

Western

MAGAZINE



TRANSFORMATIONAL **GENEROSITY**

FALL 2014

LETTER FROM RANDY

All signs point to a financial crisis in the Church today. While evangelicals traditionally score highest in charitable donations among the various socio-economic groups analyzed, the fact that our average giving appears to top out at around 3–4% of family income doesn't give us much to boast about.

There are signs that things could get even worse as the “giving generation” passes off the scene. That is why observers like John Dickerson warn us of an even greater funding challenge on the horizon for congregational and parachurch ministries (cf. *The Great Evangelical Recession*, ch. 4).

Isn't it ironic that we enthusiastically proclaim a gospel that magnifies God's generous and sacrificial gift of His Son for our behalf, but apparently don't seem to have much enthusiasm for practicing that same kind of giving ourselves (even though transforming us into generous givers is one of the purposes of His gift to us)?

In biblical terms, the problem can be framed in terms of myopic and unfaithful stewardship. We fail to recognize that all we have is an expression of God's entrustment to us that should be used in a manner consistent with His purposes and values. If we fulfill our stewardship responsibilities faithfully, we see His work prosper and we experience the unique joy of being a generous and strategic investor whose investments bless others, now and throughout eternity. If we are derelict in this duty, then all that is squandered and a lose/lose situation results.

Moreover, when we as ministry leaders try to counter this problem by urging others to give more generously, we may be tempted to use techniques that are just as worldly as the attitudes towards wealth that we are seeking to correct. Or we may just be more interested in people giving more to the ministry or cause that we represent than we are concerned about the condition of their hearts or their overall faithfulness in stewardship. So, in trying to solve one problem, we may inadvertently be creating another.

This issue of Western Magazine is our attempt to map out what we believe is a more biblically sound solution to the current stewardship crisis. In the opening article I describe my ongoing personal journey of grappling with the question, What is an authentically and distinctively Christian approach to fundraising that best fits a seminary committed to gospel-centered transformation? I hope this helps others of you who lead ministries think through some of the most pertinent issues involved in aligning your advancement efforts with your core values.

Popular author, speaker and ministry leader Randy Alcorn also addresses this topic by offering words of advice to pastors regarding how to teach and preach about stewardship.

Western alumnus and current trustee Ken Wilmot provides a personal account of how he and his wife Joanie have grown in their understanding and practice of strategic stewardship.

Rounding out this issue are some recommended resources, an introduction to an often-overlooked (or misunderstood) opportunity to invest in a ministry while also preparing financially for retirement, and a recap of our most recent study tour in Israel.

Our prayer is that this multi-faceted introduction to the nature of, and need for, transformational generosity will be blessed by God to help nurture even more thoughtful and faithful stewardship in those who read and reflect upon these pages.



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Western Seminary strives to serve as a catalyst and resource for spiritual transformation by providing, with and for the church, advanced training for strategic ministry roles.

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THE FIFTH GOSPEL

Western Seminary students spent three weeks studying the Holy Land in person as they trekked through Israel.

The trip to Israel was truly a great experience. The time was spiritually formative and gave me a framework for reading Scripture. I feel much more confident to teach the Bible now that I have a developed understanding of the land. I am very thankful to have had this opportunity.

JESSE CALLIF
Student

WITH DR. J. CARL LANEY

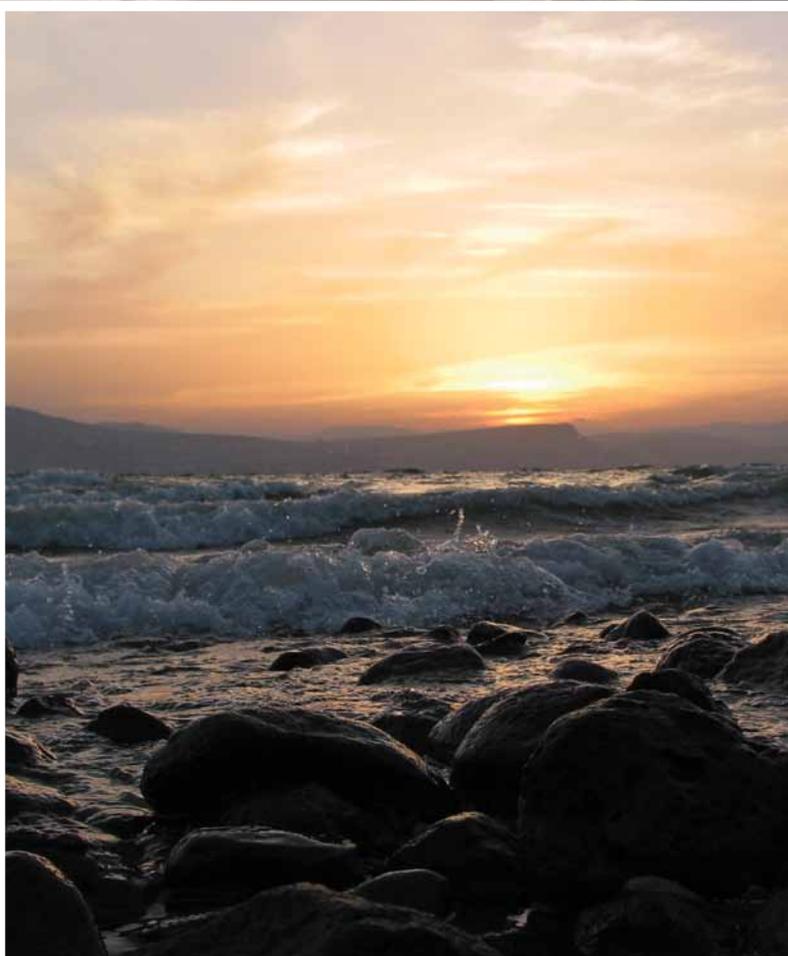
One of the best investments a Christian can make is a pilgrimage to the Holy Land—the land of the Bible. Jerome, translator of the Latin Vulgate, called the Holy Land pilgrimage “the Fifth Gospel.” You read Matthew, Mark, Luke and John from the Bible, but you read the “Fifth Gospel” as you *walk* the land.

Since 1992, when I organized Western’s first Israel program, it has been my privilege to introduce hundreds of students and a dozen seminary professors to Israel. This past May, I led 48 students (including four professors) in a study of the land of Israel. Twenty-eight Western Seminary students participated in the program. Dr. Jan Verbruggen was our group leader and Dr. Ron Marrs assisted. Also included in our group were 18 Denver Seminary students and two of their faculty. The two seminary groups blended together and our three weeks together were a wonderful time of study and fellowship as we traveled throughout the land.

