{26}\) Persons who attend worship two or more times a month give a higher percentage, 6.2%.\(^{27}\)

How can you grow as an intentional giver? When you do the math, figure out what percentage of your income you currently give and consider increasing the amount by .5% a year. A series of small increases may over time take you to a level of giving you cannot now imagine. Check out the chart below and see where you stand. If that math is too difficult, increase your giving by a specific dollar increase; for example, $10 more a week = $520 more a year, a major increase for many people.

How can you step up in giving? In the far left column of the following chart, locate your annual income. Moving across the columns, find the amount closest to your annual giving. The number at the top indicates your giving as a percentage of your income.

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Question: You have now started the second half of The Pyramid of Christian Generosity. Circle your current level of intentional giving. How do you feel about that level? Could you go higher?

\(^{24}\) Passing the Plate, 499.


\(^{27}\) Passing the Plate, 382.
Second Mile Giving

Jesus said, “When they force you to go one mile, go with them two” (Matthew 5:41).

Intentional giving to God is a major step up The Pyramid. Following in the footsteps of the widow with two coins, we have begun to learn to become like children, be dispossessed from our belongings, and offer our first fruits. The next step up The Pyramid is when you make additional gifts to show your love of God and neighbor in designated ways.
Day 16: The Good Samaritan

Jesus said, “A man went down from Jerusalem to Jericho. The traveler encountered thieves, who stripped him naked, beat him up, and left him near death. Now it just so happened that a priest was also going down the same road. When the priest saw the injured man, the priest crossed over to the other side of the road and went on his way. Likewise, a Levite came by that spot, saw the injured man, and crossed over to the other side of the road and went on his way. A Samaritan, who was on a journey, came to where the injured man was. But when the Samaritan saw the injured man, the Samaritan was moved with compassion. The Samaritan went to the injured man and bandaged his wounds, tending the wounds with oil and wine. Then the Samaritan placed the wounded man on his own donkey, took him to an inn, and took care of him. The next day, the Samaritan took two full days’ worth of wages and gave the coins to the innkeeper. The Samaritan said, ‘Take care of the injured man, and when I return, I will pay you back for any additional costs’” (Luke 10:30-35, alt.).

Giving regularly to the church is your best avenue to give to God. Regular church gifts are used by God and your congregation to grow disciples and transform the world for the Kingdom of God. On occasion, however, special needs arise and invite your support.

A hurricane in the Caribbean, a flood in our nation, a mission team project, and the building of a Habitat House all need additional financial support above and beyond what your congregation can put into its budget. The needs are real and immediate. At these times, you may designate your additional, second mile gifts as signs of your love. As Proverbs 11:25 says, “A generous person will prosper; whoever refreshes others will be refreshed.”

Second-mile gifts may also honor someone you know or love. When someone you know has celebrated a significant achievement, birthday, or anniversary, make a gift in his or her honor. When someone has died, your memorial gift makes a lasting tribute. Such gifts in honor or memory of someone may be designated for a special ministry or given for general ministry. Individuals and families usually will be notified by your congregation that a gift has been given by you.

Everyone can contribute to these second-mile offerings. These gifts are above and beyond what you usually contribute to your church’s budget. The Good Samaritan not only rescued the injured man, the Samaritan gave even more money to care for the injured man’s total recovery.

Second-mile gifts may be the gift of money. You may also give second-mile gifts of food for the emergency pantry or school supply kits for children or health kits after a disaster. Yet, in many cases, what is most needed are dollars to purchase the most needed resources. You may also invite your children and youth, grandchildren, and others to join you in making a second-mile gift.
Many congregations also have special offerings throughout the year for historic ministries and missions such as a Mother’s Day offering for older adults or a Thanksgiving offering for a local food bank. You may not feel called to give to all of these offerings, but responding occasionally makes a major difference.

You may also be invited to make a special offering during seasons of the Christian Year such as Lent and Advent. One congregation in Ohio calls its Christmas offering for missions, “Christmas: It’s Not Your Birthday,” emphasizing the birth of Jesus Christ and our need to give to him instead of purchasing gifts for ourselves. Making a sacrificial gift for a second-mile offering will expand your capacity to be generous.

Question: What church missions and ministries are closest to your heart? Give thanks for them and plan to support them when the opportunity arises.

28 Ginghamsburg United Methodist Church.
Day 17: King Solomon and the Temple

“In the four hundred eightieth year after the Israelites left Egypt . . . Solomon built the LORD’s temple” (1 Kings 6:1).

Solomon, the third king of the people of Israel, built the first great and glorious Temple in Jerusalem. Using the finest materials in the world, Solomon led the way by providing funds from his own royal treasury. Gifts for a building project can be a significant second-mile gift.

We suspect that you, and almost every Christian, worship in facilities provided by people who were members of your congregation before you. Those persons in the past were committed to building up God’s house for the next generation of followers of Jesus Christ. Your ancestors in the faith provided a facility for your worship, education, fellowship, and service. The future of your congregation also requires your money to renovate, expand, and replace church facilities. Whether or not your children and their children have a relationship with Jesus Christ directly depends on gifts for facilities.

Capital givers, like King Solomon, give to a set-term, capital/special campaign for a specific real property. Solomon’s Temple became one of the greatest buildings in the ancient world. Filled with cedars from Lebanon and precious metals, the Temple housed the Ark of the Covenant and was dedicated to the Lord God.

