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SEEKING THE WELLSPRING:
EXPLORING GENEROSITY IN A FINANCIAL DROUGHT

by

LAURIE ANN JOHNSON

A Thesis Submitted to the Faculty of

Luther Seminary

In Partial Fulfillment of

The Requirements for the Degree of

DOCTOR OF MINISTRY

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ABSTRACT

Seeking the Wellspring: Exploring Generosity in a Financial Drought

by

Laurie Ann Johnson

This action research project utilized transformative qualitative methods to explore the concept of generous giving by examining the attitudes of a small non-random sample of participants within a congregation before and after an intervention consisting of a seven-part sermon series. Theoretical lenses included generosity, adaptive change, and emergence theory. Biblical lenses included Isaiah 43:18-21 and Isaiah 58:6-12 (wellspring in the desert), John 4 (the Samaritan woman at the well), and John 7:37-39 (living water). Theological lenses included missional pneumatology and the *missio Dei*, the Christian steward, and the holy currencies of the Cycle of Blessings. Findings revealed that presentation of a new consideration of generosity and generous giving influenced the study participants' attitudes and practices of generosity and may foster openness to change and deeper discernment of the *missio Dei*.

ACKNOWLEDGMENTS

I must first express my thankfulness to an amazingly generous God who has refreshed me with living water throughout my life—not only in this process, but through the turbulence of all life’s ups and down, twists and turns that have led me to this place.

There have been many people who have accompanied me over much time as I have worked on this research. I am most grateful to my husband Gary who supported and encouraged me from the very beginning. Marrying a pastor was one thing; being married to a pastor who out of necessity was bi-vocational *and* chose to pursue her M.Div. is a totally different challenge...and here we are, looking forward to the next chapter of our lives together.

My sincere thanks to the Luther Seminary faculty for affording me this opportunity to focus my continuing education in such a meaningful way, and for their wisdom and guidance in these years. Likewise, I am grateful to my colleagues in the three cohorts that were a part of my journey.

Finally, I wish to acknowledge the saints at the two congregations at which I served over these years, including those who met with me regularly as part of my Journey Teams, particularly Joan for proofreading, Ed and John for their steady encouragement, for Dr. Bob for offering a place for reflection and retreat early on, and especially Andy and Virginia for helping me to set things in motion—priming the pump, if you will.

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LIST OF ABBREVIATIONS

AR	Action Research
ART	Action Research Team
ELCA	Evangelical Lutheran Church in America
NRSV	New Revised Standard Version

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CHAPTER 1

INTRODUCTION TO RESEARCH

Exploring Generous Giving in the Midst of Financial Crisis

I began this research into the understanding and practice of generous giving in 2018. At that time, I was serving a full-time pastorate with a congregation facing chronic financial challenges. It was a situation common in many mainline Christian denominations. I have had countless conversations with colleagues in ministry about the uncertainties that arise when the weekly offering is insufficient to meet the ongoing obligations of the expenses of the congregation's ministries, pastoral and staff compensation, and the physical plant. The fact that the voting members of the congregation approved an annual spending plan in January nearly unanimously and without reservation does not guarantee that the necessary funds will be available as the ministry continues throughout the year.

This research was conducted at a discreet point in time within a specific congregation, referred to in this document as Reformation Lutheran Church, or RLC.¹ The financial reports of the congregation at the onset of this research showed indicators for concern, but there was little urgency in response. Historically, there were frequent shortfalls in the operating budget, but the congregation consistently and adequately responded to special appeals. A financial surplus from the previous pastoral vacancy for a

¹ Pseudonyms are used in thesis for all proper names of persons and places.

time served to alleviate worries about cash flow, effectively masking frequent weekly shortfalls in the offering income. The treasurer repeatedly voiced concerns about the diminishing reserves, but those warnings were not received as urgent. Within a year's time, the congregation's financial reality had shifted: the surplus funds were entirely exhausted, liquid assets were converted to cash and spent for routine expenses, payables lagged by months, and the congregation struggled to make its bi-weekly payroll obligations in a timely manner.

My research was conducted as this financial crisis unfolded. My initial proposal sought to determine through action research how a sermon series might influence an individual's understanding and subsequent practice of generosity, which could in turn impact the overall giving of the congregation. I endeavored to look past the need to address overdue bills to the reasons an individual might practice generosity and specifically choose to give financially to a congregation among a seemingly endless list of possible recipients. I hoped to discover how we could grow in generous and faithful giving, not merely pay the bills.

The congregation's leadership recognized a need for us to address our finances in ways that would be sustainable over time. Council leadership looked to develop a deeper sense of commitment to our giving that would support our annual spending plan without the need for ongoing special requests every time overdue payables built up. The intervention of this research introduced a new model for generous giving and created an opportunity to examine the roles that our faith and the *missio Dei*² hold in our

² The term *missio Dei* is translated "mission of God." It refers to an understanding that God has a redemptive purpose for all creation and is actively pursuing that purpose in the world. The church is invited by God into participation with what God is already doing for the salvation of all creation.

congregation's wellbeing. By developing an understanding of our participation in the *missio Dei*, we hoped to re-center the life of the congregation on the living water of our faith, and drink deeply from that wellspring.

Research Question

I concurred with our council leadership that the previous actions taken to address the financial shortfall were not sustainable over the long term. The cash reserves built up during the pastoral vacancy would only last so long, and there was concern that the members of the congregation would weary as special appeals became the routine. There was something deeper that had to change, but identifying that *something* seemed elusive. We needed to find a new approach to our relationship with our finances.

As a Christian church, we are people of faith, believing that we are the body of Christ, gathered and sent by the Holy Spirit to do God's work in the world. The ministry we share is our way of participating in what God is already doing in our communities and in the world. Our offerings, financial and otherwise, are an expression of our discipleship, our response to God's presence and grace in our lives and as a congregation. Stewardship is not the act of meeting a budget; it is a reflection of the generosity of God as we discern and respond to God's leading. These considerations led to my research question:

How might an action research intervention influence practices of generous giving as we participate in the *missio Dei*?

My research sought to look at some of the reasons an individual might practice generosity and examine the motivations to give of one's resources, particularly those financial resources. My methodology was transformative qualitative, incorporating interviews, focus groups, and a modified case study with an action research intervention.

Independent, Dependent, and Intervening Variables

The independent variable of this research was the specific intervention of the action research (AR) as it engaged the concept of generosity and individual attitudes toward giving. It was a starting point to explore ways in which our congregation might begin to consider giving as an expression of our participation with God's mission in our community and world. The intervention sought to deepen our understanding of giving as a reflection of our relationship to the Triune God and to teach a broader definition of generosity beyond financial giving.

The dependent variable was the perceived change in the praxis of the congregation in various ways that reflected a more generous approach to giving, both within and outside of the congregation. The congregation's individual and collective giving is a reflection of the abundance of God's resources for accomplishing the work that God intends in this world. One way in which we participate with God in the *missio Dei* as people of faith is by imitating the capacity for generous giving that we see extended by God to our world.

Changes in giving potentially could manifest in financial giving to the congregation itself as well as to charitable organizations and causes beyond the congregation. These changes might also involve gifts of time and tangible resources made to the congregation and those outside organizations. Data on attitudes towards giving and generosity were gathered by the self-disclosure by individuals who participated in interviews and focus groups at several points around the action research intervention.