We began our study in Jerusalem where we resided at Jerusalem University College on Mt. Zion. Our travels took

us literally from Dan to Beersheva as we explored the history, geography, archaeology and culture of the land, all essential to understanding the Bible as the original readers did. At each of the biblical sites we opened the Bible to the stories that related to the site. Sometimes I read the text and made comments. Other times our students performed a mini-drama as they acted out the biblical narrative. The students had the opportunity to swim in the Mediterranean Sea at Ashkelon, the Dead Sea at En-gedi, and the Sea of Galilee at kibbutz En-Gev.

Western Seminary is planning another Israel study program for 2016. The program costs are around \$5,000 and include airfare, tuition, room and board and all entrances for our field trips in Israel. While this is a major expense for seminary students, they earn four hours of academic credit which reduces the actual cost of the program to around \$3,000. Thanks to generous donor support, we were able to provide \$21,000 in scholarships, making this incredible learning opportunity a reality for many students. ■



GOSPEL-CENTERED
**FUND
RAISING**



BY DR. RANDY ROBERTS

As we recently experienced another election season, we were reminded again of the tendency of some politicians to demonstrate the “flip-flop” syndrome. These “I was for it before I was against it” statements can often be humorous. I now find myself a bit more sympathetic than scornful, however, because I have done a flip-flop of my own lately. And even though the change was motivated by personal conviction rather than a crass attempt to be in synch with enough voters to get elected, it is still humbling.

Here is what happened.

The story starts a couple of years ago. While Western was doing very well on just about every other front, gift revenue continued to be a challenge. We were chronically falling short of hitting reasonable goals for gifts (especially the kind we can spend for general fund support) and that was significantly increasing the percentage of educational costs that needed to be covered by student tuition. You know my concern that we never allow seminary to become accessible only to students who are comparatively well off financially. So this problematic trend in giving, while not uncommon among ministries, became increasingly troubling to both me and our board.

As I looked around to see what other ministries were doing in response, I found a disconcerting “high churn” rate among advancement personnel that rivaled the frequent turnover of sports coaches. That pattern of cleaning house and starting all over seemed to me to be neither humane nor effective, especially if a key dynamic in effective fundraising was trust stemming from personal relationship. Furthermore, as in athletics, fundraising leaders were often blamed for factors that seemed beyond their direct control.

So we discussed a variety of possible causes and solutions. Were we following the wrong paradigm? I was a contrarian when it came to using “conventional wisdom’s best practices” for fundraising. Some of those practices struck me as

being gimmicky, manipulative, intrusive, and occasionally even insulting. Others, like offering give-to-get premiums, “naming rights” for buildings, establishing giving clubs with levels determined solely by the size of gift as opposed to the depth of sacrifice, listing donor names by rank in annual reports, etc. were off-putting to me for other reasons. I felt they appealed to the wrong part of human nature and/or inadvertently discriminated against the modest but sacrificial giver that God honors. But they worked, some voices said. And because I believed in Western’s mission, I really did want to find something that reversed the gift revenue shortfalls so our training could be more affordable and accessible to deserving students.

We sought diagnostic input from some experts outside Western. Some of them felt that we weren’t asking for support frequently enough or assertively enough. Yet others said we needed this or that by way of new and attractive materials that would impress potential donors who had the means to make a difference, but who would not be impressed by our more humble, soft-sell approach.

I still was resisting making changes on those fronts, and while the problematic giving pattern improved a bit, that gain was not enough to assuage our concerns. We still had to raise tuition rates annually to balance our budget, and the percentage of the budget being covered directly by students continued to grow. Furthermore, we were falling further and further behind peers when it came to salaries, facilities, etc. Our team is remarkably loyal, so we weren’t losing people because of modest paychecks. But that loyalty made me even more determined to do something to take better care of those who had dedicated their lives to Western’s ministry, while trying not to increase the tuition burden being placed on students who themselves were also making sacrifices to be at Western.

So I finally caved.

By that I mean I gave the green light to try out some of our advancement best practices that seemed to be the least problematic. We looked for someone who

could coach us in this, so we consulted with some respected practitioners in the field who had good track records, who were solidly evangelical, and whose fees fit our limited budget.

Anytime someone gives advice from the outside, there will invariably be a series of adjustments for all involved. We were no exception, although the graciousness of everyone made this process smoother than normal. In some ways I had to adjust even more than most, because some of these “best practices” still made me uncomfortable. So I tried to determine if that discomfort was sourced more in my temperament or in my theology (if the former, then perhaps it could be more safely ignored). Also, I was struggling with the awareness that it wasn’t really fair to try out a new approach if you hold back on some of its key elements (though, candidly, I did some of that early on).

Eventually, however, I decided that it might be better for me to adopt more of a “hands off” approach and just follow the external advice more unreservedly (i.e., I stopped asking so many questions and offering so many alternative suggestions). That way we could at least give the new model a fair chance.

A couple of months later, however, I started hearing feedback from some members of our constituency. Everyone was being nice, but comments like “that last letter didn’t sound like you” (no wonder, because I didn’t write it—although I rightly needed to take full responsibility for it since it went out under my name) and “we sure are getting a lot more emails from Western lately” (which I detected wasn’t necessarily a positive thing, especially when those emails were much more persistent in asking for support than previously).

Ironically, as my discomfort with this approach was growing, so were donor gifts! That created an obvious dilemma, which in turn drove me towards even greater internal reflection. Was God in fact blessing this new approach, or were we merely experiencing the temporary uptick in results that often comes from

“OUR GRATEFUL RESPONSE TO GOD’S GRACIOUS GIFT OF HIS SON FOR US PROVIDES THE PRIMARY MOTIVATION FOR OUR GIVING; **GENEROUS, STRATEGIC, FAITHFUL AND JOYFUL STEWARDSHIP BECOMES THE PRIMARY PARADIGM AND VOCABULARY FOR OUR THINKING; AND THE GOAL IS THE TRANSFORMATION OF THE STEWARD INTO EVEN GREATER CHRIST-LIKENESS** RATHER THAN MERELY SECURING A FINANCIAL TRANSACTION THAT BENEFITS A PARTICULAR CAUSE.”

adopting pragmatic methodology, but which also sows problematic seeds that will later cause regret (such as using hard-sell techniques in evangelism that produce large numbers of “converts” with only temporary faith)? As part of that process, I started asking some colleagues, “Are we sure that this approach is right for us?” Those last two words were especially important, because something might not be innately wrong (i.e., wrong for everyone) but still be inappropriate for some (even if it is “working”).