Capital givers sometimes help pay off past construction projects or give money to an ongoing or future building project. They are committed not only to the current ministries of your congregation but also to your church’s future possibilities. About 60% of intentional givers in an average congregation also contribute to campaigns as capital givers. Some of this giving comes from your members who give out of net worth or long-term investments.

In some instances, children give pennies and youth contribute part of their allowances. Some of your gifts may have been for specific aspects of the project that will be honored with a name such as a stained glass window or an entire room in honor or memory of someone. Andy has discovered that his great-grandparents gave funds for the entire sanctuary of their small congregation. Almost all these gifts are truly sacrificial gifts by Christians willing to put off purchases for themselves for the sake of the future of your congregation.

In one of Mark’s previous churches, a building program was undertaken. Randall, one of the church’s youth, supported the building program by mowing yards and giving over half of his earnings to the building fund. When some members of Randall’s congregation became aware of his commitment, even though they were accustomed to doing this work themselves, they called him to mow their yards. Together with other teenagers, Randall provided a gift of over $10,000 to the new building. His inspirational witness empowered the whole congregation to second-mile giving. No wonder Isaiah the prophet proclaimed, “And a child shall lead them” (Isaiah 11: 6).
Question: Describe a time when a church building such as a sanctuary, classroom, recreational center, or even pastor’s office impacted your life. Give thanks to God for the people who gave to make that edifice a reality. Have you ever contributed to such a project?
Day 18: The Philippians

Paul wrote, “You Philippians know from the time of my first mission work in Macedonia how no church shared in supporting my ministry except you. You sent contributions repeatedly to take care of my needs even while I was in Thessalonica. I’m not hoping for a gift, but I am hoping for a profit that accumulates in your account. I now have plenty and it is more than enough. I am full to overflowing because I received the gifts that you sent from Epaphroditus. Those gifts give off a fragrant aroma, an acceptable sacrifice that pleases God. My God will meet your every need out of his riches in the glory that is found in Christ Jesus” (Philippians 4: 15-19).

The Apostle Paul knew and loved the Philippians. Together, they had created a house church in the Greek city of Philippi. In his letter to them, Paul praised and thanked them for going the second mile over and over again.

Second-mile giving reflects your passion for a special ministry or mission. What is important is not the amount given or the frequency by which you give. Instead, your love for the cause defines the gift. What motivates you to give?

Before you can determine “what” amount to give, you must ponder “why”? Why do you give beyond your regular giving? The passions you possess ultimately determine the priorities for your giving. When children are your passion, you stretch your resources to care for foster children in your community and sick children abroad. When caring for the hungry moves your heart, contributing to a food bank and overseas agricultural projects become obvious. When you understand your life’s passions, it then makes sense to honor those passions in your generosity. The apostle John wrote, “But if a person has material possessions and sees a brother or sister in need and that person doesn’t care—how can the love of God remain?” (1 John 3:17).

Your gifts to God through your local congregation are a priority and the first focus of your giving. Jesus established the Church universal with his statement, “I’ll build my church upon this rock” (Matthew 16:13). Your local congregation is an instrument through which God works to bring in the Kingdom of God. Give first to the on-going budget of your congregation.

Beyond such gifts, other deserving causes are certainly worthy of your passionate support over and above your giving to your congregation. More than anything, such as in the example of the Philippian gifts to aid the work of their beloved Paul, second-mile giving demonstrates how passionate giving transforms not only the recipients but also the givers. The Russian author Leo Tolstoy is said to have written, “Joy can be real only if people look upon their life as a service, and have a definite object in life outside themselves and their personal happiness.”

An African boy listened carefully as his teacher explained why Christians give presents to each other at Christmas: “Each gift is an expression of our joy over the birth of Jesus and our love for each other.” When Christmas Day came, the boy brought his teacher a seashell of great beauty. She inquired where her student found such a beautiful shell. He told her that the extraordinary
shell could be found only in a bay several miles away. “It is gorgeous,” she said. “But you should not have gone all that way just for me.” His eyes brightening, the boy answered, “My long walk was part of your gift.”

The Good Samaritan, King Solomon, and the Philippians all were second-mile givers. You are now almost two-thirds of the way up the Pyramid. The journey toward Christian generosity, however, is not yet over. Tomorrow, we begin the last three steps and final ten days.

Question: What causes excite your passions? Make a plan of giving for the next year above and beyond your estimate for regular church giving.
Tithe Giving

“Now Melchizedek … priest of El Elyon, blessed Abram, ‘Bless Abram by El Eyon, creator of heaven and earth; bless El Elyon, who gave you the victory over your enemies.’ Abram gave Melchizedek one tenth of everything” (Genesis 14:18-20, alt).

The most discussed, and most misunderstood, of all levels of Christian generosity is tithe giving. Every congregation encourages such giving, yet very few Christians observe this practice. Yet, if you already give intentionally on a regular basis and make second-mile gifts often, you may be closer than you realize to tithing. Our journey up The Pyramid must include giving ten percent of our income to God.
Day 19: Moses’ Tithe

“A tenth-part gifts from the land, whether of seed from the ground or fruit from the trees, belongs to the LORD; they are holy to the LORD” (Leviticus 27:30).

John D. Rockefeller, one of America’s great philanthropists, is reported to have said: “I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was $1.50 per week.”

