



## Generosity Ladder Challenge

February-March 2019

### Giving Testimonies

We used the following template and instructions to solicit these testimonies:

Thank you for providing a testimony about your giving experience or 'Giving Testimony.'

The best inspiration involves a personal story. Your Giving Testimony can be used by God to lead, inspire, and encourage others to trust God more with their resources. Here are some questions to get your wheels turning:

Why do you give?

When did you start/resume giving? What/who inspired you?

The Bible promises blessings for those who give. How have you experienced God's blessings? What's your favorite verse on giving? Why?

How has your giving changed over the years?

# Giving Testimony 1

## One truth I really want people to know about giving

Tithing (and sacrificial giving to the Lord) helps us to have a healthy perspective on money and possessions.

## A personal story that illustrates that truth

As the child of a Baptist minister, our family never had much of a surplus of cash. There were plenty of times when we had more month than money. And yet, somehow, all the bills got paid on time, and I never went hungry (obviously!). Interestingly, most of my friends were from far wealthier families than mine. Yet they fretted and worried far more about money (and the stuff it can buy) than my parents. While I didn't realize it at the time, my parent's commitment to tithe and to give sacrificially to the Lord helped shape my view of money. And it helped ensure that money (and possessions) never become an object of worship.

Now that I'm raising my own family, I strive to help my children understand this same truth. My faith is not in my bank account. And my worth is not measured by the size of my house, the cost of my car, or the number of things I own. I give my money to God joyfully because He has joyfully given far more to me.

## A corresponding scripture

Matthew 6:24

## An invitation or challenge

Trust the Lord- more than your income, your 401k, or your possessions. Worship Him above all else, joyfully give Him what He asks, and marvel as He faithfully supplies all that you really need.

## **Giving Testimony 2**

One truth I really want people to know about giving

When I was young, I watched my mother separate her pay into envelopes and there was always one envelope for her church. I learned from her, that it was important to give to God first.

I give regularly to my church and many other charities because I have been blessed and I have a passion for helping others and honoring God. I've never calculated 10% for tithing. Giving is a blessing for me.

## **Giving Testimony 3**

One truth I really want people to know about giving

I grew up in a country Baptist Church. My parents always put money in the offering plate and gave me money for Sunday school. I didn't understand what tithing meant until much later.

Now I tithe because I want to serve God who gave me the money so that I could serve Him. My husband and I give separately because I need to know that I'm giving from my earnings.

Through giving to my church, God's house, I can serve our community and missions all around the world.

## Giving Testimony 4

### One truth I really want people to know about giving

My spouse and I committed to tithing at the beginning of our marriage. We had not heard much on tithing but enough to know that this was something we wanted to do. I heard people speaking about giving to extra causes like International and North American Missions. I remember a former minister talking about how he supported these causes above his tithe. I thought the really spiritual people were the ones who gave to Hunger Relief and the State Missions Offering. My spouse and I began to add some of these other offerings to our budget. These were very small amounts.

One of our earliest decisions about extra giving was around Christmas. We were led to give as much to Jesus for Christmas as we spent on everyone else. So, that year we began giving to Lottie Moon Christmas Offering for International Missions as much or more than we spent on presents combined and have continued to do so.

Two conversations in our late 20s and early 30s really shaped our giving. The first one was with a financial advisor. I had been hearing about retirement planning for some time but did not have a handle on how we needed to prepare. How did I know if we were adequately taking care of our needs for the future when we would be unable to work? If we were on track for retirement, could we afford to give more? The financial advisor was able to provide some context for our planning and we concluded we could do more in the area of giving.

The second conversation was with a businessman in our church. I was seeking counsel on how to understand money and long-term investments. I wanted to know how he handled his money. Did he pay someone to look after his finances? If so, did he pay them a flat fee or was it a percentage of his assets? How did he determine how much to save, how much to invest, and how much to give? He shared with me some of the expenses he was incurring, including taking care of his elderly mother. He also shared, matter-of-factly, that he and his wife were giving away 20% of their income.