As I am prone to do in such circumstances, I supplemented this reflection with more intensive reading on the subject. That helped me gain some additional insight into the cause of my angst: our new approach to raising funds seemed to be out of alignment with the rest of the Seminary’s focus on gospel-centered transformation and its ramifications. So I focused my study to answer the question, “Is there an approach to fundraising that better fits our core gospel-centered commitment?”

It was then that I discovered books like *Growing Givers’ Hearts* by Thomas Jeavons and Rebekah Basinger and *Revolution in Generosity* edited by Wesley Willmer. Those books presented a much more theologically-shaped approach to advancement (you might even describe it as an authentically and distinctively Christian approach, in contrast to Christians seeking to raise money in an ethical but still essentially secular manner). Our grateful response to God’s gracious gift of His Son for us provides the primary motivation for our giving; generous, strategic, faithful and joyful stewardship becomes the primary paradigm and vocabulary for our thinking; and the goal is the transformation of the steward into even greater Christ-likeness rather than merely securing a financial transaction that benefits a particular cause.

Other kingdom values also become more prominent in such an approach as well, such as cooperation among ministries rather than competition; maintaining an abundance mentality that is confident of God’s faithful provision for those ministries that are faithfully serving Him (a corporate application of Matt. 6:33) rather than a zero-sum, “if you win, I lose,” scarcity paradigm; the importance of personal modeling so stewardship representatives can credibly invite others to join them in thoughtfully investing in kingdom work; etc.

In such an approach a donor’s privacy is honored (e.g., no intrusive researching into “giving capacity” or persistent “don’t forget to give” messages); any form of manipulation is studiously avoided, as are gimmicks such as different-sized envelopes, artificial “URGENT!” headlines, and the like; special care is given to interacting with donors in a way that seeks to further their spiritual well-being (which also means avoiding appealing to ego and baser motives as a reason to give); and there is regular, transparent reporting and accountability so donors know how their investments are being handled and what fruit is being produced through them.

So I asked permission from our board to quit the conventional wisdom experiment and instead shift to this stewardship-focused

approach. That permission was unanimously granted, so now my flip-flop was complete.

To implement this change, I recently completed with our advancement team a chapter-by-chapter discussion of the aforementioned *Revolution in Generosity*. (And I shouldn’t call them our advancement team anymore, because we decided as a result of this study that shifting the name to the stewardship team was more fitting.) We have identified the changes that we want to make to bring this new (restored?) focus on stewardship education for gospel-centered generosity a living reality.

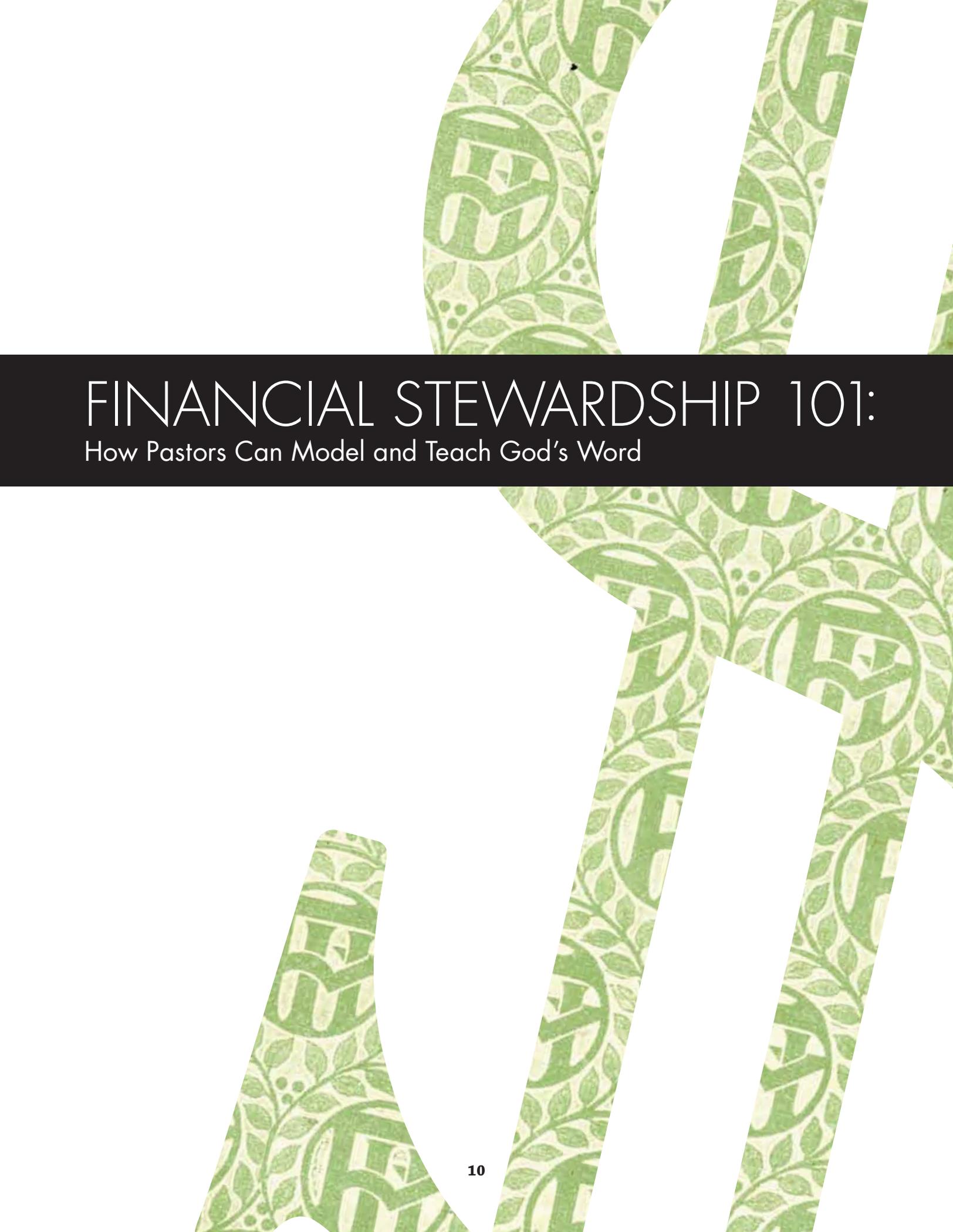
So what is my purpose in sharing this with you? First, you may have already discerned a shift in how we interact with you by way of tone, frequency, etc. and I thought it would be helpful to explain what was behind that.

