



Generous Giving: Moving Christians from Tipping to Generosity

By: John Pierce and Daryl Heald

CHATTANOOGA, Tenn. — Daryl Heald is president of Generous Giving, a faith-based, nonprofit organization he helped start with the Maclellan Foundation in 2000. The group, with offices in downtown Chattanooga, aims to motivate Christians of all income levels to give more generously and according to personal values. Earlier this year, *Baptists Today* editor John Pierce visited Heald, who built a career in commercial real estate and consulting in Atlanta before focusing more intently on Christian giving. The exchange below is adapted from that conversation.

BT: *What is happening to the offering plate that church leaders need to be aware of?*

DH: Most church members don't understand that giving is a part of our worship. Most people would understand that giving is in the *order* of worship, but when the offering plate is passed ... it appears to be a commercial break. We know the offering is in our order of worship, but we don't know it is truly part of worship. That is a missing doctrine that needs to be better articulated from the pulpit and better experienced so that it moves from our head to our heart.

BT: *What trends in giving are you discovering?*

DH: The latest statistics from Barna have shown another decrease in giving. This slide has been happening for the last 30 years. Right now Evangelicals, Protestants, are the most generous demographic in the country. Yet, as one of my friends points out, it is hardly heroic. It's approximately 2.7 percent (of income), and someone who gives for no reason of faith gives about 2.1 percent (to charitable causes.) Another startling statistic, that I couldn't even believe in my own church as I was leading our stewardship campaign, is that 25-30 percent of the congregation — that would be considered members — doesn't show up on a giving roll at all.

BT: *Are there other trends related to different generations or income levels?*

DH: A couple of things. There is the perception that during better economic times there is more giving. That's not true. If you look at the statistics, particularly during the greatest accumulation of wealth in the world during the '90s, giving went up on a gross basis but on a net basis it decreased. Yes, when there is more (income) there is more giving, but not on a net basis. However, during times of crisis, giving goes up. Paul talks about, in 1Timothy 6:17, not to put your hope in riches that are so uncertain. When in the last couple of years we've seen the uncertainty in the stock market or the ramification of jobs being lost, we see why God says don't put your hopes in riches. They appear and disappear. Our hope, certainly, needs to be in Jesus Christ. Another thing a number of church leaders are concerned with is the next generation. There is a difference in how they think about giving from previous generations that tend to make their giving decisions because of heritage and legacy — a more pragmatic view. There is a little bit more complexity in the next generation thinking, "Well, what have you done for

me lately?" I think there is a little more skepticism or cynicism that has, unfortunately, crept in. We have come to the conclusion that it doesn't do any good to continue to force the issue in regard to the tithe — and that you're supposed to do that. It's pretty clear with giving continuing to decrease every year that the motivation of the law to do the right thing is just not reaching the hearts and minds of this next generation. What we're telling pastors to do is understand the importance of the whole theology of giving and to lead with the grace side. You've got the law and the grace; use both. But with this next generation you've got to come out with the grace side. Help them answer the question, "Why (give)?" Previous generations have just assumed that is a rhetorical question. Why do you give? We give because we're Christians. God commanded us to give. It's just the right thing to do. We fear God; therefore, we give. On the grace side, we give because Jesus said it is more blessed to give than to receive. It is part of our worship, part of experiencing joy. It's part of understanding eternal reward. The other thing I tell pastors is, work on a whole new paradigm. Don't concentrate on the tithe as much, but concentrate on everything. Because God owns everything, and everything is entrusted to us. When I go and talk with different givers, they want to talk about the tithe. But I defer that, saying we can talk about some of the specifics of the biblical teaching on the tithe. It is part of the giving conversation. But frankly, there is a better conversation about the other 90 percent. That is what throws people. You've got to take them out of the paradigm that says, "My giving exists within this little box" — where 10 percent defines the whole giving. Actually, God says everything is his and he can call it into play at any point. Not because he is greedy or selfish, but he has designed it for our benefit.

BT: How has the church done in teaching financial stewardship?