The dominant direction of influence was from the independent variable of the AR itself onto the dependent variable as measured among those participating in the AR intervention. The intervention of this research was designed to introduce and encourage practices of generosity and generous giving and may have influenced those participating in this research as the AR deployed. The participating members of the congregation who attended the worship services and heard the sermon series had the opportunity to become more familiar with the concepts of generosity and *missio Dei*, and to experience a renewed sense of their own capacity to be generous. This education and experience invited them to participate in a more informed and responsive way as stewards of God's good gifts.

Intervening variables that provided additional information in the research included: age, gender, experience with and understanding of generosity and giving, frequency of worship attendance, and self-assessment by the participant of personal generosity and that of the congregation as a whole. Many people in the congregation had participated in a survey prior to this research that inquired into attitudes about generosity and giving generosity that may have influenced the participants in this research. A modified Advent calendar featuring suggestions for activities of generosity was available to the congregation in December 2017 that likewise may have had some influence. The theme of the 2018 Lenten mid-week soup supper and prayer service was planned around the topic of generosity; inclement weather forced cancellation of most of those services, but the theme had been advertised well in advance.

My research assessed attitudes about giving, generosity, and stewardship, and not the dollars-and-cents details of contributions. I recognized that some people consider the

subjects of money and giving to be a personal matter, and it might have been a sensitive topic for some individuals to share openly. I therefore refrained from asking monetary specifics about levels of giving and inquired about the concepts rather than dollar amounts. It was my intent to examine our relationships with money and finance, our understanding of generosity, and our practices of giving, not how much an individual contributes monetarily, and whether or not that was sufficient to cover our congregation's expenses or an appropriate share of those costs.

Importance of This Research

I have served four congregations as pastor or associate pastor that were well aware that the church faces many challenges in America today, not the least of which are financial in nature. It is easy to blame a decline in worship attendance or membership as the reason for financial woes; I believe the problem is not one of numbers, but of spirituality and faith.

Every one of those congregations looked to revitalization to address financial shortfalls and tried various programs to do so. These included programs for becoming more welcoming, becoming more inviting, doing more work in the community, learning to be better evangelists, building small special interest groups, and developing transformational leadership, to name a few. They sought stewardship campaigns that would inspire members to see their offering as ongoing support of the church's ministries, not simply the means to pay bills. Those programs did indeed make changes to varying extents in the short term. A "successful" fall stewardship campaign could generate an increase in offerings that would continue into the spring of the next year. Those results often faded away over the summer months, without resulting in the hoped-

for revitalization of the congregation itself and without impacting giving over the long term.

I believe that an understanding of the missional church offers a way forward and I am seeking ways that I as a pastor can help support a congregation in returning to that life-giving center, the *missio Dei*, and see our giving as the sharing of God's generosity. I also believe that the Holy Spirit is alive and well in the world today as a dynamic and compelling force. Finances can be frightening and intimidating for the members of a congregation as they perceive that former ways of being church no longer seem valid or relevant in today's culture. There can be a tendency for human organizations to become institutionalized and self-serving, and congregations are not exempt from that process. Stewardship and giving are deeply spiritual matters and not functions of bookkeeping. I believe that a congregation as a community of faith holds a unique perspective in that the discernment of God's working in the world can reveal God's abundance and generosity, and thereby become the source of renewal as it shapes the missional imagination and activity of the congregation.

The findings of this research may enable RLC and other established congregations seeking financial stability to see their giving as a practice of faith and their community in light of God's activity in the world. Our members may continue to learn to turn to God's generosity as the source of their renewal, rather than seeking out the latest program or stewardship campaign. This research included ways of teaching and encouraging generous giving that, over the course of time, could guide a congregation in moving from a budget- or deficit-driven model of church to one that is more missional in its understanding and focus. The experiences gained through such an intervention might

also point to ways in which attitudes towards giving might expand or deepen in light of a renewed relationship with a generous God.

The larger church may benefit likewise from this research in its serving as an example for existing congregations and organizations as one congregation's efforts to deepen its understanding of generous giving. Established congregations faced with concerns about decline and financial instability but with openness to change might learn from the implications and impact of this research within RLC. It is my hope that we, and perhaps other congregations with similar challenges, will find encouragement to explore ways in which we might practice generosity as a way of moving closer to what God may be doing in our community and beyond. The sections that follow will review the theoretical, theological, and biblical frameworks that informed this research.

Theoretical Lenses

This section introduces the theoretical framework supporting this research. I used three theoretical lenses to interpret my research: *generosity*, *adaptive change*, and *emergence theory*. Generosity is concerned with the practice of giving for the benefits of others and takes various forms, including but not limited to financial giving. Adaptive change theory provides a conceptual framework for understanding the nature of change as technical or adaptive and considers how change might be implemented successfully based on those distinctions. Emergence theory provides a framework for understanding the changes that may result from the intervention of this action research.

Generosity

Patricia Snell Herzog and Heather E. Price offer a broad definition of generosity in their book, *American Generosity: Who Gives and Why*.³ In their introduction, they describe generosity in a multi-faceted manner:

- Generosity is giving good things to others freely and abundantly.
- Generous behaviors are intended to enhance the well-being of others.
- The giver can benefit, distinguishing generosity from “pure” altruism.
- Generosity can be actualized through various forms of giving.

They further refine this description to arrive at their operating definition of generosity: “Giving good things freely to enhance the well-being of others.”⁴ They suggest that there are “concentric circles of generosity”⁵ that seem to ripple outward from the individual, as derived from their research and data gathered by the Science of Generosity Initiative.⁶

This research in part explored these circles of generosity as they were experienced by the members of the congregation who participated in the interviews and focus groups and how such circles might manifest in different forms of giving. It also examined changes in traditional practices of stewardship and giving, and considered how a more missional approach might link our concept of generosity to the *missio Dei*, God’s work in this world.

³ Patricia Snell Herzog and Heather E. Price, *American Generosity: Who Gives and Why* (New York, NY: Oxford University Press, 2016).

⁴ *Ibid.*, 4.

⁵ *Ibid.*, 275-276.

⁶ *Ibid.*, 7.

I drew on several additional resources, among them *The Steward: A Biblical Symbol Come of Age* by Douglas John Hall and in particular his development of the metaphor of the steward.⁷ The “Cycle of Blessings” described in *Holy Currencies: Six Blessings for Sustainable Missional Ministries* by Eric Law provided a framework for the sermon series intervention during the season of Lent.⁸ *Passing the Plate: Why American Christians Don’t Give Away More Money* by Smith, Emerson, and Snell provided insight into Christian giving and afforded our congregation a glimpse of ourselves as part of a larger trend of the disconnect between faith and generous giving.⁹

Adaptive Change

The leadership at RLC was aware of perceived negative trends in the life of the congregation and its demographics and wished to address them. Leaders and members alike recognized that our existing financial situation was not sustainable over the long term. Appeals for stronger financial support could temporarily address the demands of poor cash flow, but could also breed fear and resentment as the message was repeatedly given that we were unable to meet our financial obligations.

Adaptive changes were called for as leadership became aware of the difference between adaptive and technical changes. They had a sense that “something more” was necessary, and that the potential existed to influence deeper matters within the hearts of the members of the congregation, not just within their wallets. This research explored the

⁷ Douglas John Hall, *The Steward: A Biblical Symbol Come of Age*, Rev. ed. (Grand Rapids, MI: W.B. Eerdmans/Friendship Press, 1990).