That number was unimaginable to me. At the time, we were giving between 11 and 12% but the idea of giving 20% was inspiring to us. How wonderful would it be to give 20% away?! We then committed to work towards that amount so that when we reached our 60s—the same age as this businessman at that time—we would be giving that much way.

To meet that goal, we decided that we would increase the percentage of our giving each year. Primarily as a one-income family, this was not always so easy. We found ourselves not increasing a percentage each year but a fraction of a percentage. Sometimes it was a tenth of a percent—just to maintain our commitment to increase; it was more symbolic than substantive. Other years, we could increase by a quarter, third, or even half percent.

As we started increasing our giving—I created a rubric that determined how much we'd give above our tithe to Lottie, Annie, State, Campus Crusade. We created a

category for spontaneous giving to fund items that we did not foresee when planning our budget—so as we increased our giving marginally, we started seeing some financial blessings. Even though they were small at first, they were still meaningful and noticeable. The blessings continued and increased and we have been able to experience Luke 6:38 which says, "Give, and it will be given to you; a good measure—pressed down, shaken together, and running over—will be poured into your lap. For with the measure you use, it will be measured back to you."

What does our giving look like now? With the blessings—which mainly have come in the form of work or job opportunities, we've reached our goal of giving 20%. And we did it more than 20 years sooner than we expected! We're giving 11% as a 'tithe' to the church and another 9% according to our giving rubric which has expanded to include other ministries such as widow care, missions in Africa, church building projects, church endowment, economic development, global crisis response—with most on a rotating basis.

We have found Malachi 3:10 to be our experience: "Bring the full tenth into the storehouse so that there may be food in My house. Test Me in this way," says the LORD of Hosts. "See if I will not open the floodgates of heaven and pour out a blessing for you without measure." These verses may not always characterize our giving experience but these are the ones that capture the essence of our giving story for this season of our life. We invite you to handle your giving according to Luke 6:38 and Malachi 3:10 and see what happens.

## **Giving Testimony 5**

One truth I really want people to know about giving

It's not always convenient

**A personal story that illustrates that truth**

When we were expecting our third child, my husband lost half of his project funding which was half of our income. We had mounting medical bills due to complications during the pregnancy. Even through all this, we continued to tithe our 10. There were times we didn't see how we could make it through, but we were faithful in our giving therefore God was faithful.

**A corresponding scripture**

Psalms 91:2

## **Giving Testimony 6**

### **One truth I really want people to know about giving**

You can never out give God. Never! At times it may not be easy to give, but it's right and the Lord deserves it. He is such a good and loving God who is gracious and merciful!

### **A personal story that illustrates that truth**

When our children came along, we decided to have my wife stay at home and raise the children. We gave up one big income, but we felt for us it was right to have my wife be home and raise all 4 of our children. Most years were tight and looking back it amazes me and bewilders me how we made ends meet. But God provided year after year and He was the one who made ends meet! He was faithful in His provisions to us.

### **A corresponding scripture**

Proverbs 3: 9-10 says honor the Lord with your wealth and with the first fruits of all your produce then your barns will be filled with plenty...

### **An invitation or challenge**

A challenge I would give is in life God wants our firsts from our time, talents, and treasures. I would challenge us all to give God the first moments of each day, give Him first from our paycheck, and serve Him in a ministry(s) with our talents. He sure does deserve our best and not our leftovers. Let's be faithful in our giving to God.

## Giving Testimony 7

### One truth I really want people to know about giving

Trusting God to meet my needs is demonstrated when I give back to Him a portion of the resources He has entrusted to me. Nothing that I have would I have if God had first not given it to me to manage. I am simply the steward.

### A personal story that illustrates that truth

People often ask what should be the basis for the tithe - your gross income or your take-home pay? Over 40 years ago, Dr. Griffith preached on the topic of tithing and he answered this question quite succinctly: "When God established the tithe, there were no withholding taxes."