Tithe giving is a biblical concept, from the Law of Moses, of giving 10% of one’s income to God through God’s institutions. Abram, who still was not yet faithful Abraham, gave 10% of everything he owned to Melchizedek after a military victory. Moses expected that model to be followed by all the Israelites both in the wilderness after the Exodus and when the people entered the Promised Land. Moses’ law regarding the tithe is the final command given by Moses in the book of Leviticus. In the New Testament, tithing is only mentioned four times (Matthew 23:23, Luke 11:42, Luke 18:12, and Hebrews 7:4-9) but we assume that faithful persons gave a tithe.

Tithe givers are very serious about their generosity. Among all Americans, only 5% of people give 10% or more of their income away. One study indicates that 16% of all Christians tithe.

Many faithful and intentional givers within your congregation never make it to tithe giving. Most tithers are reluctant to speak about their generosity, listening to Jesus’ admonition, “when you make an offering, do not let your left hand know what your right hand is doing, so that your alms may be done in secret; and your Father who sees in secret will reward you” (Matthew 6:3). Yet, the behavior of tithers may be a model of financial discipleship for you.

Almost every Christian denomination encourages tithing as the ideal way of giving. For example, The United Methodist Church’s official position is that “tithing is the minimum goal of giving in The United Methodist Church.”

The issue of tithing, however, is controversial. One study found that “59% of attending Christians believe as a principle the church has no right to ask members to give specific amounts of money.” When regularly attending Christians were asked about tithing, 16% said that they do tithe, 7% more said that they would do so if asked, 25% would give less than 10%, 35% would switch congregations, and 16% would drop out of church altogether. What is your initial response to giving 10% of your income to God?

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29 Entrepreneur and philanthropist. www.sermons.org/tithegiving
31 Passing the Plate, 1994.
33 Passing the Plate, 2004.
34 Passing the Plate, 1994.
Edith was a member of Andy’s first congregation. Edith grew up on a tenant farm and worked her whole life in a textile mill. Edith never married and lived in a very modest four-room house. As an older adult, Edith had a number of medical problems, used a walker, and could not drive. One of Andy’s pastoral responsibilities was to drive his Volkswagon Beetle to pick up Edith the first week of each month, take her to the bank to cash her Social Security check, and then drive her to each business where she owed money. At the start of their rounds, however, Edith always gave to Andy an envelope with two $20 bills, 10% of her Social Security check, to place in the offering plate at church.

One month, when Edith handed her envelope to Andy, he refused to take the money. He told Edith that she needed the money more than God. Edith became highly agitated. She said in no uncertain terms that God had been good to her, and her gift was the least that she could give to God. How dare Andy refuse to accept her gift! If Andy refused to take her money, she would simply walk to church and put it in the offering plate herself. Andy accepted the gift to God. Andy has always tried to follow the faithfulness of Edith.

Question: Who have you known that gave 10% of their income to God?
Day 20: A Tithe of What?

“You must reserve a tenth-part of whatever your fields produce each year” (Deuteronomy 14:22).

We tend to see life as a possession. You are said to “possess” a talent or “have” friends or “acquire” a lifestyle. Tithe giving, however, shifts this perspective. You hold all your possessions in sacred trust and are expected to use them for the common good.

One question always arises about tithing: “What salary or income are you to consider: pre-tax or post-tax or post-tax-and-other deductions or dividend income or gross wealth or what?” Our answer: whatever you decide is correct is what you should consider.

Some Christians tithe based on all the income they receive. Other followers use income after taxes, and other Christians choose another figure. Some persons give 10% of whatever they earn from a special project, or an unexpected gift, or distributions from investments. One option is to start tithing your net income (what you receive in a paycheck) and then work your way up to tithing your gross income (all of your income). The option you choose is entirely between you and God. Followers of Jesus who tithe know the joy of being a generous Christian.

Unfortunately, Jesus’ perspective on money is not the perspective we generally have learned. You may remember the French tourist and political philosopher Alexis de Tocqueville. In the early 19th century, de Tocqueville studied extensively the new American nation. He wrote about our great-great-great grandparents:

Americans are extremely eager in the pursuit of immediate material pleasures and are always discontent with the position that they occupy. … They think about nothing but ways of changing their lot and bettering it. For people in their frame of mind every new way of getting wealth more quickly, every machine which lessens work, … every invention which makes pleasure easier or greater, seems the most magnificent accomplishment of the human mind. … One usually finds that the love of money is either the chief or a secondary motive at the bottom of everything the Americans do.”

Even our ancestors knew how difficult it is to give up our possessions. Letting go of 10% of any part of your money is hard. There is risk. Yet, Jesus also promises profound and eternal joy. Jesus said, “All who want to come after me must say no to themselves, take up their cross, and follow me. All who want to save their lives will lose them. But all who lose their lives because of me and because of the good news will save them” (Mark 8:34-35).

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35Alexis de Tocqueville, Democracy in America (Penguin: 2003), pp. 534 & 713.
The following Percentage Giving Chart outlines tithe giving. For example, someone with a yearly income of $10,000 would give a tithe of $1,000. Match your weekly, bi-weekly, or monthly income and see where you fall or would fall on this chart if you tithed.

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</table>

Question: Why would you or why would you not consider tithe giving?
**Day 21: Beginning to Tithe**

“Arrange in advance the generous gift you have already promised. I want it to be a real gift from you. I don’t want to feel like you are being forced to give anything. … Everyone should give whatever they have decided in their heart. They shouldn’t give with hesitation or because of pressure. God loves a cheerful giver” (2 Corinthians 9:5-6).