⁸ Eric H. F. Law, *Holy Currencies: Six Blessings for Sustainable Missional Ministries* (St. Louis, MO: Chalice Press, 2013).

⁹ Christian Smith, Michael O. Emerson, and Patricia Snell, *Passing the Plate: Why American Christians Don't Give Away More Money* (New York, NY: Oxford University Press, 2008).

adaptive challenges that lie beneath the readily-observed giving trends. Heifetz, Grashow, and Linsky describe the diagnostic work necessary to address an adaptive change “because the solutions to adaptive problems lie in the new attitudes, competencies, and coordination of the people with the problem itself. Because the problem lies in the people, the solution lies in them, too.”¹⁰

Leadership at RLC recognized that while the community and culture around them had changed, the congregation for the most part maintained programs, an organizational structure, and ministry practices that had been in place for years. Offering the same programs each year with minor updating had not countered the decline they identified. Staffing organizational structures and activities with reluctant volunteers might maintain those practices, but it does not enliven them. There was hope among the leadership that teaching and encouraging generosity would influence many aspects of our life together as a congregation, not just our financial situation. Addressing the practice of generosity, however, requires more than a programmatic or technical fix. Adaptive leadership can draw on the shared values and beliefs of the congregation and help to inspire them “to envision a future that sustains the best from their past while also holding out new possibilities.”¹¹

Emergence Theory

Jeffrey Goldstein defines emergence as “the arising of novel and coherent structures, patterns and properties during the process of self-organization in complex

¹⁰ Ronald A. Heifetz, Alexander Grashow, and Martin Linsky, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World* (Boston, MA: Harvard Business Press, 2009), 73-74.

¹¹ *Ibid.*, 264.

systems.”¹² He suggests that dramatically new features that previously had not existed may emerge at an organizational level through the process of organizational change. He further explores organizational structure through the concept of spontaneous reorganization in which self-organization develops. Patterns emerge as change itself becomes the primary property of a non-linear, self-organizing system. The notion of resistance to change serves only to polarize people for or against the change. Goldstein suggests that resistance to change is better understood as an attractor that offers familiarity and a sense of stability and maintains that as an organization allows itself to move away from a sense of equilibrium, it may discover that new patterns emerge and “bring(s) out the system’s own capacity to transform itself.”¹³

Reformation Lutheran Church recognized that its ongoing financial challenges and responses were in need of deep review. The committee structure as defined within its constitution and by-laws was not operational with respect to stewardship, while the finance committee provided the basic oversight required to ensure best practices of bookkeeping. There was potential for a new understanding of stewardship and a supporting organizational system to emerge as the congregation experienced the intervention of this AR. A new attractor, the *missio Dei*, offers the people of RLC a new way of being church. Discerning what God is already doing and, at the same time, learning to engage the creative challenges of change, might open the doors to the transformation and renewal RLC desires.

¹² Jeffrey Goldstein, “Emergence as a Construct: History and Issues,” *Emergence: Complexity and Organization* 03/01/1999, no. 1 (1999): 50.

¹³ Jeffrey Goldstein, *The Unshackled Organization: Facing the Challenge of Unpredictability through Spontaneous Reorganization* (Portland, OR: Productivity Press, 1994), 139.

Frank Barrett, in his book *Yes to the Mess: Surprising Leadership Lessons from Jazz*, suggests emergence theory as a model for organizations and employs jazz music as an example of emergence theory in action.¹⁴ He cites various characteristics of the musical genre including collaboration, learning by doing, and “dual aesthetics of imperfection and forgiveness” as essential elements of the art of jazz that can be transformative in the life of an organization.¹⁵ Barrett further describes an environment of “mutual reliance” in which members take turns soloing and supporting, noting that it reminds him of a phrase from Scripture, “He who humbles himself will be exalted” (Matthew 23:12).¹⁶ Emergence theory may offer possibilities for a congregation to reimagine the relationships among its members and with the Trinity as *perichoretic* improvisation.

In addition to these resources, I referred to Margaret Wheatley’s *Leadership and the New Science: Discovering Order in a Chaotic World*¹⁷ and *Complex Systems Leadership Theory: New Perspectives from Complexity Science on Social and Organizational Effectiveness*,¹⁸ a compilation of essays edited by Hazy, Goldstein, and Lichtenstein.

¹⁴ Frank J. Barrett, *Yes to the Mess: Surprising Leadership Lessons from Jazz* (Boston, MA: Harvard Business Press, 2012).

¹⁵ *Ibid.*, 46.

¹⁶ *Ibid.*, 125.

¹⁷ Margaret J. Wheatley, *Leadership and the New Science: Discovering Order in a Chaotic World*, 3rd ed. (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2006).

¹⁸ Nathan Harter, “Leadership as the Promise of Simplification,” in *Complex Systems Leadership Theory: New Perspectives from Complexity Science on Social and Organizational Effectiveness*, ed. James K. Hazy, Jeffrey Goldstein, and Benjamin B. Lichtenstein, Exploring Organizational Complexity Series 1 (Mansfield, MA: ISCE Pub., 2007).

These theoretical perspectives helped shape this research along with several biblical and theological concepts. The section that follows provides an overview of the Scripture passages that influenced this study.

Biblical Lenses

I drew on three biblical lenses in this research: the image of the wellspring in the desert found in Isaiah 43:18-21 and 58:6-12; the narrative of the Samaritan women who encounters Jesus at the well in John 4; and Jesus' promise of living water from John 7:37-39. These three lenses in communication with each other informed this research and suggest a new beginning for active engagement in generosity for mission in partnership with God's abundant giving and ongoing work in our local community and the world. All Scripture passages are quoted from the New Revised Standard Version (NRSV) unless otherwise noted.

The Wellspring in the Desert: Isaiah 43 and 58

The first of the biblical images is that of the wellspring in the desert as found in Isaiah 43:18-21 and 58:6-12. Both passages point to the Lord's promise of restoration. Isaiah 43 begins with the Lord naming the people of Israel as precious and honored, worthy of ransom. Verse 19 describes the Lord announcing a transformation which will unfold before them:

¹⁹ I am about to do a new thing;
 now it springs forth, do you not perceive it?
 I will make a way in the wilderness
 and rivers in the desert.

This promise of dramatic, purposeful, and life-giving change follows the Lord's statement of redemption for the people and reassurance from fear as they are gathered

from the far corners of the earth. It is a promise that God is still in relationship with God's people and has a preferred future for them.

Isaiah 58:6-12 points to the Lord's restoration and active guidance as the people follow the Lord's way of righteousness and compassion. Verses 11 and 12 in particular describe this restoration as a wellspring and rehabilitation of what was broken and neglected. The people become "repairers of the breach, the restorer of streets to live in" in partnership with God working in the world, from generation to generation.

¹¹ The LORD will guide you continually,
and satisfy your needs in parched places,
and make your bones strong;
and you shall be like a watered garden,
like a spring of water,
whose waters never fail.

¹² Your ancient ruins shall be rebuilt;
you shall raise up the foundations of many generations;
you shall be called the repairer of the breach,
the restorer of streets to live in.

These images serve as a guide to living for people of faith as they seek to partner with the *missio Dei* as well as encouragement into giving generously. They point to a God who is deeply concerned for the people, and who is unfolding a purpose and plan not only for those God has claimed, but for all who receive their testimony to God's greatness. The people of RLC were invited through the AR intervention to be open to the possibility that God was working in and through them as they engaged in practices that sought to nurture a spiritual core and deepen their confidence for generous giving. It was an opportunity to release the hold on the way things have been done to discover what God is now doing and how they might respond and engage the Spirit in transforming their lives and their community.