From that day, we determined to give the "first fruits" of our resources, which were mighty pitiful at that time. When we received each paycheck, I designated the first 10% of our gross earnings for the tithe. Sometimes it took some juggling, but by the end of the month, that amount was in the church "storehouse." I never shortchanged our commitment to that tithe.

Yes, sometimes we had struggles. Actually, MOST of the time, we had struggles, but God is an on-time God. Many times when we had the most difficult moments of need, something would happen to show that God was faithful to meet our needs.

Just one example, my husband had been serving in an interim position for a local church, and the church wanted to find a permanent part-time man for the position. My husband recommended someone we knew locally and the church called him for the job.

Meanwhile, we had some financial difficulties and there came a week when we had no groceries and no way to buy any groceries. When it just seemed to be impossible, I brought in the mail one day and there was a check for \$100 from that man that my husband had helped to get the church position several months earlier. Later that week when we went to the grocery store, we ran into the man who made that shopping trip possible. He told us that God laid it on his heart to thank my husband in this material way. God is good, all the time.

### Corresponding scripture

2 Corinthians 9:6-10 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 7 Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8 And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. 9 As it is



written: 'They have freely scattered their gifts to the poor; their righteousness endures forever.' 10 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.

### An invitation or challenge

Trust God. He has never failed to keep a promise, and He has promised to meet your needs. Malachi 3:10 Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it."

## Giving Testimony 8

### One truth I really want people to know about giving

We firmly believe in doing our best to live within a budget, and that the tithe should be the top item on that budget. God has always taken care of the rest when we committed to Him/the church first. As we have seen Him provide and often bless, it has given us confidence to continue and to give more.

### A personal story that illustrates that truth

We have been fortunate to have had couples around us that exhibited faithfulness in giving, whether our parents or couples in the church we attended when first married. We were also given wise counseling before we got married to make the tithe a priority, so it became part of the budget.

When we have had opportunities to give above and beyond the tithe, God has blessed, not only by taking care of our own needs, but sometimes even getting to see a gift make a difference in the life of someone else.

### A corresponding scripture

Psalm 37:3 This is not specifically about giving, but about walking with the Lord faithfully in general--"Trust in the Lord and do good; Dwell in the land and cultivate faithfulness." NASB

### An invitation or challenge

First, know what the Scriptures say- listen to what God says to you through them. Then take what you have been given, at this time in your life (dwelling where you are) and BE FAITHFUL with it (cultivate faithfulness)-- with how you live AND with how you give. Our kind God will provide what we need for these times - when we will trust Him.

## **Giving Testimony 9**

### **One truth I really want people to know about giving**

Giving matters in the long run even when it hurts in the short term. Managing our finances to honor God has given structure to our financial lives and has ultimately taken care of countless people, including us.

### **A personal story that illustrates that truth**

God took my tithe, a relatively small dollar amount, when I was young and blessed me through life. Almost every good thing in my life came through Beech Haven--my career, a lot of my friends, where I've chosen to live, and ultimately, my husband and children. I can never give enough back to "pay for" these blessings, but I can continue to give as God leads and pray that it blesses others.

### **A corresponding scripture**

The Parable of the Talents in Matthew 23:14-30. I'm fascinated by the fact that the servants both doubled their original gifts from the master. Although one ended up with much greater wealth, both servants were given the same blessing. It doesn't matter that one tithe is smaller than another; the size of the blessing is the same.

### **An invitation or challenge**

I invite you to move toward tithing 10% of your income in the next twelve months. If you already tithe, I challenge you to start adding another percent.

# Giving Testimony 10

## One truth I really want people to know about giving

Giving is not about giving to "THE CHURCH" but about giving to God's mission

## A personal story that illustrates that truth

As a young high school graduate with a new job, my pastor began to talk to me about giving. In my naive theology, I asked why he gave since the church paid him and that was just swapping money. Once he explained that giving wasn't just about giving to the church, but the gift went to our community and around the world. Giving was a way of being part of God's plan to share Jesus and His love. It was also a way to show my love to God for all He gave me.

