1 Timothy 6:17-19

“17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 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.”

Setting up the Ladder

**Generosity is the sleeping giant of disciple-making.** Think about it. How many day-to-day decisions do we make based on money? (Getting out of bed to go to work, what brand of gas to buy, Starbucks coffee or gas station coffee, steak or Ramen noodles, unlimited texting or text-at-your-own-risk...)

How much of life is devoted to the pursuit of money or the acquisition of possessions? Pious believers may not openly admit that they flirt with the “god” of money, but most of the world has moved well beyond the flirting stage. Whether we want to admit it or not, if we struggle with the money decisions listed above, we are in the category of “rich in this present world.” Paul was talking about us.

Some of us holding this paper don’t feel wealthy, but we also don’t support our families on less than $10 a day. Looking at the world-wide picture, we’re rich (and in our low moments, we’re even a little bit greedy, too... all of us).

Because of that, generosity is potentially our most potent and untapped avenue for growing disciples. If the people in our churches are able to surrender their wallets to God, the balance of their lives will follow. And on a more communal level, if our churches really understand that there is a deeper meaning to the offering plate, then we have an opportunity to unleash generous disciples.

**Generosity is the sleeping giant of disciple-making.**

Since generosity plays such a critical role in our faith development, I have been trying to come up with a powerful way to describe the relationship between generosity and faith. Here’s one. Generosity is like the atom bomb of faith. When it hits, it changes the entire landscape of our spiritual journey. **No... too violent.** How about this - generosity is like the T1 internet connection for faith. It speeds up your interaction with God. **No... that's ridiculous.** Or - generosity is like... (insert Jeopardy music here). Okay. Forget it. I’m no good at this simile thing. Looks like you’ll have to come up with your own.
Regardless of similes and metaphors that we choose, one thing is clear: there is an intimate connection between money and spiritual growth. As we climb up the ladder of generosity, we are forced to walk in faith.

In other words, there is so much more to generosity than just a financial transaction. In God’s eyes, this is not about a transaction – it’s about transformation. That’s how Jesus taught His disciples about generosity... as financial opportunities for spiritual change.

Remember what Jesus says about money in the Sermon on the Mount? “Do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them” (Matthew 7:31-32). He wasn’t directly talking about generosity here, but one thing is clear - Jesus was saying that there is an intimate connection between faith and money. So, each time Jesus taught on money, He leveraged it for the goal of God-style living.

Therefore, as we model our discipling patterns after those of Jesus, we should teach more than sound accounting principles. We must use finances to help people climb up the ladder of faith.

Before we jump onto the Generosity Ladder itself, I think it is important for us to “prepare the foundation.” If we don’t have the right mindset as we approach this Ladder, it can become an instrument of harm rather than good. In fact, we probably need to make a bold disclaimer here: climbing up the Generosity Ladder does not lead to super-Christianity. When properly climbed, this Ladder leads to a higher view of God, not a higher view of self.

Let’s look at Isaiah 40.

Early in the chapter, Isaiah says, “All people are like grass, and all their faithfulness is like the flowers of the field.” If you didn’t get lost in the poetry there, you probably just let out a big sigh of relief.
Listen to what God is acknowledging about our faithfulness – it springs up beautifully one day and slumps over dead the next. And let’s be honest. We have no reason to feel insulted by that. Be relieved! God is saying that when our God-faithfulness is strong today and is withered tomorrow, we’re not spiritual losers. We’re human. We’re not alone. When I proclaim the greatness of God in one moment and lose my temper in the next, God is not surprised (possibly disappointed, but not surprised). Every person alive has those tendencies. “All their faithfulness is like the flowers of the field.”

Isn’t it nice to have a God who understands our struggles?

After this incredible portrait of God’s patient love, Isaiah closes chapter 40 by showing us how to stumble less often: “Those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint.”

Those concluding words have become, for me, an accurate picture of life with God. The three “seasons of faith” that Isaiah outlines resonate with me.

• Season 1 is referred to as “soaring” with God. Don’t you love those times?
• Season 2 is running. Faith-running is certainly not as fun as faith-soaring. But, it’s good…it keeps you moving forward and it’s healthy.
• Season 3 is nursing-home-style walking; putting one foot in front of the other and trying not to fall.