The Woman at the Well: John 4:1-42

The second biblical lens is the narrative in John 4:1-42 of the Samaritan woman who encounters Jesus at the well when she comes to draw water. There is movement in the narrative that results from Jesus' interaction with her: this woman who was once marginalized and encumbered is freed by Jesus to proclaim the good news of the Messiah to her community. She comes to the well in search of physical, thirst-quenching water, but is given the gift of living water from the Messiah himself. Her desire for and receipt of this gift propels her back to her village, where "many from that city believed in [Jesus] because of the woman's testimony." She could not contain the force of the living water within her, and it spilled out to those who received her words.

In Christ, we are not bound immutably by our past activities, motivations, and fear, neither as a congregation nor as individuals. The life of Christ frees us to respond in new ways to the community around us, reflecting changes in our perspectives towards the resources of the congregation in light of the ongoing and dynamic work of the Holy Spirit in the world, and in particular, our local context.

Living Water: John 7:37-39

Jesus' teaching in John 7:37-39 expands on the power of the living water he provides as he beckons, "Let anyone who is thirsty come to me, and let the one who believes in me drink." The awareness and discernment that God is engaged in our world, fulfilling the *missio Dei*, is purposeful and transformative. We are invited to walk where God has already gone before us. We are shaped by the Holy Spirit with unique gifts and empowered to share them according to God's design. Our hearts become the wells filled

and flowing with living water where, as Van Gelder explains, “the Spirit’s gifts given to each person become channels of grace operating within and through the church.”¹⁹

Together these passages suggest the dynamic character of God’s relationship to God’s people, similar to freely flowing currents of water. This water image is further explored in my use of the theological lenses described in the next section.

Theological Lenses

My theological lenses for this research were *missional pneumatology* and the *missio Dei*; the *Christian steward*; and the “*Cycle of Blessings*” as described by Eric Law in *Holy Currencies: Six Blessings for Sustainable Missional Ministries*.²⁰ These three lenses informed the discovery of the congregation’s understanding of generous giving and how we might partner with God’s work in the world. This process of discovery began with the initial discernment of how God is already at work in our community and context with respect to giving and generosity. It encourages the identification and celebration of the giftedness of the participants who are gathered together as RLC and invites consideration of how the Spirit empowers those gifts for God’s purposes.

Missional Pneumatology and the *missio Dei*

The *missio Dei*, or mission of God, is the manifestation in this world of the Triune God as a sending God: the Father sends the Son, the Son sends the Spirit, and the Spirit

¹⁹ Craig Van Gelder, *The Essence of the Church: A Community Created by the Spirit* (Grand Rapids, MI: Baker Books, 2000), 147.

²⁰ Law, *Holy Currencies*.

sends the church into God's world. The church is invited by God into participation with what God is already doing for the salvation of all creation.²¹

It is the work of the Holy Spirit to empower the church to participate in the *missio Dei*. Martin Luther describes the work of the Holy Spirit as that person of the Trinity who “calls, gathers, enlightens, and makes holy the whole Christian church on earth.”²² Craig Van Gelder further explains the relationship of the Holy Spirit to the *missio Dei* by describing the church as a “created social community of the Spirit that participates through the Spirit's leading in what God is doing in the world.”²³ The Holy Spirit sends and shapes the church for its participation in the *missio Dei*.

The Holy Spirit enlivens the church as preparation for its participation in God's mission in the world. Jürgen Moltmann asserts, “Before the earth dies its nuclear and ecological death, men and women will die the death of apathy in their hearts and souls,” then points to the Holy Spirit as “power of life and space for living.”²⁴ He continues that the Holy Spirit can be understood as the space in which life can flourish. The Holy Spirit sanctifies life with God's passion for creation, which provides the desire and passion for life that can be lacking in our world today.

²¹ David Jacobus Bosch, *Transforming Mission: Paradigm Shifts in Theology of Mission*, American Society of Missiology Series no. 16, Twentieth anniversary ed. (Maryknoll, NY: Orbis Books, 2011), 399.

²² Martin Luther, “The Small Catechism,” in *The Book of Concord: The Confessions of the Evangelical Lutheran Church*, ed. Robert Kolb and Timothy J. Wengert, trans. Charles P. Arand (Minneapolis, MN: Fortress Press, 2000), 355.

²³ Craig Van Gelder, *The Ministry of the Missional Church: A Community Led by the Spirit* (Grand Rapids, MI: Baker Books, 2007), 93.

²⁴ Jürgen Moltmann, *The Spirit of Life: A Universal Affirmation*, 1st Fortress Press ed. (Minneapolis, MN: Fortress Press, 1992), 178.

The Holy Spirit as the agent of change and “transcendent space for living”²⁵ has the potential to sustain the notion of the far-from-equilibrium conditions of emergence theory. It is reminiscent of Genesis 1:1-2 wherein “the earth was a formless void and darkness covered the face of the deep, while a wind (spirit) from God swept over the face of the waters.”

Michael Welker describes the pouring out of the Spirit as the power by which God’s will is accomplished. He explains that in the pouring out of the Holy Spirit:

...the Spirit not only comes upon individual persons and groups of people in a surprising manner in order to become effective in and through them as well as to influence both their proximate and distant environments. The Spirit also influences people by coming from both their proximate and distant environments, inasmuch as the Spirit at the same time enlists the services of other people with them.²⁶

It is a powerful action that he describes as a “force field that is seized, moved, and renewed from many sides.”²⁷ Welker proposes that the Spirit brings about an emergent process of change in a variety of ways, describing the work of the Spirit as a force field moving people toward each other in new forms of unity. The Spirit of Christ “transforms and renews people and orders, and opens people to God’s creative action.”²⁸ The Spirit creates the space and the movement wherein a congregation like RLC can risk being generous as it discerns the call of the Spirit and God’s presence in our local community.

²⁵ Ibid., 179.

²⁶ Michael Welker, *God the Spirit*, trans. John F. Hoffmeyer (Eugene, OR: Wipf & Stock, 2013), 228.

²⁷ Ibid.

²⁸ Ibid., 221.

The Christian Steward

Douglas John Hall posits in his book *The Steward: A Biblical Symbol Come of Age* that the biblical image of the steward is fully valid in our day and age, but that it has become truncated in North American churches.²⁹ Hall suggests, “The stewardship metaphor . . . is an inclusive concept, a kind of presentation of the gospel in a nutshell.”³⁰ He later explains that stewardship is not something that one does. It must be “understood first as a descriptive of the being—the very life—of God’s people.”³¹

Hall explains that the image of the steward is one of personal transformation, whereas stewardship has often been misunderstood as an act that one does, often emphasized for just a few weeks of the church year. He further suggests that the priesthood of all believers be reinterpreted in our contemporary times as the stewardship of all believers. It is a way of expressing our Christian life in terms of our personal relationship to money and possessions, making it a matter of discipleship rather than finances or budgetary obligations. The biblical image of steward contains within itself a fullness that is often lacking when the word “stewardship” is considered. It challenges our typical notions of ownership and allows for the flow of generosity from God through the hands and heart of the Christian and into the world.

The Cycle of Blessings

As we attempted to address our financial situation, it was apparent that only a few of our leaders were comfortable in dealing with the congregation’s financial challenges.