## A corresponding scripture

2 CORINTHIANS 9:7

## An invitation or challenge

Try giving not out of guilt or hoping to get a reward. Give because of what God has given you and your desire to be part of God's plans to save others.

# Giving Testimony 11

One truth I really want people to know about giving

Others depend on our tithe.

## A personal story that illustrates that truth

My grandparents taught me the biblical command to tithe when I was a young teenager, even before I came to Christ. When they did, I asked my parents for a raise in my allowance. They declined this opportunity, but once I came to Christ and began earning an income by working as a referee and umpire, I began to tithe. It encouraged me to know that my tithe went to my church and to mission work around the world.

When I went to college, I learned that 39% of my school's revenue came from gifts from the state's Baptists. This kept tuition and fees at this private school very low. I went to seminary and discovered that the tithes of Baptists around the nation made it possible for me to take a fulltime class load for a \$600.00 a semester matriculation fee.

Since that time, I have married and taught my children to tithe. While serving with the Georgia Baptist Mission Board (formerly Georgia Baptist Convention) and Southwestern Seminary, the tithes of Baptists ensured I had a compensation package that included salary, housing, insurances, and retirement. It also ensured that I had resources to lead Georgia and Baptists in evangelism. No one ever told me there was not enough money to reach people for Christ.

Today, our tithe is automatically sent to our church with automatic bill pay. There is no more decision to make about tithing. We are all into God's program.

I depended on the tithes of God's people when I was a student, and now I am grateful others can depend on mine.

## A corresponding scripture

"Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you" (Luke 6:38).

## An invitation or challenge

Make yourself dependable. Tithe.

## Giving Testimony 12

### One truth I really want people to know about giving

Tithing is like other acts of obedience to God that make up the Christian life. Once you turn this part of your life over to God, God may not bless you by giving you more materially, but he blesses you by changing your priorities and wants.

### A personal story that illustrates that truth

In the Fall of 1997 I was living about 100 miles from Athens. I wanted to move here to be closer to my mother who had been a widow for many years, was still independent but she was getting older and I could see that soon there was going to be a need for me to more involved in her life. I had been a Christian since I was 13, but in recent years I wasn't attending church regularly and I wasn't tithing. As I was looking for a job in Athens I promised God I would get involved in church again and start tithing if he would provide a job in Athens. The salary of the job he provided here was much less than my previous job and because Athens is a larger town and housing more expensive I had a higher mortgage. It was a big deal to me back then, but I trusted God and knew it was his plan.

I kept my promise to God. I started attending Beech Haven and started tithing. My mother died in 2005 so my main purpose for moving here had been fulfilled. As God blessed me more I started giving above 10% to Christian Concern. Eighteen years after I moved here I retired. When I retired I started looking back at financial records and remembered I had taken a pay cut to come to Athens and I had a higher mortgage. I had forgotten all about that. That was a big deal in 1998, but God I blessed me so much I had forgotten about those financial issues many years ago.

### A corresponding scripture

Matthew 6:33, "But seek first the kingdom of God and His righteousness, and all these things shall be added to you."

### An invitation or challenge

If you do not tithe, I challenge you to start tithing for 6 months.

## Giving Testimony 13

He has a **trust**. She whispered to my mom.

She whispered: he's a descendent of the Rockefellers.

My mother's eyes opened wide and she whispered back *the Rockefellers?*

"Yes" my aunt replied. He has a **trust** of \$250,000.

He would never have to work a day in his life. He could simply live off the interest which would provide him about \$20,000 a year. The young man of the conversation was about the same age as me at the time, about 20 years old. I had gotten married very young and had a two-year-old child. So, I reasoned that if I could save \$250,000 by the time I was 45, I could retire and have my missed youth freedom later in life. So, since I had the propensity to not overspend my income I could easily save this sum of money over a period of years. This was my life's goal. To accumulate enough wealth and live off the interest.