Second, many of you are also in roles of ministry leadership. I encourage you to examine whether or not you are taking care to ensure that your fundraising philosophy and methodology are as faithfully biblical as the other aspects of your ministry. Be especially wary of the temptation to compromise your convictions during seasons of financial stress or challenge. Be wary as well of an ends justify the means mentality. Recognize that this is yet another area where it is far too easy to uncritically adopt essentially secular methodology to try to accomplish spiritual goals and unwittingly trust your methods more than you do God to produce the desired fruit.

Finally, we solicit your prayers. Going against the grain of conventional wisdom in an attempt to do God’s work in God’s way (at least according to our understanding of what that entails) takes wisdom, faith and courage. I have noticed some ministries at one time appeared to shift to the stewardship model described above, only to revert back to traditional fundraising practices shortly thereafter. Was that because they became convinced that this reversion was indeed more faithful to Scripture, or was it because they had lost confidence in counter-intuitive and counter-cultural ways of God to accomplish His purposes? I readily concede that what looks like strong faith can sometimes instead be foolish presumption. On the other hand, however, sometimes we can find ourselves trusting in our own wisdom more than in God’s. So we want to be both accurate in our understanding of how best to resource Western’s ministry in the most God-honoring way and then be patient to let Him do so as He sees best. Your prayers to those ends would be greatly appreciated! ■



Dr. Randy Roberts serves as the President and Professor of Spiritual Life Development at Western Seminary.



FINANCIAL STEWARDSHIP 101:

How Pastors Can Model and Teach God's Word



HOW WE MANAGE GOD'S MONEY IS A CENTRAL BIBLICAL SUBJECT OF EXTREME IMPORTANCE.

BY DR. RANDY ALCORN

Hence, financial stewardship should be unapologetically addressed by Christian leaders—we who are called upon to declare “the whole counsel of God” to the people He entrusts to our care (Acts 20:27, ESV).

The sheer enormity of the Bible’s teaching on this subject screams for our attention. Why did Jesus say more about how we are to view and handle money and possessions than about any other topic—including both Heaven and Hell, and prayer and faith? Because God wants us to recognize the powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.

In churches, stewardship should not be viewed as just one among many competing “special interests,” occasionally offered as an elective. We need much more than teaching on budgeting and financial planning. We need a Bible-based, Christ-centered theology of money and possessions that tackles critical stewardship issues pertaining to all Christians.

Despite the availability of excellent stewardship study materials, only 10 percent of churches have active programs to teach biblical financial and stewardship principles. Only 15 percent of pastors say they’ve been equipped by their denomination or seminary to teach biblical financial principles. (I encourage pastors to avail themselves of the many excellent resources, such as those available from Crown Financial Ministries, as aids to study what God’s Word says about this vital subject.)

In a society preoccupied with money and possessions, Christians will continually be exposed to wrong thinking and living. Certainly, we cannot expect the Christian community to take Scripture seriously in this vital area of stewardship unless pastors clearly teach and apply it.

ADDRESSING SOME OF THE HINDRANCES

Believers are often more open even about their sexual struggles than about battling materialism. Some churches do talk about getting out of debt. I applaud that. But you can be debt free and still be stingy and greedy. We don’t need to become smarter materialists; we need to repent of materialism and become smart *stewards*.

When churches address the subjects of stewardship and giving, a fundamental mistake they often make is tying the teaching to a specific project or need. We preach on giving because the offering is down or to kick off a building fund drive. The result is that people view the instruction merely as a fundraising tool, a means to the end of accomplishing our personal or institutional goals. (Indeed, often that’s just what it is.) I recommend scheduling messages on stewardship when there are no special pleas to give.

I was a pastor for 14 years. I understand that most pastors know this subject is important but feel self-conscious addressing it on their own initiative. Some may be hesitant because they aren’t being good stewards themselves so “How can I preach on something I’m not

PASTORS SHOULD ASK THEIR PEOPLE: ARE YOU MOVING TOWARD YOUR TREASURES OR AWAY FROM THEM?

doing?” It’s also true that some in churches who imagine they “love to hear the Word” are offended when taught what the Word actually says, especially when it threatens their comfortable assumptions and lifestyles. Is the solution to avoid a defensive reaction by avoiding the subject of money? No! We are to follow the example of Paul, who told the Ephesian elders that he “did not shrink from declaring to you anything that was profitable” (Acts 20:20). Pastors and teachers must give attention to this subject of financial stewardship to which Scripture devotes so much time.

PASSING ON THE BASICS

Back in 1988, while writing the first version of my book *Money, Possessions, and Eternity*, I was tempted not to use the word *stewardship*. It seemed an old and dying word that conjured up images of large red thermometers on church platforms, measuring how far the churches were from paying off the mortgage.

Still, I decided that stewardship was just too good a word, both biblically and historically, to abandon. I’m glad I didn’t abandon it, because in recent years the word has gained new traction, even among unbelievers who frequently talk about “stewardship of the earth.” The foundational meaning of Christian stewardship is found in its biblical roots, especially as seen in what Jesus taught in His stewardship parables.

A steward could simply be defined as “*someone an owner entrusts with the management of his assets.*” God expects us to use all the resources He gives us to best carry out our responsibilities in furthering His kingdom. This includes caring for our families, our homes and businesses, our planet, and whatever else He entrusts to us.

The parable of the talents (Matthew 25:14-30) shows that we’re each entrusted by God with different financial assets, gifts, and opportunities, and we’ll be held accountable to Him for how we’ve invested them in this life. We’re to prepare for the Master’s return by enhancing the growth of His kingdom through wisely investing His assets.

A steward’s primary goal is to be “found faithful” by his master. He proves himself

faithful by wisely using the master’s resources to accomplish the tasks delegated to him (1 Corinthians 4:2).