²⁹ Hall, *The Steward*.

³⁰ *Ibid.*, 49.

³¹ *Ibid.*, 242.

Only a couple had any financial or accounting background. There was general awareness that there was – or should be – a spiritual aspect to our conversations around our relationship and management of money.

I looked for a way to explore that spiritual dimension of finances with the congregation in the AR intervention. Given the time constraints of this research, I chose to develop a sermon series based on the concept of the Cycle of Blessings as presented by Eric Law in his book *Holy Currencies: Six Blessings for Sustainable Missional Ministries*.³² Law started the Kaleidoscope Institute in 2006, a non-profit organization focused on sustainability and vitality that serves Christian denominations, organizations, and civic communities.

Law conducted research on ministries considered both missional and sustainable, and identified at least five currencies beyond money that existed in those ministries. Those currencies include time and place, gracious leadership, relationship, truth, and wellness, in addition to money. He explains,

These currencies “flow” through the ministry, exchanging themselves for other currencies, forming what I called the “Cycle of Blessings.” The sequence of exchanges rejuvenates that which was spent initially, recirculating resources, and regenerating more currencies, thereby growing and expanding the ministry.³³

The Cycle of Blessings represents a shift in the traditional paradigm of many ministries and by definition is cyclical in nature. The six currencies are all connected and interrelated, and do not represent a linear progression. Rather, an organization is invited to enter the cycle at its own starting point, utilizing activities and inventories to explore the currencies as they are flowing internally and externally in its ministry. Learning the

³² Law, *Holy Currencies*.

³³ *Ibid.*, 3.

concepts of the currencies and understanding their interrelationships within an organization is a process that takes practice over time, according to Law.

This intervention was conducted at RLC over a period of seven weeks during the season of Lent 2018. Each currency was introduced on a separate Sunday in the sermon during worship. These sermons offered a glimpse into these currencies and their interrelatedness, and the possibilities offered by this alternative approach to mission and sustainability. It was paired with a Commitment Sunday at the end of the seven weeks, which was a more familiar stewardship approach at RLC.

Methodology

The methodology I utilized for this research is transformative mixed methods, utilizing an action research (AR) intervention within a modified embedded single-case study approach. Coghlan and Brannick define action research as “an approach to research that is based on a collaborative problem-solving relationship between researcher and client, which aims both to solve a problem and generate new knowledge.”³⁴ The people of RLC called me to serve as their pastor, and as such I was part of the organization being studied. My office of pastor afforded me a unique perspective as one who was part of the congregation but in a different way than the rest of the membership. This relationship mirrors the role of researcher and client.

The congregation’s ministry site profile and the dialogue process that led to my call as pastor invited me to participate with the congregation in exploring and addressing the concerns they held about the decline in their congregation. My call represented their

³⁴ David Coghlan and Teresa Brannick, *Doing Action Research in Your Own Organization* 4th ed. (Thousand Oaks, CA: SAGE Publications, 2014), 43.

willingness to share with me their joy in serving the Lord and their community, and their curiosity and anticipation of discovering new ways in which they could be church. At the start of this research, we had shared more than three years of experiences with respect to the financial situation and agreed that a different approach toward giving and stewardship was necessary if we were to find sustainable practices for the future. Action research provided a methodology for this research as I assisted and participated with the congregation in addressing the challenges before us. We learned together.

Rationale for Action Research

John Creswell writes that a researcher plans a research project by identifying their approach (qualitative, quantitative, or mixed methods), which is based on bringing together a worldview or assumptions about research, a specific design, and research methods. He adds that the choice of approach is also influenced by “the research problem or issue being studied, the personal experiences of the researcher, and the audience for whom the researcher writes.”³⁵ The study of a problem or issue within the church can be supported by the framework of social science research. I was a participant in the congregation as its pastor and, for the purposes of this research, I held the role of researcher, presenting my findings for the learning and edification of other members within the context of the congregation, and for the larger church.

Social science research endeavors to interpret the meaning of a human or social problem and does so using a variety of philosophical approaches, with designs ranging from qualitative to quantitative or some combination of both. There are specific methods

³⁵ John W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th ed. (Thousand Oaks, CA: SAGE Publications, 2014), 21.

for the collection, analysis, and interpretation of responses. The researcher is able to present an understanding of the event or problem under consideration through this process. One aspect of my role as pastor was to help the congregation understand generosity and giving in the context of our relationship with God, who is the epitome of abundant generosity.

Researchers bring their own experiences and perspectives to the research problem, its study, and the interpretation of gathered data. Van Gelder writes that, for a variety of Christian scholars, the missional framework of recent years represents “the center of the Christian story as revealed in scripture.”³⁶ He summarizes this framework with the premise “that God’s story has profound implications for Christian leaders as they seek to relate the purposes of God in the world as revealed in and through scripture to their particular congregations and contexts.”³⁷

This Christian understanding of Scripture and the message of Christ hold in faith that we have a God who cares deeply about the created world and who desires the unity of the whole people of God. Social science research gives us the potential to explore ways in which God is acting in our contexts using practiced methods for collecting information and interpreting meaning. These methods afford a measure of accountability in that they are not just the opinion of a researcher nor simply a collection of unrelated or anecdotal information. They provide a standard whereby data may be deemed reliable and the methods ethically responsible, a researcher’s biases disclosed, and the results interpreted in such a way that they contribute to human knowing – and in the case of the

³⁶ Craig Van Gelder, “Method in Light of Scriptures and in Relation to Hermeneutics,” *Journal of Religious Leadership* 3, no. 1 and 2, Spring 2004 and Fall 2004 (2004): 51.

³⁷ Ibid.

faith community, toward a deeper understanding of the relationship of humanity to the All-Knowing. The Holy Spirit works in this world and enlivens and empowers the church to participate in the *missio Dei*. The AR process may serve as a tool for measuring change in attitudes about generosity, stewardship, and discipleship, and may lead us to a deeper understanding of God's generous giving to all the world.

Research Design

I used transformative mixed methods for this research, incorporating qualitative tools and case study analysis.³⁸ The use of interviews and focus group processes were qualitative in nature and enabled me to collect data related to the values, feelings, and perceptions of the participants within the congregation, and to compare responses before and after the intervention with respect to a more missional understanding of generosity.

I introduced the research study verbally as a brief announcement during worship and in writing through the weekly bulletin and e-newsletters. I recruited participants for the interviews through a letter to active members of the congregation that explained the study and solicited interest in being an interview subject (see appendix A).

I field tested the interview and focus group protocols (see appendices B, C, and D) with ten-to-fifteen volunteers, including pastoral colleagues from the local ministerial association and members from another congregation in our local community, prior to implementation at RLC. The congregation was similar in size and age distribution of its members. I edited these instruments based on the feedback I received from the field test participants to clarify and improve the content and format, and to check for validity and reliability.

³⁸ Creswell, *Research Design*, 228.

I employed qualitative research methods by interviewing individuals one-on-one at the baseline prior to the sermon series and at the end line, after the completion of the sermon series. The interview participants also took part in a focus group following the completion of the sermon series, but before the end line one-on-one interviews. I chose each of these participants from among those persons who expressed willingness to be interviewed, and personally selected individuals who reflected the ranges of ages and length of membership within the congregation. The final selection of the seven interview participants was a non-probability quota sample, representing a cross-section of the demographics of the congregation. The baseline and end line interviews were conducted one-on-one. I had planned to conduct a single post-intervention focus group consisting of those same seven individuals; scheduling conflicts among the participants necessitated the use of two focus groups sessions.

