

Sunday was a wonderful day indeed, from a wonderful experience of worship, to a request for baptism and membership, to our prayer walk for the neighborhood, to the 40th anniversary celebration of The Meeting House in the evening.



One of the several highlights of the day was our special offering for the refugee crisis in Eastern Europe. Our goal was \$5,000, and we've exceeded \$7,000 so far, with more contributions coming! These funds will go to Baptist congregations in the affected countries via the Baptist World Alliance, so we know they will be well used.

As I've reflected on the exhilaration of that offering, *I've wondered whether the good feelings we all experienced on Sunday morning might possibly be available to us all the time*, and I believe they are.

But before I write anything else, **I want to thank you** for the generosity of your giving to the ministries of our congregation week after week all year long. Our giving continues to be greater than our budgeted expenses, which is making possible increasing giving to missionary causes—such as this Sunday's offering. We are increasing the missions giving of our congregation by 1.5% every year, which is totally awesome . . . and yet *Sunday's offering also gave us a glimpse of what we might yet do, by God's grace!*



We've been hearing a lot from both parties about "the nefarious 1%" who are experiencing most of the benefits from our economic "recovery." I invite you to go to www.globalrichlist.com and put in your own numbers. While you might or might not be in the top 1% of wealthy Americans, you are likely to find yourself WAY UP on the list when the list includes everyone on the planet.

According to the Credit Suisse Global Wealth Report, a person needs just \$3,650 in order to be among the top 50% of the world's wealthiest persons, and \$77,000 (including the value of your home) will get you into the top 10%.

"Taken together," Credit Suisse reports, "the bottom **half** of the global population own **less than 1%** of total wealth. In sharp contrast, the richest decile hold 87% of the world's wealth, and the top percentile alone account for 48.2% of global assets," said the annual report, now in its sixth year.¹

To bring this a bit closer to home, *American Christians who regularly attend church earn around two trillion dollars in income annually, yet, on average, we give less than one percent of our annual earnings to charitable or religious causes.* One in five of us gives nothing at all.² Now the truth of the matter is that God does not really need the financial resources of which

¹ www.theguardian.com/business/2014/oct/14/richest-1percent-half-global-wealth-credit-suisse-report

² Patricia Snell Herzog, "Solving the Riddle of Comfortable Guilt," *Christian Reflection*, Fall, 2015, 37-43.

you and I are stewards. As the Owner of all that is, God is quite able to “take care of business” without our help.

But the Good News is that God invites us to participate in the “plenteous bounty, open-armed hospitality, ready words of welcome, and joyful delight in sharing that mark the divine economy.”³

Biblical generosity not only transforms the world, but it also transforms those who practice it.



Richard Stearns, the CEO of World Vision, recently pointed out that “Americans gave almost \$115 billion to religious causes in 2014. That’s a lot of money supporting 340,000 churches, million-dollar ministries, and much more. *But if all those who claimed to be Christians actually tithed,*⁴ churches and ministries would have had roughly **\$500 billion more** to do the work of the kingdom.

“In other words, churches and ministries would be able to do **five times more** to serve people, disciple followers, and care for the less fortunate. **We could change the world overnight** if only we practiced what God asks of us.

“It is estimated that \$65 billion per year would be enough to end extreme global poverty within a generation. *The American church could do that all by itself*—outdoing all the efforts of the U.S. State Department and the United Nations. That would provide clean water to the whole world, end extreme hunger, defeat malaria, give the world’s children a basic education, and provide 250 million jobs. And the churches would have **\$435 billion left over every year!**

“*We could be doing tremendous things.* We could triple the funding for Bible translation, sponsor hundreds of thousands of indigenous missionaries, and establish a thousand Christian schools to equip church leaders. That would cost less than \$6 billion, a tiny fraction of what might be available to the church if we would only tithe.”⁵

Now I know that things are not quite so simple as this. But think about what we did together last Sunday and extrapolate that *to what we could do*. There are at this moment five young missionary families trying to begin Baptist congregations in various parts of “war-torn” Baltimore, and they are living on very meager support from the North American Mission Board. I’d love to be able to send \$1,000 a month to every one of them . . . and *we could do that*, if we each grew in our generosity during the next year . . . and the years after that.

Here’s a list of the major places where CBF is offering mission support *right now*:

- Backyard Bible Clubs at Stevens Forest Apartments
- Baptist Convention of Maryland/Delaware
- Baptist World Alliance
- Coalition for Compassion
- Support for a Ghanaian Child

³ Douglas Henry, “Generosity of Spirit,” *Christian Reflection*, Fall, 2015, 14.

⁴ The biblical “tithe” is 10% of one’s income or “increase.”

⁵ Richard Stearns, “Time to Tithe,” *Christian Reflection*, Fall, 2015, 76.