Seen from this perspective, stewardship isn’t a narrow subcategory of the Christian life. On the contrary, stewardship *is* the Christian life. God’s ownership of not only “our” money and possessions but “our” time and abilities and everything else should be central in our thinking. I believe there’s no more foundational truth for pastors to pass on to their church bodies than the truth that God owns it all, and we are His stewards. If there’s one game-changing paradigm shift, it’s in the realization—not just saying the words—that “my” money and possessions *really* do belong to God.

DISCOVERING JOYFUL GIVING

Giving is not the entirety of financial stewardship, but it is an essential and revealing part of it. We desperately need prophetic voices in our churches decrying our self-centered affluence and indifference to global needs and calling us to a joyful generosity that exalts Christ, helps the hurting, and fills our souls to overflowing.

In my book *The Treasure Principle*, I talk about *joyful* giving. My approach is to focus not on the traditional ways of motivating giving, which usually come at it as a duty. Rather, when Jesus spoke of the man who found the treasure in the field (Matthew 13:44), He emphasized how “in his joy” the man went and sold all that he had to gain the treasure. We’re not supposed to feel sorry for him because it cost him everything. Rather, we’re supposed to imitate the man. It cost him, yes, but it filled him with joy! The benefits vastly outweighed the costs. That’s how we need to approach giving.

I think pastors should emphasize what Jesus did in Matthew 6:19–21 when He gave people the reasons for laying up treasures in heaven, not on earth. When they start reading this passage, many people think, “Jesus is against laying up treasures for ourselves.” Wrong. He commands us to lay up treasures for ourselves. He simply says, “Stop laying them up in the wrong place, and start laying them up in the right place.”

Christ's primary argument against amassing material wealth on earth isn't that it's morally wrong, but simply that it's stupid. It's a poor investment. Material things just won't stand the test of time. Even if they escape moths and rust and thieves, they cannot escape the coming fire of God that will consume the material world (2 Pet 3:4). They will be parted from us or we will be parted from them, but the bottom line is, we can't take it with us.

But Jesus adds this incredibly exciting corollary: "No, you can't take it with you, but you can send it on ahead." That's the treasure principle. That's what we do when we give.

There are two different ways for pastors to appeal to their people concerning giving: give because it will bring you joy, and give because it will bring you eternal reward. In other words, don't just do it because it's right, but because it's smart, and it will make you happy.

If we store up our treasures on earth, then every day that moves us closer to death moves us further from our treasures. Christ calls us to turn it around—to store up our treasures in heaven. That way, instead of every day moving away from our treasures, we're every day moving toward our treasures. Pastors should ask their people: *Are you moving toward your treasures or away from them?*

UNDERSTANDING THE POWER OF EXAMPLE

Pastors should not only teach but also model a biblical pattern of stewardship. Ezra, spiritual leader of his people, "determined to study and obey the Law of the Lord and to teach those decrees and regulations to the people" (Ezra 7:10). Pastors need to be transparent about their own giving journey and what God has taught them along the way. If we fail to teach biblical stewardship and radical generosity in our churches, why should we be surprised that so few Christians appear to be practicing them?

People respond best when they have tangible examples they can follow in their leaders and their peers (Numbers 7:3; 1 Chronicles 29:9; 2 Chronicles 24:10). Fellow Christians ought to disciple each other in financial stewardship. Young believers need to see biblical lifestyle principles embodied. Those who've learned about the bondage of debt the hard way need to warn others. Young couples need to hear their elders tell of their joy in giving, and how God has used it in their family. (One step I took as a pastor was to assemble and distribute a booklet of financial testimonies by ten church families.)

To turn the tide of materialism in the Christian community, we desperately need bold models of kingdom-centered living. We should glorify God, not people. But we must see and hear other giving stories or our people will not learn to give.

We're to "consider how we may spur one another on toward love and good deeds" (Hebrews 10:24). Shouldn't we be asking, "How can we spur on each other's giving? How can we help each other excel in giving?"

One way church leaders can inspire giving is by committing the church to give away a higher percentage of its own income. Does

15 percent of the church's income go to missions? Raise it to 25 percent next year and more the next. Does 5 percent go to helping the poor? Raise it to 15 percent. For the same reason that churches wanting to discourage their people from incurring debt should not incur debt, churches wanting to encourage giving should give. Giving shouldn't just be something churches talk about, but something they do.

Pastors shouldn't limit instruction on giving to times when they're raising funds for building projects. Why not preach on giving for four weeks, and then follow it not with an offering that will benefit the church but with a missions offering that will benefit others? If we want people to stretch themselves in their stewardship of the resources God has entrusted to them, the best way to model this is for the church to stretch itself in its giving.

IMAGINING A REVIVAL OF STRATEGIC LIVING AND LAVISH GIVING

In the Western Church, affluence has dulled our senses. Although God's Word calls for our attention, we go right on mindlessly living out of sync with eternity's musical score.

By God's grace, pastors can humbly exhort the body of Christ to get serious about learning and living out God's instructions concerning money and possessions. As they do, Christ's cause will be furthered and His person exalted. What a joyful and God-honoring call for pastors to answer—both in their personal lifestyle choices and their words.