Isaiah 40 reminds us that God clearly understands these seasons of faith. He understands that our faith withers at times and later regrows. So, it’s with that mindset – of fluctuating faith and stumbling humanity – that the Generosity Ladder is best taught.

Knowing that our faithfulness is like the flowers of the field, the Generosity Ladder should not be a source of pride. If you are currently on a rung higher than others around you, remember that tomorrow you may not be “soaring.” Fear may cause you to step down a rung or two.

Conversely, this Ladder should not be an instrument of shame. You may find that you stand toward the bottom of the Ladder. That’s ok. Just don’t get comfortable there. This is an instrument for growing in faith and developing deeper intimacy with God.
As you look at the Ladder, one question should come to mind; “What drives us to be generous?” That question will help you interpret the individual stages of generosity.

You probably can identify people who are standing on these rungs. You may have stepped on many of them yourself. And because of the honest nature of Scripture, you’ll even see the attitudes of these rungs lived out on the pages of your Bible.

Do you remember the parable that Jesus told about the Pharisee and the tax collector? As these men went to the temple to pray, the Pharisee condemned those around him and boasted about his own righteousness. As part of his rant, he said, “I fast twice a week and give a tenth of all I get.” Yep. He said that. Out loud.

That particular Pharisee gave a percentage of his income, but his mouth gave away the condition of his heart. Even though he tithed, he was really on the first rung – promoting himself through giving.

Then, there is the church that Paul addresses in Second Corinthians. In chapter 8, he tells them, “Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means” (vv.10-11).
While we don’t know all the motivations of this church, it seems like “whimsical givers” led them. They gave when they felt like it.

In Genesis 28, we see that Jacob was probably a “safe giver”; he gave gifts in return for protection, but he wanted to preserve his wealth (vv. 20-22). At other points of Scripture, we see that a couple of widows were a “sacrificial givers” (1 Kings 17:7-24; Luke 21:1-4) and several believers in the early church were “Kingdom givers” (Acts 2:44-45; Acts 4:32-37; 2 Corinthians 8:1-5).

Remarkably, you can almost deduce the faith of these individuals and churches by the way they handled money. Their place on the Generosity Ladder tells us a great deal about their hearts and their intimacy with God.

### Understanding the Rules of Climbing

In order to understand how to best use this tool, it might be good to give you the “rules of climbing.”

One thing that has become apparent since the inception of the Generosity Ladder is that there is a natural progression which must take place in order for people to ascend toward a Kingdom View of giving. There is some temptation for pastors and church leaders to grab their people by the hand and drag them across 4 or 5 steps to the Kingdom View rung. Unfortunately, that approach is rarely ever successful. In fact, it may do more harm than good.

**Rule #1 – Treat this as a ladder, not an elevator.**

Think of this in terms of baby steps. You didn't learn to run on the day you started walking - at least not very well. It takes time to move from walking to running. None of us would expect a toddler to compete in an Olympic sprinting event. Their legs aren’t strong enough. Their balance is suspect.

Discipleship is the same way. It is a process that takes time (including the generosity piece of discipleship). Remember the 12 men who followed Jesus around over the course of three years? Their faith-progress was slow to say the least. They still didn’t “get it” until after Jesus’ death and resurrection. Granted, they did not have the Holy Spirit until that time, but those guys serve as a good reminder that discipleship is a process. Spiritual growth (including financial faith) takes time.

_Don’t force people to the top of the ladder without helping them through the other stages of growth._
In order to unleash generous disciples, it is best to think in terms of steps and stages rather than leaps and bounds. Most disciples will step on a self-awareness rung (one of the bottom 2 steps), a playing-it-safe rung (either step 3 or 4) and then will progressively move up through the percentage, sacrificial and Kingdom View rungs. And while there will be exceptions to the rule, you should approach this Ladder in that progressive manner. Treat it as a ladder, not an elevator.

Moving on...

The second rule of climbing is hard for some people to wrap their minds around. Depending on the religious background of the person (or the financial position of the church), this rule may be a shock to their systems. Nevertheless, it should be a good shock. It could even be the transformational point they’ve been seeking.