- Cooperative Baptist Fellowship
- World Vision Ghanaian Wells
- Help End Homelessness Howard County
- Huehuetenango Youth Ranch (Guatemala)
- Mid-Maryland Baptist Association
- Jamaica Youth Camp
- Route 1 Homeless Ministries
- Southern Baptist Cooperative Program

And that's not the whole list. *Think of the difference we could make if we each continued to increase our giving year by year (or even month by month)!*

As just one example of how the practice of biblical "tithes and offerings" can work, Jill and I tithe our gross income through the budget of our church, and beyond that we offer monthly support to mission work in Kenya, Guatemala, and North Carolina, as well as regular support for homeless ministries here in Howard County and human trafficking ministries around the world.

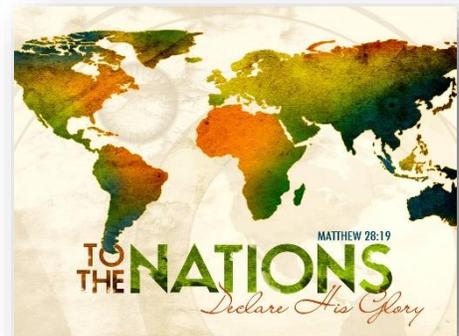
You may well do similar things, but if you haven't yet discovered the **ADVENTURE & JOY** of Bold Missional Giving, it's really not complicated. It's just about making choices. Here's a seven-step growth process from my friend, Ruben Swint, to get you started:

- Step 1 is to give something.
- Step 2 is to plan what to give for a year.
- Step 3 is to give regularly throughout the year.
- Step 4 is to increase giving each year.
- Step 5 is to begin to give a tithe.
- Step 6 is to encourage others to tithe.
- Step 7 is to give beyond the tithe.⁶

And I've put a chart on the next page to help you begin to develop a plan to move toward Bold Missional Giving. Remember, the goal here is not to augment the church budget. Thanks to your faithful generosity, the church budget is doing fine. **The goal is to change the world.**

We can't move from \$20,000 to missions to \$50,000 to Kingdom causes in one year, but we can do it in five years, and *Sunday was a great start.* Let's roll!!!!

Dave



⁶ Ruben Swint, "How Congregations (and Their Members) Differ on Generosity," *Christian Reflection*, Fall, 2015, 44-51.



Tithing Computation Chart



WEEKLY INCOME	BEYOND A TITHE		TITHE	UPPER RANGE GIVING			MIDDLE RANGE GIVING			LOWER RANGE GIVING		
	15%	12%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
\$200	\$30	\$24	\$20	\$18	\$16	\$14	\$12	\$10	\$8	\$6	\$4	\$2
\$300	\$45	\$36	\$30	\$27	\$24	\$21	\$18	\$15	\$12	\$9	\$6	\$3
\$400	\$60	\$48	\$40	\$36	\$32	\$28	\$24	\$20	\$16	\$12	\$8	\$4
\$500	\$75	\$60	\$50	\$45	\$40	\$35	\$30	\$25	\$20	\$15	\$10	\$5
\$600	\$90	\$72	\$60	\$54	\$48	\$42	\$36	\$30	\$24	\$18	\$12	\$6
\$700	\$105	\$84	\$70	\$63	\$56	\$49	\$42	\$35	\$28	\$21	\$14	\$7
\$800	\$120	\$96	\$80	\$72	\$64	\$56	\$48	\$40	\$32	\$24	\$16	\$8
\$900	\$135	\$108	\$90	\$81	\$72	\$63	\$54	\$45	\$36	\$27	\$18	\$9
\$1,000	\$150	\$120	\$100	\$90	\$80	\$70	\$60	\$50	\$40	\$30	\$20	\$10
\$1,100	\$165	\$132	\$110	\$99	\$88	\$77	\$66	\$55	\$44	\$33	\$22	\$11
\$2,000	\$300	\$240	\$200	\$180	\$160	\$140	\$120	\$100	\$80	\$60	\$40	\$20
\$3,000	\$450	\$360	\$300	\$270	\$240	\$210	\$180	\$150	\$120	\$90	\$60	\$30

1. Find out where YOU are on the chart (your weekly income/giving).
2. Move one block to the left to determine what GROW ONE% would be for you.



“Central to the Pentateuch’s vision of the good life are instructions concerning social justice, economics, and care for the poor and vulnerable of society.”⁷

Justice: AMOS

GENEROSITY: Faithful disciples give time, skill, money, and influence to bring the Good News of God’s Kingdom to more and more people around our world.

Generosity is “a lifestyle in which we share all that we have, are, and ever will become as a demonstration of God’s love and a response to God’s grace.”⁸

“Generosity is giving others something extra beyond what they are due. Ordinary Christians should be generous, relative to their means.”⁹

Luke 22:48; 2 Cor 8:1-14; 2 Cor 9:7; Exodus 22:16-23:9; Leviticus 25; Deut 10:12-22

<http://generosityresearch.nd.edu/> The Science of Generosity

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<http://www.globalrichlist.com/> “the top 1 %)

“They say life’s not fair, and now some economists at the United Nations University in Helsinki, Finland, are showing just how unfair: The richest 2 percent of adults on Earth own more than half the household wealth in the entire world. People living in North America, Europe, and high-income Asia-Pacific countries together hold 90 percent of global wealth, according to UNU’s World Institute for Development Economics Research. If you have net household assets exceeding \$61,000, then you are among the richest 10 percent in the world; and if you have assets exceeding \$500,000, then welcome to the richest 1 percent, a club that numbers around 37 million members. By the way, the bottom half of the world’s adult population—some 1.8 billion—must make do with barely 1 percent of global wealth.”<sup>10</sup>

Where is our trust?