The use of one-on-one interviews in addition to the focus groups was to encourage candid sharing by individuals about generosity at the start and conclusion of the AR, while gathering data about the perceptions and impacts from the intervention through the shared focus group experience. Participation in the project was voluntary and participants were free to end their participation at any time. I obtained signed consent forms from all who participated in the interviews and focus groups, and participants did not receive any benefits beyond the scope of their spiritual well-being and any knowledge they might have gleaned from the research process. A copy of the informed consent form can be found in appendix E.

I formed an action research team (ART) to help design and implement the intervention. I selected the participants for the action research team in part from the

church council and from the congregation at large; they represented different ages, genders, and length of time attending RLC. I conceptualized the intervention in communication with the AR team. Suggestions for the intervention consisted of: a seven-part sermon series on the topic of generosity; the incorporation of spoken prayers of thanksgiving during worship that named aspects of generosity manifested in the life of the congregation and by individuals; and multiple opportunities to encourage generosity through participation in service activities. The specifics of these interventions were determined as the action research team met before and during the research study. Based on input from the AR team, I chose the Cycle of Blessings as the topic of the sermon series.³⁹ I discuss the concepts of holy currencies and the Cycle of Blessings as one of my theological lenses in chapter 3.

Analysis of Data

This research was conducted over several points in time with a baseline interview, intervention (the sermon series), and an end line interview. This research project compared the understanding and practice of generosity of a sample of members and regular participants of the congregation before and after the intervention. The intervention was designed to introduce an alternative approach to generosity and invite members of the congregation to engage in techniques that endeavored to deepen an individual's sense of generosity and giving. I kept memos of my observations and comments throughout the course of the research, and maintained a journal in all phases of the intervention, interviews, focus groups, and other aspects of the research.

³⁹ Law, *Holy Currencies*.

I reviewed minutes from the congregation council meetings and annual reports of the congregation to develop the case study and historical aspects of this research. This provided background information on the history of the financial situation of the congregation over time. I looked for evidence of previous financial challenges, surpluses, and trends to assess if certain practices might improve our congregation's collective and individual abilities to be generous, and how we might participate with God to accomplish God's purposes in our local community and beyond. These findings are presented in chapter 2.

I coded all qualitative interview and focus group data utilizing the techniques of coding as described by Rubin and Rubin in *Qualitative Interviewing: The Art of Hearing Data*.⁴⁰ Rubin and Rubin suggest coding data according to “relevant concepts, themes, events, examples, names, places, or dates.”⁴¹ The data were then sorted, summarized, and resorted, then integrated to create a complete, descriptive picture. The focus group sessions were audiotaped on a digital recorder, and I personally transcribed the interviews and focus groups sessions.

Other Matters

Definition of Key Terms

I use several key terms and phrases throughout this work. The following definitions provide my interpretation of these terms and phrases as they are used herein.

⁴⁰ Herbert J. Rubin and Irene Rubin, *Qualitative Interviewing: The Art of Hearing Data*, 3rd ed. (Thousand Oaks, CA: SAGE, 2012).

⁴¹ *Ibid.*, 190.

The definitions come primarily from the literature referenced and the working understanding of this researcher.

Action research: A research approach in which all participants actively participate in the process through collaborative experimenting, including the researcher, with the intention to bring forth change in the broader system.

Adaptive change: Challenges in an organization in which defining the problem and arriving at a solution require learning and changes in priorities, beliefs, habits, and loyalties. It is in contrast to *technical change*.⁴²

Chaos theory: Derived from mathematical theory, chaos theory holds that an organization is a nonlinear system in which minor events have the potential to set off significant consequences or chain reactions, while major changes have little or no effect in the system whatsoever. A system can descend into chaos and unpredictability, yet remain held within boundaries that are well-ordered and predictable by the presence of guiding formulas that repeat back on themselves, creating patterns.

Continuous change: Change that develops out of what has gone before and as a result can be expected, anticipated, and managed.

Discontinuous change: Change that is transformative, unpredictable, and unanticipated, and that has the effect of creating a state of a new normal. Existing skills and experiences are not helpful in managing discontinuous change.

Emergence theory: In organizational theory, the arising of novel structures, patterns, or processes in complex nonlinear systems that gives rise to innovation and supplies additional functionality within the system.⁴³

⁴² Heifetz, Grashow, and Linsky, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World*.

Generosity: The practice of freely and abundantly giving beneficial things to others so as to enhance their lives.

missio Dei: The understanding that God has a redemptive purpose for all creation and is actively pursuing that purpose in the world. Furthermore, God is a sending God: in Trinitarian terms, the Father sends the Son, the Son sends the Spirit, and the Spirit sends the church into God's world. The church is invited by God into participation with what God is already doing for the salvation of all creation.⁴⁴

Missional imagination: The capacity of individuals and congregations to discern what God is doing among them and how they are being invited to participate with God in God's mission in the world.

Missional pneumatology: How the Holy Spirit is in relationship with the people of God in accomplishing the *missio Dei*.

Perichoresis: The indwelling and interrelationship of the three persons of the Trinity.

Stewardship: The practice of discerning and sharing with others the gifts of God given freely and abundantly to an individual or congregation for the sake of the *missio Dei*, God's work in the world.

Technical Change: Challenges in an organization in which the problems can be defined through a current base of knowledge and solutions derived through application of

⁴³ Goldstein, *The Unshackled Organization*.

⁴⁴ Bosch, *Transforming Mission*, 399.

authoritative expertise and the organization's current system of structures, procedures, and practices.⁴⁵

Wellspring: An original, bountiful, continual, or abundant source of something. For the purposes of this research, I use the term to refer to the unique and on-going movement of the Holy Spirit in the life of the church, particularly as a reflection of God's generosity and abundance.

Ethical Considerations

This research conformed to the ethical standards and requirements of the Institutional Review Board at Luther Seminary. I used every available measure to safeguard the confidentiality of the participants, and to ensure that no participants were harmed during this research. I conducted this research in such a way as to safeguard the three requirements of the Belmont Report for the ethical conduct of human subject research: respect for persons and recognition of the personal dignity and autonomy of individuals as well as special protection of those persons with diminished autonomy; beneficence, or the obligation to protect persons from harm by maximizing anticipated benefits and minimizing possible risks of harm; and justice, requiring that the benefits and burdens of research be fairly distributed.⁴⁶

Pseudonyms were used for the congregation and any individuals quoted as part of the presentation of my research. All data, journals, and codebooks were maintained in

⁴⁵ Heifetz, Grashow, and Linsky, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World*.

⁴⁶ National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, "The Belmont Report: Ethical Principles and Guidelines for the Protection of Human Subjects of Research," in *DHEW Publication no (OS) 78-0012* (Bethesda, MD: The Commission; for sale by the Supt. of Docs., U.S. Govt. Print. Off., 1978).

password-protected computer files or in a locked cabinet. I did not share identifying data, except through generalized reporting and with the utilization of pseudonyms for any particular data. All data, recordings, and other materials are to be destroyed three years subsequent to the submission of this thesis project, on May 31, 2024.

Participation in the project was voluntary and participants were free to end their participation at any time. I obtained signed consent forms from all who participated in the interviews and focus groups. The benefits of participation were shared with participants and pertained only to the findings of the study. Participants did not receive any benefits beyond the scope of their spiritual well-being and any knowledge that may have accrued through their participation.

