CULTIVATING GENEROSITY AT HOME

By Ron Sing, BA

Cultivating a culture of generosity radically and spiritually transforms individuals. It increases the believer's love for God and secures treasures in heaven for all eternity. God wants only the best for his people as they handle his money and resources. He desires to see changed hearts and the advancement of His Kingdom throughout the world.

A recent headline by Louise Dickson in the Times Colonist, caught my attention - "Nanaimo man buys 17,280 Girl Guide cookies - for guiding lesson on local charities." When I first read the article, the memory of the famous cookies that almost everyone loves flooded my mind. My daughters were Girl Guides when growing up, and one of their highlights was marketing the boxes of cookies that helped finance special camps and field trips.

The opportunities and lessons they received for showing generosity and giving were invaluable highlights. Selling Girl Guide cookies allowed our girls to witness firsthand kindness, encouragement, and generosity from strangers, neighbours, and friends. This "anonymous cookie guy" story was unusual. Asked why he bought 72 cases of cookies or 864 boxes, the Nanaimo man replied: "The gift of giving is very impactful, and it makes a substantial difference with these young girls. It is very empowering for them." This donor wanted to teach young girls the impact of charitable giving and local charities.

How People Become Givers

The initial learning about most aspects of life starts at home with families. Research from panel data in the United States indicates that the giving of parents and children is stronger in religious causes than in secular causes. Another study using panel data found that talking to children about charity has more impact on children's giving than role modelling alone. The correlation of parents talking about charity and giving is equally effective regardless of the parent's income or the gender and age of the child. The authors of the Lilly study "provide compelling evidence that parents play a key role in preparing their children to become charitable adults."

The studies cited above are American. There are fewer Canadian studies available about how Canadians learn to give. However, a 2018 Imagine Canada study asked respondents to share their giving experience when they were young.³ Its broad

¹ Wilhelm, Brown, Rooney & Steinberg, 2008.

² Lilly Family School of Philanthropy and United Nations Foundation, 2013.

³ Rideau Hall Foundation - Imagine Canada, 30 Years of Giving in Canada, 2018.

survey included religious organizations, youth groups, organized sports, and door-todoor canvassing. The survey asked if parents volunteered themselves or saw someone they admired helping with the campaign. The study concluded that "Canadians who participated in or observed each of these activities when they were young were more likely to donate as adults."

If the thought of teaching generosity to children seems daunting, many others feel this way. God's Word provides guidance to parents and church leaders that will assist them to show children the pleasures of giving.

Generosity is about a lifestyle.

A lifestyle of sharing selflessly is a demonstration of God's love and a response to God's grace in the believer's life. Working out generosity is about action. If generosity is a part of their daily lifestyle, it must be something that Christians value. It is not enough to talk about being generous. A culture of generosity as a follower of Christ begins with the Bible: the true owner of the Christian's possessions and money is God.

There are at least three basic tenets of a biblical understanding of generosity and stewardship. First, God is the owner of everything. Second, all that Christians have has been given by God. Third, the resources that come from God are to advance God's Kingdom.

John Wesley found out from a distraught man who came up to him one day shouting, "Your house has burned to the ground, Mr. Wesley! "After a brief pause, Mr. Wesley responded. "No. The Lord's house has burned to the ground! That means one less responsibility for me." We could say that Wesley has a false perspective, but the reality is that God is the owner of all things, and we are simply His stewards.⁴

The Bible on God as Owner

The Bible clearly states that God owns all things. Psalms 24:15 reads, "The earth is the Lord's and everything in it, the world, and all who live in it." In 1 Chronicles 29:11-12, the chronicler declares, "Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom: you are exalted as head over all. Wealth and honour come from you; you are the ruler of all things." Assaph proclaims the voice of the Lord in Psalms 50:10-12: "For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mind, and all that is in it." Haggai follows suit, "The

⁴ Randy Alcorn, *Managing God's Money*, 13.

⁵ All Scripture references are taken from the New International Version.

silver is mine and the gold is mine, declares the Lord Almighty" (Hag 2:8). Paul gives the Thessalonians a compelling rationale for generosity. "We are generous because God was first generous to us, giving us life as he gave His life for us" (1 Thes 1:6; 2:14).

Christians express their generosity in many ways besides money. Financial gifts are the most common way people express their giving and generosity, and it is the most measurable aspect of being a faithful steward. However, time, talents and testimony can also be generously shared.

The Bible on Giving and Generosity.