The tension between despair and presumption . . .

Abundance not scarcity

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<sup>7</sup> Kelly Liebengood, “Paul’s Expectations of Generosity,” *Christian Reflection*, Fall, 2015, 19-28.

<sup>8</sup> Robert Kruschwitz, “Introduction,” *Christian Reflection*, Fall, 2015, 8.

<sup>9</sup> Henry, 11.

<sup>10</sup> “Tallying Up the World’s Wealth,” *U.S. News & World Report*, December 18, 2006, 29.

“Generosity names not merely something we do, but an admirable quality of character, something we are. Undergirding the character of truly generous people is a special awareness of themselves, others, and God’s gracious provision for the world, and this understanding inspires genuinely generous activity.”<sup>11</sup>

“God does not really need our money, but we need to give it. Our tithing demonstrates our reliance on God, and it is God’s method of giving us the privilege of supporting and participating in God’s work in the world.”<sup>12</sup>

The Bible’s basic expectation for our giving is the tithe, or ten percent. Leviticus states, “A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord” (Leviticus 27:30, NIV).<sup>2</sup> The tithe was to be from the “first fruits” of the harvest, which are reaped before the farmer knows that there will be enough harvest to go around. It suggests giving on faith. It was also the minimum expectation—other gifts and offerings were added on top.<sup>13</sup>

“Generous giving does more than pay for the operations of the church and the support of those in need. It also transforms those who practice it.”<sup>14</sup>

Church-going Christians fare only a little better than the general population when it comes to giving. Only about 2.6 percent of church-going Christians tithe at ten percent or above. And it is not necessarily the wealthy who are practicing generosity. But the fault is not simply that of individual Christians. Congregations are setting a poor example. Only about two percent of a church’s budget typically goes to overseas ministries, including missions and humanitarian assistance. Roughly one percent is designated for direct assistance to individuals in need. In other words, less than three percent of a church’s budget goes to helping people at home and abroad and to sharing the gospel overseas. As a percentage of their income, congregations provide less than half of one percent for people in poverty.<sup>15</sup>

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“For where your treasure is, there your heart will be also” (Luke 12:34).

Beyond the realm of “what we’ve always done” to attempting things for God that we’ve never done before!

Church planters in Bmore

“What we found was an incredible disconnect between their actual, tallied financial contributions to the church and their verbal descriptions to us of those contributions”¹⁶

What I do . . .

¹¹ Douglas Henry, “Generosity of Spirit,” *Christian Reflection*, Fall, 2015, 11-18.

¹² Richard Stearns, “Time to Tithe,” *Christian Reflection*, Fall, 2015, 73-77.

¹³ Stearns, 74.

¹⁴ Stearns, 75.

¹⁵ Stearns, 76.

¹⁶ Herzog, 38.

“What God generously creates and freely gives in love, the Lord also generously recreates at the end of days, when everything is made new. Between its beginning and end, Scripture emphasizes the divine generosity of spirit that animates salvation history.”¹⁷

What I’m learning at HEHHC

“Idleness is only possible in a social context when one’s needs are being met by someone else.”¹⁸

“God’s reign, founded on God’s subversive generosity, opposed Roman oppression in the New Testament. Today it provides the moral vision to see through the distortions of consumerism and gives an alternative way to understand our obligations to one another and to God.”¹⁹

In an economic system in which profit is the primary and overriding concern, any act of true generosity is subversive. For this reason, the vision of God’s reign in the New Testament stands in stark contrast to the economic machine that is powering the modern world and creating a culture of consumerism that violates human dignity. God’s reign, therefore, is not a system of reform for contemporary economic globalization; it is a counternarrative to the dominant culture, just as it was when the original Christian prophets declared it in opposition to the Roman Empire.

In the New Testament, God’s reign is the alternative governance founded on subversive generosity that stands opposed to Roman oppression. Today God’s reign provides the moral vision to see through the distortions of consumerism. Its subversive generosity does not just

¹⁷ Henry, 14.

¹⁸ Liebengood, 20.

¹⁹ Jason Coker, “Subversive Generosity,” *Christian Reflection*, Fall, 2015, 29-36.

correct capitalism from producing so much human and environmental waste, it offers an alternative way to systemically understand obligations to one another and to God.

The reign of God and its subversive generosity provide a vision in which human beings are in harmony with God and each other— something neither capitalism nor Marxism has ever attempted, let alone achieved.²⁰

Giving with the expectation of return is investment, not generosity.²¹

And yet the NT does indeed talk about investment a good bit.

Pretending generosity (Acts 5:1-11).

Consumerism is “retail therapy” rather than joyful generosity.

Most American Christians think they should be giving more than they do, but they are not uncomfortable enough about it to change their giving.²²

Wills & Bequests: don't give them to the church

²⁰ Coker, 29.

²¹ Coker, 31.

²² Herzog, 39.