DH: We're reaping what we've sown. From our studies, I believe we have created and perpetuated a culture of tipping rather than generosity. We've not gone deep on this issue and disciplined our congregations to answer the "why?" question. Even with this builder generation, we need to understand on a foundational basis why we give. Then what we give to and how much and when — all the other questions — become answered much more easily. Every time we've seen someone truly get on this journey to generosity, and have gotten an "ah-ha" about why they should give from the grace side, the change has been exponential, not incremental. There shouldn't be any surprise in that. It really is more blessed to give than to receive. There really is joy, reward and worship. That's what we are seeking. Typically, giving is one of the most controversial issues pastors talk about from the pulpit. Yet it is a very important issue. Jesus talked about it more than any other issue. Why? Because he knew it had the greatest competition to lordship. Jesus said you can't serve two masters. Over the last 30 years, we have not truly understood the biblical principle of why we should give. When the offering plate comes around or the capital campaign or the task for missions, it all comes across as "Give us the money and we'll do the Lord's work." Rather, it should be "This is the Lord's work in this transaction."

BT: A tremendous transfer of wealth is taking place as we lose "the greatest generation." How important will endowment gifts be to ministries and other nonprofits?

DH: It can have great potential. But, unless the church takes the lead and helps people to break this cultural hold, we will see very little benefit. We are very similar to our un-churched neighbors in our giving patterns.

BT: There are both jokes and serious criticism about preachers begging for money. Obviously, stewardship is a legitimate sermon topic. What suggestions do you have for pastors when addressing the issue of financial giving?

DH: That's a great question, and there is a lot of hope there. First, the reason they get the backlash is that it feels much better to invest in the treasures here on earth. We are very secure with things we can touch, hear, see and smell. Anytime you bring truth and light into a situation where you say, "We are not doing what God told us to do," there is conviction. But the reason they get so much flack is they set themselves up. They speak about it once a year and everyone knows that. It's the same time of the year and it's very predictable. People have their guns locked and loaded.

BT: *Would it be better to talk about giving more often?*

DH: Absolutely. When you look at the scriptures, Jesus talked about this a third of the time. It is the number-one topic he talked about more than anything else. This whole theology of giving and generosity is woven throughout scripture from Genesis to Revelation. You don't necessarily have to be so upfront about "my giving sermon." This is about discipling your congregation. This not about raising money so your church can do the Lord's work. Think of it the same way you disciple your church to be a congregation of prayer or evangelism or whatever characteristic of who we are in Christ. It is no different. It is just discipleship. You can be very winsome about it. But you should never do it with any apology. The "ask" is not for yourself or your church; it is a kingdom ask.

BT: *We've all seen television preachers promote the "gospel of prosperity" that calls for giving money in exchange for direct financial rewards. How has this impacted the church's appeal to givers?*

DH: This is so heretical that we shift to the other end of the spectrum and don't want to talk about giving. We don't even want to give the appearance that someone might confuse us with that. Therefore, we are silent. But that's wrong too. One of the doctrines of giving is about rewards. But we've got to understand the way God said it. You don't force God's hand because you've done something. A reward doesn't necessarily mean that you give monetarily and monetarily you get back. It could be a relationship or that blessing of being obedient. That still small voice is part of your reward. Rewards are much broader and deeper and fuller and really beautiful. That's why it is important for pastors to first understand it and then to disciple their congregations so that we are not afraid to go there because other persons are using it for their own manipulative, selfish purposes. The reason so many (Christians) can be swayed (by manipulative persons) is that no one has taken them to any depth. Everything we're supposed to test, according to scripture. You've got to push into this area as a leader. It shows your faith and courage. And your congregation needs to know this. Don't leave them open to manipulation. On the other side, just because something is a good project doesn't mean you have to give to everything. I had to learn this. How do you say no if something is very good? Instead of being in a response mode, you need to be proactive as a giver and say, "Lord, I know you have entrusted all of this to me and that you own it all. Therefore, I want to be open to giving whatever you ask me to give. But I know you've given me this for a purpose. What is that purpose?" As givers, we are not asked to do everything. I'm very much a proponent for our core giving being to our church where we are worshipping every Sunday. But outside of that — or even through our church — what are the other opportunities to fill out our eternity portfolio? There are specific things God will put on your heart.