Richard Halvorson maintained that "Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between of a man's character and how he handles his money." About 2350 verses and approximately 15 percent of Christ's recorded words are related to money in the Bible. Why does God provide this much instruction about money and possessions?

What God thinks about money and possessions is linked to the spiritual health of his people. In Luke 19:8-9, there is a significant interaction between Jesus and Zacchaeus. "Zacchaeus stood before the Lord and said, I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!" Jesus saw this man's salvation through his cheerful eagerness to part with his money.

Money is a Litmus Test

Money can tell God's people about many aspects of their spiritual lives. The Merriam-Webster definition of "litmus test" is a test in which a single factor such as an attitude, event, or fact is decisive. Bank statements tell a story. They reveal attitudes to money and priorities about possessions. There is a caution here. Bank statements could be enlightening and could also bring up some surprises. Christians should not feel guilty about the priorities their bank statements reveal. Instead, they should begin to take baby steps toward the changes in their finances they need to make.

Christians are used to living in a time of affluence and prosperity. A quick calculation shows a twenty-five-year-old earning a modest annual salary of \$15,000.00 will see \$500,000.00 flow through their hands throughout their lifetime. Romans 14:12 teaches that all Christians will give an account of their lives to God. What will the account say about how they spent their money and how their wealth was used to expand God's Kingdom?

-

⁶ Randy Alcorn, Money Possessions and Eternity, 3.

The Open Hands of God

Jesus takes a genuine interest in the giving of his people. He observes the poor widow spend her last coins at the temple treasury (Mark 12:41). His followers could be confident that the widow would be rewarded. God's hands have the posture of being open and generous. "The open hands of God are a symbol of an inner reality-God's generosity. Generosity is that part of God that sincerely enjoys giving to others liberally, leaving recipients gasping and saying, What a God. What an outlandishly generous God!"⁷

God provides tangible provisions. At other times, he provides protection and love. In Psalm 145:16, the psalmist says, "You open your hand and satisfy the desires of every living thing." The prophet Jeremiah in Lamentations 3:23, affirms, "His compassions never fail. They are new every morning; great is thy faithfulness."

Trusting God leads to sacrificial financial giving. When Zacchaeus trusted Jesus, his heart was changed and his attitude toward giving also changed. Open hands imitate the hands of God. As their hearts are transformed by God's grace and love, Christians become more generous toward the needs of others. Over time, a surprising thing happens - giving is more frequent, and joy comes from generosity.

Adopting a Culture of Generosity is Critical

Cultivating generosity with children ideally starts at an early age. More than a family vision or mission statement, it is an intentional lifestyle with a long-term perspective, adopting a culture of generosity. Most homeowners know that a well-built home starts with a solid and stable foundation. The goal of genuine generosity in the home begins with biblical stewardship as its foundation. It requires a solid understanding of how God views money and possessions. It makes sense that this understanding be applied at home in the family. Character and habits are formed and anchored in the home. Proverbs 22:6 says, "Direct your children onto the right path, and when they are older, they will not leave it."

Cultivating a plan of action or a set of habits over time creates a culture of generosity. The concept of cultivating is often used in reference to gardens. Cultivating crops requires skill and dedication. Preparing the soil with the right mix of compost and peat moss, planting the seeds in the ideal conditions, watering daily, and weeding and fertilizing will result in healthy and robust plants. For the avid gardener, cultivating the garden is labour intensive. It is not a quick process; crops do not grow overnight. The gardener does not ultimately control the process. God controls the weather and the harvest.

4

⁷ John Ortberg, Laurie Pederson, and Justin Polling page 32-33, *Giving: Unlocking the Heart of Good Stewardship*, 32-33.

Parents and grandparents are keenly aware of developing or cultivating abilities in children over a period of time. They witness the children under their care roll over, eat independently, crawl, walk and run. At times, children observe others, make an attempt themselves, and finally, with encouragement and success, move forward to the next milestone. Their milestones are celebrated and then they are encouraged on to the next challenge. Children's development takes place over time. The process of cultivating a culture of generosity in the family is like the growing up process - it eventually happens, but not overnight.

A Strategic and Biblical Lifestyle is Kingdom-centred

As Matthew 6:33 records, Jesus taught his followers to "... seek first his Kingdom and righteousness, and all these things will given to [them] as well." Christ's disciples are called to further God's Kingdom by using the resources that he has provided.