A generous Christian is not merely someone who gives a certain sum of money or a certain percentage of income but someone who lives life caring and sharing with other people. Instead of holding onto what you have, you let go of your possessions for the sake of God and other people.

The life of such a Christian steward is radically different from how we usually act. The ancient Greek author Aesop wrote a number of fables or short stories that reveal basic human nature. One of Aesop’s fables described the destructive quality of seeking more possessions to the expense of not cherishing what we already possess. In “The Dog and His Shadow,” a dog received a fine, meaty bone. The dog bit down on that bone and headed home. With the bone firmly between his teeth, the dog crossed a bridge over a small, still pond. The dog should have been quite satisfied with what he had.

When the dog looked down into the water, however, the dog saw his own reflection magnified. Now, unlike human beings, a dog’s brain is just the size of a small tangerine. This dog thought that the other dog under the water had a larger bone. The dog on the bridge decided to seize by force the new, larger bone. The dog bent over and barked at his own reflection. And as the dog barked, the bone between his teeth fell into the water and was lost.

Ever since Aesop wrote his fable, people with much bigger brains laugh at the ignorant dog. We then catch Aesop’s message. Many people want more than what they have already. Often in the process of seeking more possessions, we lose what we have graciously been given.

If you tithe, wonderful! If you want to consider tithe giving, start with small steps. The longest journey begins with just one step. Here are a few possible places to begin as you move up to the level of tithing:

- Give 10% of what you earn in one hour.
- Give 10% of what you earn in one day (an hour’s income of a ten-hour day).
- Give 10% of what you earn in one week (four hours income of a forty-hour week).
- Give 10% of what you earn in a month (two days income of a twenty-workday month).
- If you currently tithe your net income, give 10% of your gross income for one month or one quarter.
A pastor in a thriving church regularly makes this offer to his congregation. Practice tithing for three months. If, at the end of that time, you believe that the practice did not result in the gains you expected in your relationship with God, the pastor will personally reimburse all that you have given. Thus far, no one in this congregation has ever asked for a refund.

Another option is to Increase your intentional giving by 1% a year until you begin to give 10% of your income. Use the following chart to figure out how you can climb those steps toward tithing. Locate in the left column your current annual income. Move across the columns to see how you can grow your giving by an additional 1% of your income per year.

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Question: What is holding you back from moving toward tithe giving? Could you take a further step toward tithing?
Extravagant Giving

“Don’t delay offering the produce of your vineyards and winepresses” (Exodus 22:29).

You have now completed the third week of The Pyramid of Christian Generosity. You have explored the foundations of Christian stewardship. You have remembered your occasional contributions, your intentional offerings, and your second-mile gifts. Last week, you considered the biblical practice of tithe giving.

As we move into the final week, we will hear about two even deeper and higher ways to be a grateful contributor to the Kingdom of God: extravagant giving and legacy giving. The end of this book and the beginning of new ways of Christian generosity are in sight.
**Day 22: Barnabas and His Land**

“The community of believers was one in heart and mind. None of them would say, “This is mine!” about any of their possessions, but held everything in common. … There were no needy persons among them. Those who owned properties or houses would sell them, bring the proceeds from the sales, and place the money in the care and under the authority of the apostles. Then the money was distributed to anyone who was in need. Joseph, whom the apostles nicknamed Barnabas (that is, “one who encourages”) … owned a field, sold it, brought the money, and placed it in the care and under the authority of the apostles” (Acts 4:32-37, alt.).

The first followers of Jesus understood God’s gracious love and thus shared what they owned with others. When persons among them needed help, they responded with straightforward generosity. Barnabas gave away more than a fraction of his income to God; he gave away his accumulated assets. Barnabas gave real property for the work of God. The early Christians were no longer solitary individuals, but a transformed community willing to share.

And this practice continued as Christianity expanded: “the disciples [in Antioch] decided they would send support to the brothers and sisters in Judea, with everyone contributing to this ministry according to each person’s abundance” (Acts 11:29). As Paul, who was commissioned as a missionary by that congregation in Antioch, wrote to the Corinthian church, “On the first day of the week, each of you should set aside whatever you can afford from what you earn so that the collection won’t be delayed” (1 Corinthians 16:2).

Throughout the ages, other Christians have followed in these footsteps. Saint Francis of Assisi in the Middle Ages, along with many other men and women in religious orders, adopted vows of poverty. Many Christians in religious orders still today observe vows of poverty.

John Wesley, the spiritual forefather of the Methodist movement, wrote a sermon about “The Use of Money.” Wesley’s essential message was quite simple: Gain all you can, save all you can, and then give all you can. In modern language: work hard, be frugal, and be generous.

John Wesley’s own life illustrated his message. When Wesley was a young professor at Oxford University, he lived on a salary (£28) that was equal to the salary of a public school teacher today. When Wesley earned more, he gave his increase away. When Wesley through his book sales earned a lot of money, he gave away all of his royalties. At age eight-five, Wesley lived on the same income as he did when he was twenty-five. At his death, Wesley was carried to his grave by six paupers who were paid one pound each, which depleted all of his savings. The Methodists then took down the draperies used in the sanctuary for Wesley’s funeral service, sewed them into dresses, and distributed the dresses to poor women in London.36

Wesley practiced how to receive and to give. Observe Wesley’s behavior at the age of eighty-two:

“At this (Christmas) season we Methodists usually distribute coals and bread among the poor of the society. . . . So on Christmas, and the four following days, I walked through the town, and begged 200 pounds, in order to clothe the poor that needed it most. But this was hard work, as most of the streets were filled with melting snow, which often lay ankle deep; so that my feet were steeped in snow-water nearly from morning till evening.”37

St. Francis, John Wesley, and thousands of other Christians have followed in the footsteps of Barnabas. So, too, did Raymond. Raymond was a modest man who lived his life in Concord, North Carolina. He lived in a small home, drove an older car, and never missed worship or the opportunity to usher at church. At his death, Raymond left half of his estate to his beloved congregation to be used at its discretion.