While this was a noble goal for a young man, in my case, it did not include giving money away. It wasn't until later in my life that I started giving money to the church.

She said: "I am Baptist". While I found her very attractive, this statement seemed to be intriguing and even more attractive to me at the time. I was looking to have a true relationship with God. I married her and became a Baptist myself. While it was not taught frequently at our church, we were aware that tithing is part of God's plan for us.

For many years my giving was sporadic and inconsistent. I basically gave out of a sense of duty, trying to meet a need for the church rather than recognizing that a tithe is something that God requires and will bless those with enough faith to believe the command.

We were all holding hands. My wife and I and several hundred Beech Haven members on the very outline of the foundation of the new proposed educational building. There was an overhead picture of this in the church office. This was an ambitious project for our church but it was much needed. A banquet followed with a wonderful music solo by Nancy Bruce. We were asked to give pledges and we prayed about it and made an audacious gift. I describe it that way because it was much more than I thought was necessary or thought we should really give. I felt good about it and I did not expect any special blessing. Only about two months later did I recognize that we were being blessed from our gift when the sales at our business really took off. We recouped our gift in a matter of months. This can only be described by God's economy; you give it to God and he will bless you beyond your imagination.

It was about five years later when an offer came to us to purchase our business that I thought we would never be able to sale. It was a good business, but it was a dated building and I thought no one would ever want to buy it. I was 46 years old and we had enough money to retire for the rest of our life.

Don't rely on a trust that you inherit, but **Trust** in God.

(PROV. 3:9-10)

Honor the Lord with your wealth and with the first-fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.

Other experiences:

What are we going to do when my mother's money runs out? I was asking the charge nurse at the assisted living facility where my mother resided. My mother was getting to the point where she was no longer appropriate for the facility she lived in and we were looking at having to move her to a nursing home. My mother's finances were dwindling, and she would not have a long period of time before her money ran out living in a nursing home.

GOD WILL PROVIDE, (it sounded more like *goud* will provide), Rainbow answered in a slow monotone with an accent "goud will provide". Yes, that was her name Rainbow, and she was from north Africa. Nigeria to be exact. I found out quickly from that statement that she was a Christian. I was moved by the instant and profound faith that she was witnessing to me about how God operates. Of course, God will provide, what was I thinking? God did provide for my mother's finances to the point she was always comfortable and she was always in a good place and she never had to worry about her finances.

My mom and my father always gave 10% of their salary to the church or other causes.

Even in assisted-living, my mother insisted that we give something to the church. I did not think that it was necessary since the Bible says the church is supposed to take care of elderly, widows and the infirmed. But, I honored her wishes and sent her church a check every month even though she could not and would not ever attend there again. GOD Will PROVIDE. **Trust** in God.

Genesis 9: 12-13 The rainbow that I have put in the sky will be my sign to you and to every living creature on earth. It will remind you that I will keep this promise forever.

Observations in life:

As I worked on a machine at our business (I believe it was a water valve I was taking apart and putting it back together with new diaphragms), I overheard two men talking. It was kind of unusual to have two men in there. Usually it is mostly females in the store. This morning however, these two men were the only people in the store. I really wasn't paying them any attention because I was focused on my work. And then I overheard "yes that is what he said, he said to give money to the church and I will be blessed." The other man said:

"My preacher told me the very same thing and I have been giving money for the past five years and I have never had a day where I didn't have money in my pocket" And then the first man said: "it's the same way with me; my life has really turned around since I started giving just like the preacher said."

I thought to myself, I really need to talk to these guys because they are giving me a really strong testimony about their faith and giving to their church. They left before I finished, so I did not get to talk



to them, but all you need to know about this story is these two men were there because they do not have their own equipment. They obviously were not giving from their excess. They were giving because God commands them to give and they have testified to me that God has blessed them in their own special way. THEY FEEL BLESSED. They do not have the material things that a business owner would have, and yet they feel especially blessed. This is God's economy.