What would a strategic, generous lifestyle look like? Followers of Jesus might decide to set aside an amount to live on and set a margin for regular investments and other discretionary and recreational spending such as activities or trips. Anything above this amount could be given to advance God's Kingdom. This strategy provides for a comfortable lifestyle and helps to give resources to God.

Being strategic is not easy. How do Christians who are seeking first his Kingdom and righteousness make significant purchases or financial decisions? As challenging as these decisions are, clarity can be sought through being open to the advice of trusted friends, seeking the direction of the Holy Spirit, letting God's Word speak, and remembering the power of prayer.

A strategic lifestyle does not mean barebones living, judging others who may have more significant resources, or participating in excess spending. A strategic lifestyle is an eternal perspective that God is infinitely rich, and his people are sincerely grateful for all the possessions God showers on them. Although they may be surrounded by material things, their greatest possession is their relationship with Christ, who resides with them now and forever.

Teaching children about finance includes savings fundamentals but teaching about giving is even more essential. For discipline, giving starts at home and at the earliest age. Most children will not fully understand the motivation for giving. Parents can help their children see the results that giving achieves. Instilling the early habit of giving will not ensure that children will come to love the Lord. It will help them to continue to give when they become adults.

God's attitude is evident in John 3:16: "For God loved the world that he gave his one and only son." The sequence of the verse is important. First, God loved. Then he gave. Because God is love, he is also a giver. God demonstrates that his giving is motivated by his love. Giving with the right attitude is critical. Giving is

motivated by love. When they give, children should understand that giving gifts to the Lord is an act of worship. Giving as an act of worship, above all else, helps his people to love Christ more. Matthew 6:21 teaches that the hearts of God's people will be drawn towards Christ when they give him gifts. "Where your treasure is, so will your heart be also." For followers of Christ, the benefits of knowing him better are incomparable.

Raising up godly stewards leaves a legacy of generosity, a legacy that knows God's love and provision. Children who are left with this legacy are blessed, and their children, and their children's children. Parents who train their children to understand that "God loves a cheerful giver" (2 Cor 9:7) and discover the eternal impact of being stewards can be thankful knowing they have done our best. Cultivating generosity in the home is transformational. Churches can assist parents and children in these tasks by promoting generosity and enjoyment of the benefits of the habit of generosity.

Through the Holy Spirit, parental models and young trainees will learn to love God more through the gifts they give each day. The teachings of Jesus and the emphasis on giving throughout the Scriptures indicate that the habit of generosity is an essential and rewarding aspect both of being a God follower and of the words believers long to hear, "Well done! Oh, good and faithful servant!" (Matt 25:23).

Ron Sing, BA Economics and Business, has served in church leadership and ministry and volunteered with charitable organizations since 1998. He has several decades of investment banking and financial planning experience. Serving as Chief Advancement Officer for Northwest Seminary from 2011-2021, he worked with alumni, constituents and partners and was instrumental in completing a successful multi-year capital campaign. Ron founded North Star Philanthropy Group Inc. in 2016 to provide strategic planning, stakeholder engagements, capital campaigns, and legacy gift planning to non-profit organizations, using a customized advancement approach.

Author Copyright.

Sing, Ron. "Cultivating Generosity at Home." Northwest Institute for Ministry Education Research. www.nimer.ca (retrieved [Date Accessed]).

Works Cited

Alcorn, Randy. *Managing God's Money: A Biblical Guide*. Carol Stream, IL: Tyndale, 2011.

---. Money, Possessions and Eternity. Carol Stream, IL: Tyndale, 2003.

Burkett, Larry. *Using Your Money Wisely: Biblical Principles Under Scrutiny*. Chicago: Moody Press, 1990.

Dayton, Howard. Your Money Map: A Proven 7-Step Guide to Financial Freedom. Chicago: Moody Publishers, 2006.

Louise Dickson, "Nanaimo man buys 17,280 Girl Guide cookies - for guiding lesson on local charities," *Victoria Times Colonist*, October 13, 2021.

"Imagine Canada." Imagine Canada, www.imaginecanada.ca.

Ortberg, John, Laurie Pederson, and Judson Poling. *Giving: Unlocking the Heart of Good Stewardship, Pursuing Spiritual Transformation*. Grand Rapids, MI: Zondervan, 2000.

Willard, Chris, and Jim Sheppard. *Contagious Generosity. Creating a Culture of Giving in Your Church.* Grand Rapids, MI: Zondervan, 2012.