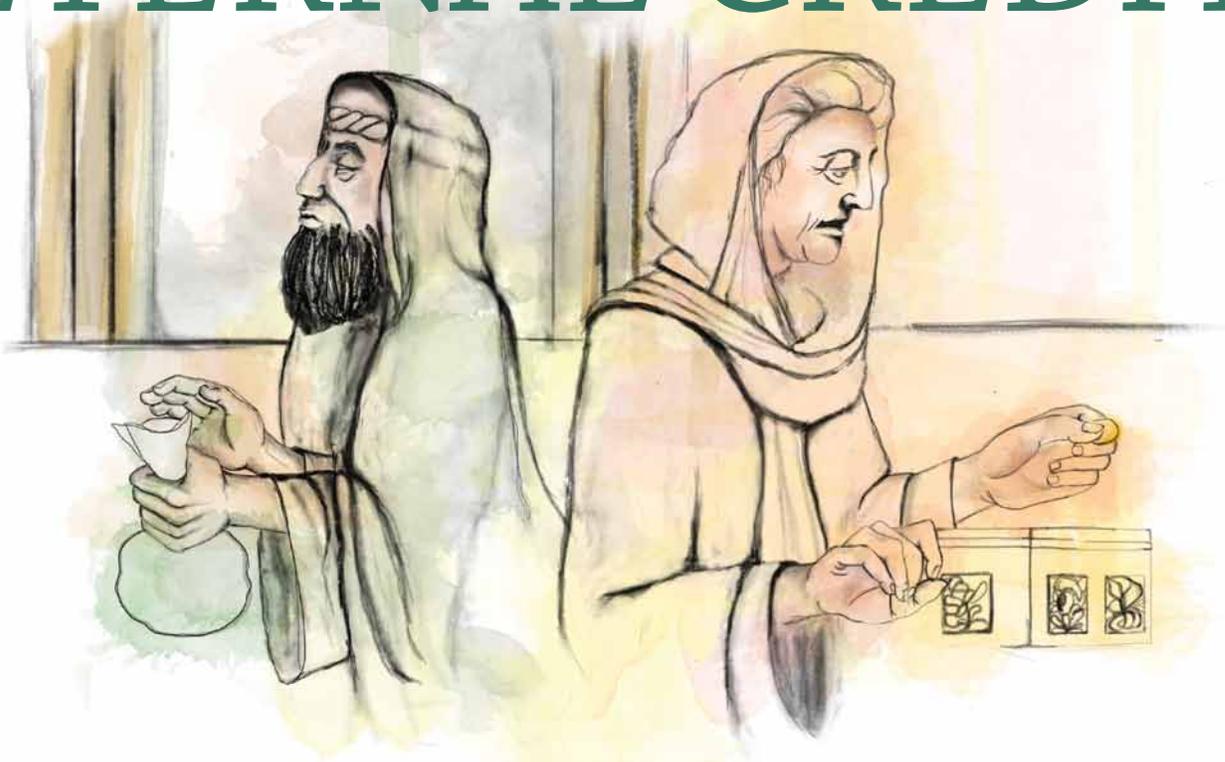
Paul exhorts the Corinthians to follow the example of the Macedonians: "Excel in this grace of giving" (2 Corinthians 8:1-7). Then he tells the Corinthians that others will be encouraged to follow their example (2 Corinthians 9:12-14).

Individuals, families, and churches can establish beachheads of strategic lifestyle, disciplined spending, and generous, globally-minded giving. By infectious example, and joyful voluntary distribution of God's wealth, we can claim more territory for Christ than we ever dreamed possible. ■



Dr. Randy Alcorn is a New York Times best-selling author and the founder and director of Eternal Perspective Ministries (EPM). His ministry focus is communicating the strategic importance of using our earthly time, money, possessions and opportunities to invest in need-meeting ministries that count for eternity.

BUILDING ETERNAL CREDIT



Most evangelical Christians would affirm that God owns everything, and that we are stewards—not owners—of assets. Despite this, we still see far too frequently a glaring inconsistency in the Christian community between our beliefs and our actions with respect to stewardship and generosity. My mother taught high school English for twenty years and frequently corrected even my personal letters for my edification. For example, she would remind me that the word “my” is a personal possessive pronoun used to indicate ownership. Yet how often do we attach “my” to homes, cars, businesses, money, and time? While that might just be a slip of the tongue, our lifestyle choices indicate otherwise. Opportunities for generosity are foregone for personal indulgence or hoarding, resulting in closets, shelves and garages packed with dusty, unused and unnecessary things. So while we are affirming that God owns it all and resources are not to be frittered away solely on the temporal things of this world, most of us find a trail of accumulating stuff following us through life.

What causes this disconnect that keeps us from imitating the unmatched generosity of our Heavenly Father? What does a more faithful use of the resources God has entrusted to us look like? Isn't there a better way that allows us to experience the deep joy of giving, arriving at the end of our lives with virtually empty pockets here on earth but fantastic credit in the new kingdom? These were the kinds of questions my wife and I were asking that started our quest to become faithful stewards.

WHO DO WE TRUST?

After the Resurrection, Jesus asked Peter if he loved Him. What a great question! Jesus did not ask Peter if he was fully committed or how many hours he would sacrifice to the organization. He asked him “whom” he loved in contrast to “what” he loved. Similarly, when we look at the story of the widow giving her mites—all that she had to live on—we see a steward placing her ultimate dependence solely on the Lord. Through God's

provision of His Son, we should be continually reminded of how our Father faithfully provides for us. When our trust is in Him, we can be confident that He will continue to care for us. Conversely, when we place our trust in things and hold back from God what is rightfully His, we quickly slip back into our patterns of self-dependence and we are unable to imitate even faintly the generosity He first demonstrated. Our natural disposition tempts us towards self-sufficiency, ingratitude and hoarding for the future. Knowing this tendency, Jesus teaches His disciples to thank God for their daily bread (recognizing that He provides it), and to be wary of being entrapped by a distracting and idolatrous love for money.

With these key concerns in mind (viz., trusting in God rather than in things, following Jesus' command to love God and neighbor as life priorities, and recognizing that we eventually will give account for how we have used God's resources), my wife and I developed the following framework that would shape how we managed whatever God chose to entrust us with.

SHAPING OUR GIVING

First, we decided to be relational rather than materialistic. This is not a one-time decision but one that must be faced every day. It is a progressively transformational process and if not revisited daily, one where it is easy to lose sight of the kingdom. Jesus pointed out in Matthew 6 that you cannot love both mammon and God. Our hearts are only big enough for one master and this devotion must become a lived-out conviction rather than just a mental affirmation. Recently, my wife and I finished cleaning up my parents' estate. This entailed a five-day auction, burning five hundred bags of useless stuff, and hauling away four five-ton dumpsters of the same. Even now there is still more to sort through! The glory of God and His purposes were not enhanced with the burn pile and dump runs. My wife and I need to go through our garage again after dealing with my mom and dad's estate; by investing our assets into kingdom work and personal relationships, we hope there will be little for our daughter to throw away when we too depart this life.

Second, we discovered what brings us great joy in life. We've found that partnering with the providence of God to change the world brings us the deepest fulfilment and enjoyment. Our particular focus has been on helping godly leaders from around the world get trained to advance the kingdom in the next generation. We see this commitment to discipleship and leadership development as being consistent with Paul imploring Timothy to train others just as Paul had trained him and Jesus' commandment to His disciples in the Great Commission to teach others to do everything He had commanded. Furthermore, our love for God, our connection with Western Seminary and our ability to give has produced a wonderful sense of joy in our hearts. Each year we attend Western's graduation banquet in Portland and after hearing graduate testimonies, we leave feeling like some of the most blessed people on the planet. Similarly, when we read

about some of the great things God is doing through Western alumni, we know we are squarely in the will of God, managing His assets for optimal kingdom return on investment. So when we see people in Africa and Asia worshipping Jesus under the care of a Western grad, we know it is also time to hit the garage again and transform more stuff into real riches.