Rule #2 – Percentage giving is not the end goal.

Have you heard any of the statistics floating around about what we could do if everyone in the church tithed (meaning they gave ten percent)? The numbers are somewhat staggering. According to one Christianity Today article,

Passing the Plate’s researchers say committed American Christians—those who say their faith is very important to them and those who attend church at least twice a month—earn more than $2.5 trillion dollars every year. On their own, these Christians could be admitted to the G7, the group of the world’s seven largest economies. Smith and his coauthors estimate that if these Christians gave away 10 percent of their after-tax earnings, they would add another $46 billion to ministry around the world.¹

Other analysts say that number is too small and estimate that committed Christians would give away closer to $85 billion more per year if we tithed.

Those numbers make it tempting to say, “Let’s just be faithful in giving a percentage!” But, the heart of the matter is not about percentage giving. In fact, while God certainly endorses percentage giving at times, that is never His end goal.

Don’t force people to the top of the ladder without helping them through the other stages of growth.

God never asked for ten percent of our hearts. (How ridiculous would that be?) His desire is that we would offer ourselves entirely to Him. Entirely. One hundred percent. Holding nothing back. As “living sacrifices” (Romans 12:1). That’s the goal. And if God wants us to passionately love Him with all of our hearts, minds and strength, doesn’t it make sense that our financial activities are included?

Therefore, as we make disciples, we do them a disservice by stopping at the Percentage rung. This is a matter of the heart and a matter of faith. Percentage giving can certainly provide more money for ministry, but it does not properly equip believers to grow in Christ.

Unleashing generous disciples demands that we move them past percentage giving to a point where they ask God these kinds of questions: “From the possessions that You have entrusted to me, how much will You allow me to give back, right now?”

Zacchaeus-Style Climbing

For many believers, the Generosity Ladder can provide a Zacchaeus moment. You remember Zacchaeus – the wee little man who climbed the tree to see Jesus. That decision to climb changed his life and his view of money. After sharing a meal with Jesus, he came away with a new understanding of money. He said, “Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount” (Luke 19:8).

When this Ladder sinks into the life of a believer, they – like Zacchaeus – will very likely make financial decisions that demonstrate a changed heart. With their lives, they may proclaim, “From this point forward, faith rules my life instead of finances. I no longer trust in my finances to sustain me. I now trust in my Father.”

That’s the amazing thing that happens when people climb up the Ladder. They don’t ascend into a “holier than thou” position. The Ladder is continually moving toward a Kingdom View. God’s Kingdom view. So, when they see the world through the lens of the Kingdom, they mentally descend into the position of a servant. Like Zacchaeus, they don’t consider equality with Jesus something to be grasped (he didn’t walk away desiring to be the next Savior), but they see His Lordship as something to be celebrated and revered. They see opportunities for service. They understand humble servanthood as the position of greatest honor in the Kingdom.

The great irony of the Ladder is that while it leads our eyes up, it bends our hearts down. It calls us to lay our crowns at His feet. It shows us that as long as we are breathing, we will have opportunity after opportunity to serve God with our talents and resources. It reminds us that we always have room to grow in the imitation of Christ.

Want to know where your church stands on this ladder? Email us today to find out about our simple, powerful and affordable church generosity Assessment.
info@generouschurch.com

With all of that fleshed out, I feel a simile coming on: Generosity is like the jet propulsion of faith. It pushes us to new spiritual heights. Not bad, if I do say so myself. But maybe this is more appropriate: Generosity is like a ladder for your faith. The higher you climb, the more clearly you see and experience God’s Kingdom. I think that sums it up fairly well.
Let’s start climbing.

If you would like to explore some proven methods for walking people up the rungs of this ladder, check out http://www.generouschurch.com/start. At GenerousChurch, we have developed a 3-stage process that will help you move individuals (or an entire church) to the Kingdom View rung.

While the Generosity Ladder is a powerful tool, it is only the beginning. So, join us at generouschurch.com and let us know how we can encourage you in this journey. Your church can overflow with generous disciples. And we can help you unleash that potential.