I was both researcher and the solo pastor of the church, and thereby pastor to all those from the congregation who were part of the research. I explained to all participants that I functioned in the role of researcher during the interviews, focus groups, and interventions, and not as pastor. However, the pastoral relationship remained, particularly with respect to the sermon series interventions, and may have influenced the responses of the participants. I invited the action research team to advise me in the exercise of appropriate boundaries.

Participation or non-participation did not and will not affect the pastoral care I provide to members, nor any other relationships and connections I may have within the congregation. I was aware of the power relationships in our congregation and practiced all due diligence to ensure that participants understood that their participation was entirely voluntary and that no benefit nor cost accrued from participation or non-participation. I conferred with the action research team on a regular basis through the

completion of the interview process to ensure that these standards were met. The physical, emotional, and spiritual safety of participants was of utmost concern to this researcher and the action research team.

A Brief History of the Congregation

Reformation Lutheran Church was formally organized in 1953 and was financially viable for most of its sixty-plus-year history. The level of fiscal challenges faced by the congregation at the time of this research was relatively recent. There had been ebbs and flows over the course of time, documented in church council minutes, but collective memory cannot easily identify a time in which we faced a financial dilemma comparable to our current situation. It was an unprecedented trend.

The congregation encountered a financial crisis that developed quite suddenly and unexpectedly. There had been temporary shortfalls over the years 2013 and 2014, but nothing that appeared out of the ordinary, given the normal cash flow fluctuations that occur throughout the course of the church year. There was a cash surplus beginning the 2015 calendar year that had accumulated over the preceding twelve months of a pastoral vacancy. The congregation paid supply pastor honoraria in accordance with the synod-recommended guidelines during that time, and its coffers were bolstered in the absence of the full compensation package of a called pastor.

The combination of several factors in late 2016 and 2017 led to a deep shortfall that compounded over that period. Expenses increased while giving remained relatively constant. The treasurer slowly depleted the surplus of funds out of necessity as the shortfall persisted, with council leadership fully aware and accepting that to a large extent the increase in expenses was the anticipated result of having a full-time pastor again

under call. However, those increased expenses were not met by an increase in income through giving.

The congregation exhausted its cash surplus in 2016, eliminating the financial safety net. This gradually resulted in the congregation's failure to meet most of its outside financial obligations and scant ability to meet payroll. The church council acted in March and April 2017 to address outstanding obligations as well as giving trends. I directly raised the issue in a sermon on a Sunday in March that marked a significant event in the congregation's sixtieth anniversary timeline. In that sermon, I spoke of the hopefulness that was undoubtedly in the hearts of those founding families, and stated that the current financial trend was unsustainable in the long term. If we were to follow in the footsteps of our predecessors and look to the future ministry of RLC, this congregation would need to make changes. We followed that day with temple talks on each of the next three Sundays by three individuals serving on council at that time. Members of the congregation responded to those monetary appeals and addressed the immediate financial crisis.

The congregation's leadership recognized a need for us to do something that would be sustainable over time. We managed the sudden financial crisis knowing that as a congregation gathered by the Holy Spirit, we are called to do more than simply pay the bills. We were also aware that there are different interpretations of the concept of stewardship among our members and regular non-member participants. Times had changed since the congregation's founding: the understanding of giving as a tithe or weekly obligation that had guided previous generations at RLC was no longer a given,

and we had done little beyond a fall stewardship campaign to teach stewardship as a congregational value.

Some of the council leadership considered developing a deeper sense of the spirituality of our giving as a means to move beyond our financial crisis. The intervention of this research study examined the roles that our faith and the *missio Dei* hold in our congregation's financial wellbeing as they relate to generosity and our collective and individual attitudes towards giving. With a better understanding of our relationships to finances, wealth, and generous giving, we hoped to move forward from this financial dilemma with something far greater than only the ability to cover our expenses. We hoped to discover how we might discern the *missio Dei* in our community, re-center the life of the congregation on the living water of our faith, and drink deeply from that wellspring as we worship, learn, and serve in God's name.

In this chapter, I provided a summary of this research project, including an overview of the research and the interpretive lenses used, as well as a brief history of the congregation. The following chapter describes in greater detail the three theoretical lenses that served to interpret this research: generosity, adaptive change, and emergence theory.

CHAPTER 2

THEORETICAL PERSPECTIVES

In the previous chapter, I provided an introduction to my research and shared a brief summary of the historical context of the congregation's financial situation. In this chapter, I explore the three theoretical lenses I used to interpret my research. These include generosity, adaptive change, and emergence theory. *Generosity* explores the practice of giving for the benefit of others in its various forms, including time, talent, financial, and personal assets, to name a few. *Adaptive change* theory offers a framework for understanding the nature of change as either technical or adaptive, and illumines how organizational change is implemented successfully within that understanding. *Emergence* theory helps to interpret changes that follow the action research intervention as changes that emerge naturally from within the congregation in response to the intervention, as opposed to originating from council or an external source.

Reformation Lutheran Church has been a congregation for over sixty years. Two formational years were served by a mission developer, followed by the first called pastor who served for almost thirty years, or nearly half of the congregation's lifetime. The last regularly called pastor resigned under difficult circumstances. Individuals who had served on council and committees at that point in time describe lay leadership as being ineffective. The committee structure that had been in place since the organization of the congregation had lost its capacity to support, let alone lead, the ministry of the congregation during that pastorate. The most recent pastoral vacancy prior to the current

ministry (mine) lasted about fourteen months, followed by an intentional interim pastorate of about the same duration.

The influence of the interim pastor and the subsequent opportunity for lay leadership to serve during the vacancy immediately prior to calling a new pastor created an opportunity for those leaders to consider the ways in which the congregation was organized for ministry. Council leaders reviewed the standing organizational structures as dictated in the by-laws. They made some revisions to allow for greater flexibility in the implementation of those structures, but those measures were newly introduced and eventually overlooked as the pastoral search intensified. The stewardship committee was one of the ministries that was not successfully revived during that time, and was still lacking at the onset of this research.

Leadership at RLC was aware of gradual declines in the congregation with respect to active participation of a majority of the members and sensed a need for change. Developing a missional imagination for generous giving might open new possibilities for individuals within the congregation to align with a sense of God's work as they serve their communities. To do so calls for relearning what it means to be church and for nurturing the capacity among the members to practice generosity as the Holy Spirit leads them. The intervention of the research was designed to explore practices of generosity and discernment of the *missio Dei* as ways of moving us toward greater capacity for both.

Generosity

Christian Smith, Michael Emerson, and Patricia Snell examine the charitable giving of Christians in the United States in their book *Passing the Plate: Why American*

Christians Don't Give Away More Money.¹ They begin by focusing on what they term “ungenerous giving” through a series of hypotheses, hoping to reveal the reasons why American Christians have relatively low levels of giving despite the values they espouse.² Their findings suggest that a combination of five reasons results in the apparent lack of generosity experienced by congregations:

- Many American Christians have not “seriously confronted and grappled with the theological and moral teachings of the traditions” that call for generous giving;
- Congregations and churches have low expectations for financial giving, and therefore do not encourage and celebrate generous giving;
- Some American Christians lack confidence in the trustworthiness of charitable organizations, including churches;
- There are few or no consequences to ungenerous giving;
- American Christians tend to give on a situational basis, rather than as a planned and disciplined practice.³

The final chapter of their book suggests practical applications for these data, framed cautiously so that leaders of religious organizations might consider the most appropriate practice within their specific contexts.⁴ The intervention of this action research (AR) took into account the implications put forth in that chapter, shaping some ways of encouraging more generous giving at RLC.