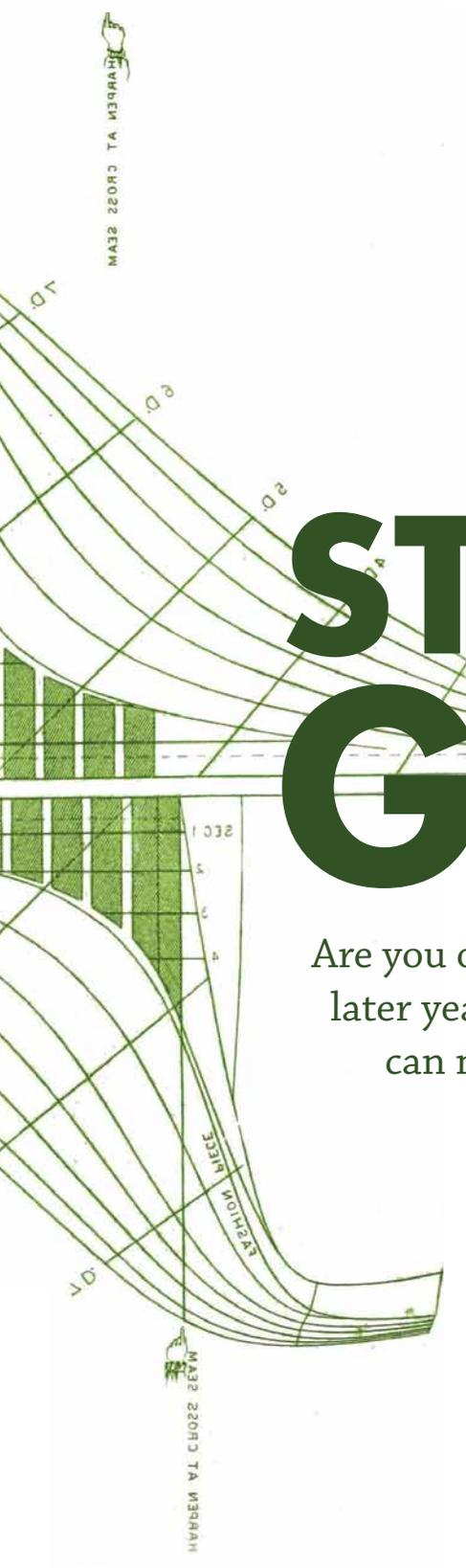
Third, we strive to keep an eternal perspective. Life here is short and eternity long. Paul reminded Timothy to "Command them [the rich] to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Timothy 6:18-19). In one parable, Jesus mentions that the one who does little with the talent entrusted to him will lose his talent to the one who invested well. In another parable, He commends the servant who uses earthly possessions to secure a better future. Investing in light of eternity is just plain smart. How we live now impacts how we will live in eternity. In the coming age, my wife and I want to live as close as possible to the presence of God (perhaps a condo in the downtown area of the New Jerusalem!). The grace to be a steward and giver rather than a hoarder has eternal consequences. Stewardship is a key evaluator in how we spend eternity serving God; He will judge and reward us depending how we live our comparatively few years on earth.

ETERNAL INVESTMENTS

When Jesus reviews the movie of our life at the Bema Seat, will we like the review He writes or will we be embarrassed, knowing we could—and should—have done better? Will our lives reflect the transformational work of the Spirit or merely the fallen and short-sighted character of our culture? My wife and I hope to have empty pockets when we depart from this world, having invested fully in the eternal plans of our Heavenly Father. ■



Dr. Ken Wilmot is a Certified Financial Planner™, an independent advisor with LPL Financial, and manager at Seasons Financial Group, Inc. Ken is a graduate of Cornell University and Western Seminary. He currently serves as secretary on the Western Seminary Board of Trustees.



STRATEGIC GIVING

Are you overwhelmed with financial planning for your later years? There are resources available to you that can maximize what God has entrusted to you.

ESTATE PLANNING

What are my best options and who can I trust?

Many people are confused about what is involved in estate planning. The tax code is ever-changing, the legal words used to describe estate planning are hard to understand, and questions about which is better, a Will or Living Trust. For many people, it's just easier not to get involved! If you, or someone you know, needs help sorting through the myriad issues involved in estate planning, call or write Western for a free Will and Trust Planning Guide, Estate Inventory Form, and a My Going Home Plan booklet.

All three resources will help get you “jump-started” as you consider developing a God-honoring estate plan. Additionally, if you would like a confidential planning meeting to discuss your particular situation, the Seminary has professional assistance to help you. There is no cost or obligation—no insurance or investments products are promoted or sold. Western covers the cost for you!

GIFT ANNUITIES

What is a gift annuity, anyways?

A gift annuity is a contract between a charitable organization like Western Seminary and the donor. The donor transfers property to Western, which then promises to pay an annuity for one life or two lives.

As a contractual obligation, the annuity payments are secured by the assets of Western. The Seminary maintains an annuity reserve fund, which is required by some state insurance commissioners. However, the endowment and all of the real property and other assets of Western Seminary stand behind the promise to make the annuity payments to the donor.

From the perspective of the donor, a gift annuity is a relatively simple agreement. He or she transfers cash, securities, or other assets to Western and then typically receives a high, fixed payment for one or two lives. The payment may be made monthly, quarterly, semi-annually or annually. In addition, there is an income tax deduction and, most often, a portion of the annuity payments each donor receives is tax-free.

When a gift annuity is created, part is considered an immediate charitable gift and part is the amount exchanged for the annuity contract. A gift annuity can only be for one or two lives—typically set up for a married couple or single person in their retirement years. Occasionally, younger people will create a gift annuity with a deferred payment feature, electing to receive their payments at some point in the future that they choose.

Below is a chart which shows what your rate would be, based on your age, and how much of the gift annuity arrangement would be a tax deduction for you.