On the flip-side, our neighbors, whom we have invited to church many times, seem to have a lot of calamity in their life. They were gone on vacation for a long period of time and their water supply line to their house had broken and had been running for a month. She told me the bill was \$10,000. A month or so later, they were working with their Caterpillar skid steer when it caught on fire and burned completely. It was a total loss. Luckily, she was able to escape the fire, but after checking their insurance, it only paid for about a third of the cost of the machine which resulted in about a \$20,000 loss. They had an air conditioner unit go out \$8,000. They had a leak that caused extensive damage in their basement ceiling. His new Ford truck had been vandalized by the theft of the tailgate three different times and their insurance was about to cancel. These people are very blessed and they have the income to take care of these problems, but what a life of calamity. She knows better, she was brought up in the church, yet chooses not to go nor to give. I believe he is a Christian, he has professed to me that he is, but they do not give to their local church. It makes you wonder if God allows this calamity in their life. All of this financial loss looks like a tithe. This is not the only observation. I see calamity in the lives of other people that I know do not give a penny to the church. Some are even church members. Yet, they do not give because they feel like they cannot because of all these unfortunate circumstances that they have in their lives. They do not have an excess of which they can give to the church. God commands the first-fruits.

#### THE ROBBING OF GOD (MAL. 3:8–9)

Will man rob God? Yet you are robbing me. But you say, "How have we robbed you?" In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you.

We will not know until we get to heaven and may not even know then, but God works in his own way and he has his own economy.

The two men in my business are an affirmation that they do not have this kind of calamity in their life. They do not have a whole lot, as far as material possessions, but they have a calmness and peace which only God can bring to those who are faithful.

#### (MAL. 3:10–12)

Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test....I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts.

Unexpected miracle:

The unexpected call came in, and the voice on the phone said, “you need to get to the hospital immediately, to the emergency room.” My son had been in a motorcycle accident and had some extensive injuries. The doctors in the emergency room told my wife that he had some blows to the brain and may not live through the night. A long process ensued for months and even years and through answered prayer, he got much better. We had three business at the time and he had been working there before the accident, so he continued to have a job even though he had some disabilities.

The preacher at the evangelistic event at our church was praying for the congregation - sort of like the last altar call. He was asking for people who God moved to get up and leave the sanctuary and go to a prayer room set up in another part of the building. There you would give an offering if God moved you to do so. We had our heads bowed, but my wife and I could tell that our son was fidgety. Before we knew it, he had gotten up and left the sanctuary. As I had my head bowed, I thought about the sermon about God’s blessing to those who give. I thought to myself, I really do not understand this God, my son’s blessings come from us his parents, because he has disabilities and we cannot afford to pay him any more at this time. I believe I even prayed with my head bowed “God, you know we are doing all we can for our son. And, we are giving you our tithe, so why would you require this money from our son who has disabilities and who’s money is coming from his parents? There is no way there can be any more blessings for him through his obedience of giving his last one hundred dollars.” We found out later our son was crying and he said I had \$100 in my pocket and God told me to give my last hundred dollars to the church.

About three months later it came to my attention that a house was on the market because it was in foreclosure. My wife and I were looking to buy a real asset at the time - something you could touch and feel, since in the throes of the great recession so many paper assets had disappeared. This would make a perfect house for our son and his son because it was close to our house. We have four children. We are not about to buy one of them a house, because we would have to buy all four of them a house. But here’s the cool thing. Purchasing this house was a no brainer for my wife and I, and it would be a great investment for us. Because our son worked for us, we knew that he could pay us back. Of course, it would take a long period of time for him to pay us back. But this was a wonderful situation for both sides.

Our son gave his last hundred dollars and God gave him a house.

Our son did not rely on an inherited trust.

He simply trusted God.