Question: What challenges do the stories of Barnabas, St. Francis, John Wesley, and Raymond pose for you?

37 Carder, Giving from a Wesleyan Perspective, p. 12.
Day 23: Zacchaeus’ Exceptional Response

“Zacchaeus stopped and said to the Lord, ‘Look, Lord, I give half of my possessions to the poor. And if I have cheated anyone, I repay them four times as much’” (Luke 19:8).

Everything we possess belongs not to us, but to God. Christians believe that God created everything: “In the beginning God created the heavens and the earth” (Genesis 1:1, TNIV). And Christians believe that God still owns everything: “The earth is the Lord’s and everything in it” (Psalm 24:1). God has given us life, time, talents, companions, and everything else we sometimes believe originates with us.

Throughout the Bible, people thanked God for life itself by making major gifts. Moses encouraged the people at the Festival of Weeks to “offer a spontaneous gift in precise measure with the blessing the LORD your God gives you” (Deuteronomy 16:10). When the Israelites came back from Babylonian exile, they joined together to rebuild the destroyed Jerusalem Temple. How did they raise the funds to do so? “When they arrived at the LORD’s house in Jerusalem, some of the heads of the families brought spontaneous gifts for the rebuilding of God’s house on its site. According to their means, they gave to the building fund 1,100 pounds of gold, 3 tons of silver, and 100 priestly robes” (Ezra 2:68-69, alt.).

For some Christians, tithe giving is not the ceiling but the floor of giving. When Jesus called little Zacchaeus to come down out of his tree and welcome Jesus into his Jericho home, his life was changed. Zacchaeus demonstrated his transformation by extravagant generosity.

People who give more than a tithe represent a small percentage of Christians. Such Christians are absolutely committed to their congregation and to the wider mission of the Church in the world. Jesus himself never spoke about tithing, but did encourage extravagant giving. Paul wrote, “The one who sows a small number of seeds will also reap a small crop, and the one who sows a generous amount of seeds will also reap a generous crop” (2 Corinthians 9:6).

Most of these modern-day Zacchaeus people do not want recognition but instead to use their resources for the good of the Kingdom of God. Extravagant givers know how much money they truly need to live on, and then they give away their excess. Many extravagant givers try to give at least a little more every year. Especially as you mature in your spirituality, you may wish to increase your percentage giving to higher and higher levels.

Among American Christians, 5% of members give 59% of all the money. 38 Unfortunately, too many congregations depend on a few top givers. Extravagant givers, however, set a high standard for the rest of us.

38 Passing the Plate, 471.
An old story has often been told. A woman said to God, “I would like to know what heaven and hell are like.” God led the woman to two doors. God opened the first door. A large round table stood in the middle of the room. In the middle of the table was a large pot of delicious stew. The people around the table, however, appeared thin, sickly, and famished. The thin people held spoons with very long handles. Each person could reach into the pot of stew and take a spoonful, but because the spoon was longer than their arms, they could not get stew back into their mouths. God said, “You have now seen hell.”

God then opened the second door. The room looked exactly the same as the first room. There was the large round table with the large pot of stew. The people also had the same long-handled spoons. But in this room, the people appeared well nourished, laughing and talking. God said, “You have now seen heaven.”

The woman replied, “I do not understand.” God replied, “The truth is simple. Heaven requires but one skill. Heavenly people feed each other, while the greedy think only of themselves.” Giving and sharing are the ways of God.

If you are already an extravagant giver beyond a tithe, God has blessed you and you have been a blessing for others. The rest of us offer prayers of thanksgiving for you. And, if you desire to move up to the Zacchaeus’ level of extravagant giving, review your total income and assets and review how much you give to God. Ask yourself whether you can give more generously, either as a percentage of your income or in dollars.

The following Percentage Giving Chart outlines financial giving at a percentage of income higher than a tithe. Match your weekly, bi-weekly, or monthly income and see where you fall on this chart.

<table>
<thead>
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<th>Annual Income</th>
<th>12%</th>
<th>14%</th>
<th>16%</th>
<th>18%</th>
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Question: Following in the footsteps of Zacchaeus, in the best of all possible worlds, what percentage of your income would you like to give to God?
Legacy Giving

Jesus said, “No one can serve two masters. Either you will hate the one master and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and wealth” (Matthew 6:24, alt.).

We are at the top of The Pyramid, learning about persons whose generosity lasts throughout the ages.
Day 24: Who Remembers Mary?