Table assumes funding amount of \$10,000

Age	Payout Rate	% of Payout that is Tax-Free	Income Tax Deduction*
70	5.1%	82%	\$3,354
74	5.7%	83%	\$3,823
78	6.4%	84%	\$4,341
82	7.2%	85%	\$4,901

**varies from month-to-month*

WHEN DO PEOPLE CREATE GIFT ANNUITIES?

When they want...

- a higher rate than their traditional investments are typically providing
- to avoid initial capital gain tax on the sale of a stock
- to receive fixed income for life
- to get tax-free payments

...all while ultimately supporting the work of Western!

WESTERN ISSUES GIFT ANNUITIES DIRECTLY IN:

Alaska Nevada
Colorado Oklahoma
Idaho Oregon
Montana Texas

Would you like help with your estate planning? Are you interested in creating a gift annuity?

Contact Steve Mansdoerfer at smansdoerfer@westernseminary.edu or 503.517.1813.

NURTURING GOSPEL-CENTERED GENEROSITY

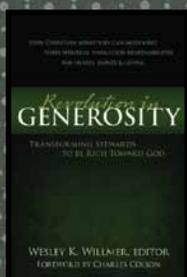
Western Seminary's Philosophy of Stewardship Development

The following biblical principles shape Western's desire to honor God as we invite His people to be rich towards Him through generous, thoughtful and joyful stewardship.

- 1. God ultimately owns everything and entrusts His people with various resources that they are responsible to steward faithfully for His purposes and glory.** This entrustment includes, but is not limited to, time, talent and treasure.
- 2. Our giving is primarily motivated by our gratitude for God's gift of His Son and should emulate this willingness to offer sacrificially what we have for the blessing of others.** Just as God's love prompts our love, so His generous giving should prompt ours in return. Such giving always seeks to promote the greater good of those who benefit from it.
- 3. Western's role is to provide stewardship education and encouragement to others while also inviting them to consider prayerfully the opportunity to invest in its training ministry.** This includes providing biblically-sound resources to others aimed at enhancing their stewardship in general while also sharing reasons why Western might be a strategic ministry for a portion of their stewardship investments, especially where both a steward's values and recognition of Western's kingdom impact align in a compelling manner.
- 4. Invitations to invest in God's kingdom work should be transformational, not transactional.** The intent should be to further God's work of progressive sanctification in each of His people and an ongoing desire to further the best interests of all current or potential investors. That sanctifying work is not furthered if invitations to invest appeal primarily to one's ego (or other baser motives) or reflect manipulation, deception, etc. Any "best practices" drawn from the broader field of fundraising must first pass a biblical compatibility test before they are utilized.
- 5. Believers should give priority to the support of their home congregation.** The New Testament assumes that genuine believers will be part of a local congregation and faithfully supporting it financially (among other ways). Parachurch ministries must be careful not to compete with this primary responsibility but instead make their case to be included in an individual's discretionary/supplemental giving.
- 6. Ministries that serve God faithfully can be confident that He in turn will faithfully supply their needs.** Our faithfulness includes the personal and organizational modeling of the stewardship to which we call others, as well as honoring God in all methods employed when inviting others to invest. This confidence in God's provision also frees ministries not to adopt in attitude or action a competitive stance towards other ministries, but instead to practice an "abundance mentality" that aims at shared kingdom impact and rejoices when others rejoice. Thus we will be pleased when our efforts fuel greater stewardship in others, even if Western doesn't directly benefit from that.

KEY BIBLICAL PASSAGES: Ex. 25:2; I Chron. 29:14; Ps. 24:1; Matt. 6:19-34; Lk. 6:38; 12:16-21; 19:11-27; Acts 20:35; Rom. 15:22-28; 1 Cor 16:1-4; 2 Cor. 8-9; 1 Tim. 6:17-21; Jas. 2:1-7

RECOMMENDED RESOURCES



Revolution in Generosity: Transforming Stewards to be Rich Towards God

edited by Wesley Willmer (Moody Press, 2008)

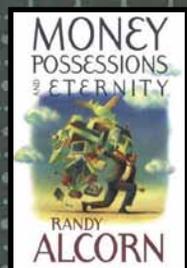
Revolution in Generosity is a work by some of the best scholars and practitioners on the subject of funding Christian organizations. As Willmer writes, "The foundation for realizing a revolution in generosity is understanding the biblical view of possessions, generosity, and asking for resources.... Generosity is the natural outcome of God's transforming work in individuals when they are conformed to the image of Christ." With over twenty expert contributors, this book is a must-read for organizations striving to rid themselves of secular asking practices.



Growing Givers' Hearts: Treating Fundraising as Ministry

by Thomas Jeavons and Rebekah Burch Basinger (Jossey-Bass, 2000)

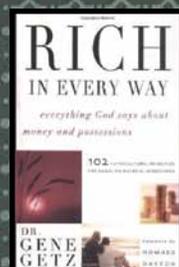
Growing Givers' Hearts explores how development staff, executives, and board members from across the theological spectrum can make faith-building opportunities for donors their first priority; act on their confidence in God's abundance; draw from their theological tradition in their approach to fundraising; involve a vital cross-section of staff in planning; and cultivate spiritually mature leadership. Based on a three-year, nationwide study of Christian organizations whose efforts are successful both in raising needed financial resources and in encouraging the spiritual development of their donors, this groundbreaking book identifies key characteristics that enable fundraising to function on both levels at once.



Money, Possessions, and Eternity

by Randy Alcorn (Tyndale, 2011)

What does the Bible really say about money? This updated version of the classic best-seller provides a Christian perspective about money and material possessions based on the author's painstaking study of the Bible. Alcorn uses the Scriptures to offer many thought-provoking arguments that challenge readers to rethink their attitudes and to use their God-given resources in ways that will have an eternal impact. A study guide is included.



Rich in Every Way: Everything God Says about Money and Possessions

by Gene Getz (Howard Books: 2010)

Getz tells readers that the Bible says more about the things we own than any other subject except the Godhead. His thorough exploration of biblical history reveals overarching "suprapinciples" of ownership that apply to all people everywhere, then and now. Getz shows how Christians can resist the deadly tendency towards selfishness inherent in today's culture and how to use their possessions as effective tools for witness and spiritual growth. Avoiding both the extreme of "selling all and giving to the poor" and the greed-centered "prosperity gospel," he explains the biblical attitude toward possessions: a releasing of a "this is mine" view of our possessions and allowing God's gifts to flow through our hands to meet human needs, demonstrating His love to an unbelieving world.



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