“Jesus was at Bethany visiting the house of Simon . . . During dinner, Mary came in with a vase made of alabaster and containing very expensive perfume of pure nard [a costly, musky perfume from the slopes of the Himalayan Mountains]. Mary broke open the vase and poured the perfume on Jesus’ head. Some grew angry. They said to each other, ‘Why waste the perfume? This perfume could have been sold for almost a year’s pay and the money given to the poor.’ And they scolded Mary. Jesus said, ‘Leave Mary alone. Why do you make trouble for her? She has done a good thing for me. . . . Mary has done what she could. . . . I tell you the truth that, wherever in the whole world the good news is announced, what Mary’s done will also be told in memory of her’” (Mark 14:3-9, alt.).

Legacy givers are the people who give out of their accumulated net worth, either during their lifetime or at their death, to establish a lasting memorial. The world stands in awe of persons who have achieved much and then give much of the wealth away. John Rockefeller, Benjamin Duke, and Andrew Carnegie all gave away the bulk of their acquired wealth. In our own generation, Bill and Melinda Gates are challenging the mega-rich to give their money away both during their lifetimes and beyond their deaths. In our current generation, women now control over half the wealth in the United States and are taking the lead as charitable givers. In 2010, $22 billion was given to charity through bequests! And throughout the ages, every Christian knows how Mary anointed the feet of Jesus with costly perfume. Mary’s extravagant love for her Savior left everyone else in shock and awe.

Unfortunately, almost 60% of all Americans do not have a basic will. Many reasons exist: lack of time, belief that the estate will be too small, or fear of upsetting beloved ones. Some of us still do not believe that we will die. Reality check: you are not going to live forever. Without a plan, you will leave behind bad feelings and higher legal expenses.

In most congregations, legacy givers are less than 1% of the total members. Only a few legacy givers are approached to give, and most gifts reflected an individual, passionate commitment to make a significant difference. Some legacy givers leave a small portion of their final estate to their congregation; others leave all their assets. These restricted gifts often remember the names and priorities of other saints. Their names will continue through the generations.

Most of these legacies were a portion of someone’s final estate from a will or trust. Such gifts can come from real estate, a life insurance plan, stock, a retirement fund, and a variety of deferred life income gifts. Your tax advisor or attorney can help you determine the best way for you to make such a legacy offering. You can then decide how much to give, a specific dollar amount or a percentage of your final estate.

40 Giving USA (2011) summary. www.philanthropy.iupui.edu
In most cases, legacy gifts are set aside in restricted accounts, invested conservatively with an eye to the future, with a small percentage of the total worth distributed each year to the named ministry. Legacy gifts may make it possible for your congregation to continue essential ministries or missions beyond anyone’s imagination.

Harold and Nora were members of one of Andy’s congregations. Many years before, when they were first married in their small mill town, they lived in one bedroom of her mother’s home. The modest home had only four rooms and was located right next door to their local church. Over the years, both Harold and Nora worked in the local textile mill and as custodians of their church. They eventually moved into a new home down the street. Harold and Nora, however, retained ownership of her parents’ home, believing that someday their church might need that property. The church never expressed interest in the property. When home prices began to rise and others asked to buy the home, the couple refused. Forty years later, while both were retired, their congregation began to grow and needed the land. Harold and Nora sold their newlywed house to their church for what they had paid for it. On the day the new fellowship hall on their old land was finished, Harold and Nora stood in the middle of the fellowship hall, wept, and celebrated that we were standing on the site of their first bedroom.

Question: Have you recently (or ever) reviewed your accumulated assets and starting making end-of-life decisions?
"Falling to their knees, the magi honored the child. Then the magi opened their treasure chests and presented the child with gifts of gold, frankincense, and myrrh” (Matthew 2: 11, alt.).

The account of the Magi or Wise Men is essential to the Christmas story. When the Magi followed the star and found the baby Jesus, they offered significant gifts. Gold, frankincense, and myrrh were not ordinary gifts that you might give at a baby shower.

These gifts of gold, frankincense and myrrh honored only the most holy and sovereign recipients. These treasures from Persian legacies indicated that the Christ child was a king, worthy of worship, and ultimately an offering to the world. With these gifts, when the Holy Family escaped to Egypt, they had funds available to live in exile. The Magi truly gave God’s own son an enduring legacy that saved Jesus’ life and fulfilled the plan of God.

Legacy gifts are just that- they give beyond the moment and even beyond the lifetime. Legacy gifts often come from accumulated funds. The values may vary but a lifetime accrual is a momentous offering. Over the next two decades, over $8 trillion will be transferred from persons born in the 1920s and 1930s to their children born in the 1940s and 1950s. Some estimate even more will transfer from one generation to the next, up to $100 trillion!

Most of us have treasures beyond the dollars in our bank accounts. What lifetime accumulations – life insurance policies, land, objects of art, and so forth – do you own of value? Will these accumulations go where you wish at your passing? There is an old saying: “There are no U-Hauls behind a hearse.” It comes from a verse of the Bible, “Godliness is a great source of profit when it is combined with being happy with what you already have. We didn’t bring anything into the world and so we can’t take anything out of it” (1 Timothy 6:6-7).

Only you are able to determine the destiny of your lifetime possessions. You may well want to provide for your heirs- spouses, children, and grandchildren. Remembering family members is appropriate. But have you also remembered your sisters and brothers in your local congregation?

At the moment we pass from this life to the next, in the eyes of our legal system, all of your property immediately transfers to another person or institution. If you fail to state deliberately and intentionally your desires, state and federal laws will make those decisions for you.

Speak with your lawyer, financial advisors, and your pastor about estate giving. Each of these professionals can provide options and thoughtful considerations for you. If your congregation is in your will or trust, share such a decision with your family. Certainly, let your church know of your intentions. Your legacy gift makes for a wonderful witness.

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42 Philanthropy Journal (01/03/2011).
In Mark’s congregation, Mrs. Kathleen Cabaniss was a devoted and yet quiet church member. In her will, Mrs. Cabaniss left provision for various causes around which she was especially passionate. One of those causes was a scholarship fund, to be administered by her congregation, to further the education of students seeking to enter the full time ministry. For almost thirty years, the income from her gift has enabled over forty students to further their theological education and training. These students now serve as pastors of congregations, as teachers in seminary, and as a medical missionary. Mrs. Cabaniss’ gift has also provided her congregation with an abundance of ministerial interns, who also provide immediate services to her church and community. Mrs. Cabaniss was intentional that her lifetime accumulations would continue to make a difference beyond her lifetime in her congregation.

You work hard for the things you have accumulated in life. Your possessions reflect much of who you are. Yet, at the moment you pass from this life to eternity, your possessions move from you to others. You have power to determine how to use those resources. God has blessed you with your mind, your physical body, and your stamina to work. Legacy giving reflects gratitude and recognition of God’s gifts to you.

Question: Make a list of those Christian causes that are most dear to you. What provision can you establish beyond your lifetime to see them continue to prosper?
“Joseph of Arimathea asked Pilate if he could take away the body of Jesus. Joseph was a disciple of Jesus, but a secret one because he feared the Jewish authorities. Pilate gave him permission, so Joseph came and took the body away. Nicodemus, the one who at first had come to Jesus at night, was there too. Nicodemus brought a mixture of myrrh and aloe, nearly seventy-five pounds in all. Following Jewish burial custom, Joseph and Nicodemus took Jesus’ body and wrapped it, with the spices, in linen cloths. There was a garden in the place where Jesus was crucified, and in the garden was a new tomb in which no one had ever been laid” (John 19:38-41, alt.).

Why was Joseph a legacy giver? Because Joseph gave something to Jesus no one else offered. The tomb was a physical asset, precious to Joseph and his family. Joseph offered Jesus a gift beyond life.

Tombs in Israel were cut into rock and made into burial caves. One generation after another would be buried in such a private and intimate tomb. Joseph’s family tomb was freshly created and Jesus would be the first to lie in it. In essence, Joseph invited Jesus to become part of his own family and part of his family’s lasting legacy. Unbeknownst to Joseph that the resurrection would occur on Sunday, he offered Jesus a gift that would last eternity.

A prominent evangelist, Dwight L. Moody, is reported to have once had a conversation with a young man. The evangelist asked him, “What are your plans?” “I plan to graduate with honors,” said the young man. “What then?” asked the preacher. “I plan to get a good position in a company and work my way upward.” “And then?” came back Moody. “Well, I hope to make a good living, get married and have a family.” “And then,” “Then, I hope to make enough to retire and live comfortably.” “And then?” “Well, I suppose I will live on my resources and grow old and then one day, I suppose, I will die.” Finally, Moody asked, “AND THEN’?”

Without a doubt, you will face death. Death (along with taxes) is one of the certainties of life. You cannot escape death. Death will come and you are not granted the privilege of that exact moment. The evangelist’s question to the young man makes the point that you will live, work, achieve, acquire, and then pass on. What is the summation of your lifetime?

When you are a legacy giver, you desire to see your wealth transferred beyond your life. You understand that God is the source of all your life’s gifts and possessions. You honor God beyond your own life. Legacy gifts are at the pinnacle of The Pyramid not that they are the most important but because they represent giving beyond your life.

Legacy gifts, like most all other gifts, do not happen by accident. Usually, the possibility of such gifts is overlooked. Yet, legacy gifts are the easiest to create. Legacy gifts actually will not cost you a current penny (except the cost to set up an estate plan or have an attorney draw up your will). Some of your gifts may have immediate tax deduction benefits (see your tax planner or
specialist). Your church may have an established endowment or work with a foundation or agency that will gladly assist you. Even if your estate does not have significant accumulated value, you can leave a percentage of your life insurance proceeds. Your legacy gift, however, can only be created by you if you have indicated such directives in estate planning.

A seventeenth century German hymn writer, Paulus Gerhardt, put this vision well:

My Savior! How shall I proclaim,
how pay the mighty debt I owe?
Let all I have, and all I am,
ceaseless to all Thy glory show.

Question: Who knows your estate plans? Make a list and share with those important to your life.
Day 27: Much Given, Much Required

Jesus said, “Much will be demanded from everyone who has been given much, and from the one who has been entrusted with much, even more will be asked” (Luke 12:48).

When Mark was a little boy, one of his favorite restaurants was the local cafeteria. Utilizing good Southern recipes for cooking and flavoring, the heating tables overflowed with a smorgasbord of tasty cuisine. Mark thought of the display as a feeding trough for people.

In Mark’s childhood, the cafeteria always placed desserts first in the line. Just after you took your tray and silverware, the mouthwatering sugar encased delicacies tempted everyone. As a young boy, Mark thought that was the way it ought to be. A chef in Mark’s current church intentionally eats her dessert first, saying “Why reserve the best for last - desserts deserve to be first!”

Dessert first? God has already given us dessert first. God has already given you the best right up front. All that you are and all that you have is a gift from God that lasts your lifetime. Whether wealthy or economically challenged, you have gifts that come from the bounty of God. How you prepare to use these gifts after your life is as important as what you leave behind. No wonder Jesus said those pivotal words, “Much will be demanded from everyone who has been given much, and from the one who has been entrusted with much, even more will be asked” (Luke 12:48).

Bishop Kenneth Goodson was one of United Methodism’s great leaders. Bishop Goodson was elected as a bishop while he was serving in Mark’s current congregation, Centenary United Methodist Church in Winston Salem, North Carolina.

Bishop Goodson returned to Centenary on the occasion of the sixtieth anniversary of laying the church cornerstone. He reminded that congregation of the gifts those members had received from God and the cherished responsibility that came with God’s generosity to them. Bishop Goodson concluded his sermon with this story.

The bishop’s senior year in high school was in 1930. In 1930, Boyden High School in Salisbury was the first high school in North Carolina to be built at a cost of one million dollars. As a high school senior, young Ken was so proud of his school. The school had two elevators, two cafeterias, and a short wave radio station. The boy’s father, who had never been to college, wanted to see this magnificent institution.

The father did not have a car so the teenager put his dad in his brother’s Ford. The son told his father, “I want to show you something.” They stopped the car in front of the wondrous new building. The son said, “Look at that. We have elevators. We’ve got cafeterias. We even have a radio station.” All of a sudden, the boy realized his father never had those advantages. The son feared that “I must be hurting him.” The father and son drove back home quietly. They rode in
silence until finally the father placed his hand on his son’s knee and said, “Kenny, don’t you ever forget that to whom much has been given, much shall be required.” Kenny, who would become a bishop, never did forget.

Considering all these legacy givers, we invite you take Jesus’ words to heart. What happens to your belongings after you pass from the church militant to the church triumphant? Have you had the appropriate conversations with the appropriate people and advisors in your life? Why wait? Recall these other pivotal words of Jesus, “Stop collecting treasures for your own benefit on earth, where moth and rust eat them and where thieves break in and steal them. Instead, collect treasures for yourselves in heaven, where moth and rust don’t eat them and where thieves don’t break in and steal them. Where your treasure is, there your heart will be also” (Matthew 6: 19-21).

Question: Where does your legacy lie? Do you have any passion to be intentional as a legacy giver with your estate plans?
A Final Invitation

Jesus said, “It is more blessed to give than to receive” (Acts 20:35).

You have made it to the top of The Pyramid! How will you continue your journey as a faithful disciple of Jesus Christ and a good steward?
**Day 28: Be Transformed**

Paul wrote, “Don’t be conformed to the patterns of this world, but be transformed by the renewing of your minds so that you can figure out what God’s will is—what is good and pleasing and mature” (Romans 12:2).

Thank you for journeying with us up The Pyramid of Christian Generosity. Over the past four weeks, you have explored every level of financial giving:

- Occasional Giving
- Intentional Giving
- Second Mile Giving
- Tithe Giving
- Extravagant Giving
- Legacy Giving

Throughout these twenty-eight days, you have discovered that Christian stewardship is more than financial gifts and also includes time, talents, service, witness, and the whole of your life. Sound financial stewardship, however, is an essential part of Christian discipleship.

Remember that Jesus preached about money more than any other single topic; you have read many of his essential sayings over these past four weeks. Early in his ministry, Jesus signaled that our relationship to our money affects our relationship to God through his illustration of a rich man who hoarded his wealth. To make sure nobody was confused, Jesus began the story by telling his listeners the point: “Watch out! Guard yourself against all kinds of greed. After all, one’s life isn’t determined by one’s possessions” (Luke 12:15). More positively, through the appropriate use of your money we promise that you will discover the rich power and grace of God.

A friend from Africa told Andy this story. A pastor was preaching in the African nation of Chad. The time came for the offering. The pastor led the prayer for the offering. The pastor fervently prayed that God would lead the people to see their offerings as an expression of faithfulness and love for God.

In that congregation sat a woman who literally had nothing to give. When the bag for the offering finally came to her, she looked at it for a moment. The woman slowly rose from her seat and stepped into the aisle. Quietly, she put the bag on the floor. Then, in a humble and beautiful act of devotion, the woman simply stepped on top of the bag!

In the days, months, and years to come, may you be as generous as she!

Final Question: How faithful will you be to God’s generosity to you?
**Pyramid Sunday**

When you began this journey, you also received with this devotional book a Pyramid Estimate of Giving card. You have been using the card as a bookmark as you read through these devotionals. Your card may now be bent and even have a few marks or coffee stains. We have included another copy of the Pyramid Estimate of Giving card below.

**Now is the time to fill in the Pyramid Estimate of Giving card and return it to your church.**

On Pyramid Sunday, everyone in your church will return their completed cards at the same time. Your pastor and other leaders of your congregation, along with your church friends and families, will all turn in their cards at the same time.

Only a few trusted church leaders, and you, and God, will know what you have written. Your card, however, stands as a directional sign in your journey to Christian generosity. May your card guide you into a richer relationship with Jesus Christ as you grow in loving God and your neighbors.

God bless you as your continue your spiritual journey in Christian generosity.
The Pyramid of Christian Generosity
Child Response Card

☐ Because Jesus loves me, I want to serve Jesus and support my church by:


Name

The Pyramid of Christian Generosity
Youth Estimate of Giving

☐ As a Youth in my church, I want to serve Christ and support my church through the following commitments:


Name
Address
City, ZIP

Phone 1
Email 1

Signature(s)