¹ Smith, Emerson, and Snell, *Passing the Plate*.

² *Ibid.*, 97.

³ *Ibid.*

⁴ *Ibid.*, 179-190.

Focusing on the lack of generosity may be helpful in identifying patterns in giving, but it does not fully address the situation. If indeed, as Smith, Emerson, and Snell suggest, “when push comes to shove...individualistic beliefs typically leading to consumerist acquisition tend to win out over the biblical beliefs leading to confident generosity,” then perhaps there is a need to explore what and how congregations teach concerning faith and generosity.⁵ There was far less taught at RLC about generosity than there was reaction when the level of giving was inadequate to meet the congregation’s financial obligations. One objective of the intervention of this AR was to teach what faith-based generosity is, as a foundation for then exercising it more fully.

Patricia Snell Herzog and Heather E. Price offer a working definition of generosity in their book, *American Generosity: Who Gives and Why*.⁶ In the introduction, they describe generosity as multi-faceted, incorporating the following elements:

- Generosity is giving good things to others freely and abundantly;
- Generous behaviors are intended to enhance the well-being of others;
- The giver can benefit, distinguishing generosity from “pure” altruism;
- Generosity can be actualized through various forms of giving.⁷

They further refine this description to their working definition of generosity: “Giving good things freely to enhance the well-being of others.”⁸ They suggest that there are “concentric circles of generosity” that seem to ripple outward from the individual, based on their research and data gathered by the Science of Generosity Initiative. Herzog

⁵ Ibid., 177.

⁶ Herzog and Price, *American Generosity*.

⁷ Ibid., 2.

⁸ Ibid., 4.

and Price borrow from Maslow's concept of self-actualization and suggest that as a person reaches a level of self-sufficiency, a ripple effect begins to affect more generous giving. The focus of generosity shifts to familial relationships, then to community and religious generosity, and finally to a broader form of generosity that they refer to as "professional-lifestyle generosity."⁹

This research explored the notion of circles of generosity as they are experienced by members of RLC and how such circles might manifest in different forms of giving. It looked at changes in traditional practices of stewardship and giving and how a more missional approach might link our concept of generosity to an understanding of our cooperating with God's work in the world. Robert Wuthnow explores some of the challenges of such traditional practices through case studies of members and clergy of American congregations in his book *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe*.¹⁰ In particular, he looks at middle-class concerns and suggests:

Religious leaders will still have to be prudent managers of limited resources. They will have to make fewer dollars go further. But it is abundantly clear that priorities—and reasons for giving—will also need to be carefully examined.¹¹

Reformation Lutheran Church had often relied on need-based appeals to meet its financial obligations, and on many occasions those appeals were successful in raising the necessary funds. Wuthnow describes such appeals as problematic, citing that they "reinforce short-sighted, purchase and spend orientations toward money".¹² The more the

⁹ Ibid., 280.

¹⁰ Robert Wuthnow, *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe* (New York, NY: Oxford University Press, 1997).

¹¹ Ibid., 26.

¹² Ibid., 175.

leadership at RLC relied on special appeals, however, the more difficult it became to see any increase in giving beyond those appeals. What did seem to increase was non-productive anxiety over the congregation's ability to meet its obligations on an on-going basis, and concerns that the members of the congregation would grow weary of the repeated appeals. Nonetheless, it was hard for the congregation to move beyond this short-sighted giving. Some people in leadership in the congregation were aware that generosity could take more forms than simply money, and cited the time, talent, and treasure approach to stewardship that had been used in the past. I hoped to deepen our understanding of generous giving in a broader sense and in connection with the *missio Dei*, and sought to design an intervention that might help the congregation to look beyond our actions to how God was at work in within Reformation Lutheran Church, in our community, and in the world.

Adaptive Change

The members of the church council of RLC were aware of what they considered negative trends in the financial wellbeing of the congregation and wished to address them. During the pastoral search process, the council leadership indicated that as a congregation they had found their voice to say they were ready for change. At the same time, they identified a preference for trying things that were "tried and true", and noted so on their congregation's ministry site profile. These seemingly contradictory statements manifested frequently in discussions at council meetings, serving as a rudder of sorts to guide the conversation from "the way we have done that in the past" to "we might consider something new" when their former practices seemed ineffective.

These council members understood that our giving is a matter of faith, rooted in our relationship with God and the practical support of the ministry of this congregation. Generosity springs from the heart of the giver, and is far more than simply paying the bills. It is a value we admire, but are perhaps not practicing and teaching it as well as we might. Adaptive changes may be possible at this time as leadership becomes increasingly aware of the difference between adaptive and technical changes and the potential that exists now to influence deeper matters within the congregation.

This research explores the adaptive change challenges that lie beneath the readily-observed financial challenges. Heifetz, Grashow, and Linsky refer to diagnostic work as necessary to address an adaptive change “...because the solutions to adaptive problems lie in the new attitudes, competencies, and coordination of the people with the problem itself. Because the problem lies in people, the solution lies in them, too.”¹³

Leadership at RLC recognized that while the community and culture around us has changed over time, the congregation for the most part maintains programs, an organizational structure, and ministry practices that have been in place for years. Offering the same programs each year with some updating has not countered the declines identified in attendance, participation, and giving in its various forms. Simply staffing organizational structures and activities with sometimes-reluctant volunteers might maintain those structures and activities, but it does not enliven them. For example, the garden planted in 2014 to provide fresh produce for the local food pantry was struggling for the necessary support of volunteers from within the congregation. Several of individuals who founded the idea and invested physical effort into the garden’s first few

¹³ Heifetz, Grashow, and Linsky, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World*, 73-74.

seasons moved from the area as their employment changed, and no new volunteers could be found. It seemed that many people supported the concept of the community garden, but few were interested in giving of their time and labor to continue its existence.

Addressing these issues requires more than a programmatic or technical fix. Adaptive leadership draws on the shared values and beliefs of the congregation and helps inspire them "...to envision a future that sustains the best from their past while also holding out new possibilities."¹⁴ It presents an opportunity to clarify shared values, which for a congregation ideally would be founded in their Christian beliefs and the leading of the Holy Spirit. Leadership spoke of values but there was no clear sense of what values we held as a congregation. In conversations I had with different groups within the congregation, the supposed values shifted and varied from group to group. An understanding of adaptive change among the leadership at RLC could help to identify and then build on the assets of the congregation and its past successes and celebrations in light of new possibilities for their future as they discern the *missio Dei*.

Emergence Theory

Jeffrey Goldstein defines emergence as "the arising of novel and coherent structures, patterns and properties during the process of self-organization in complex systems."¹⁵ He cites five common characteristics of emergence:

- Radical novelty is demonstrated by features not previously observed in the system;

¹⁴ Ibid., 264.

¹⁵ Goldstein, "Emergence as a Construct," 50.

- Coherence or correlation between the integrated wholes is maintained over some period of time;
- Emergence occurs at a global or macro level of the components;
- It is the product of a dynamical process; and
- It can be perceived.

Goldstein explores organizational structure through the concept of spontaneous reorganization in which self-organization develops. Patterns emerge in a changing system that are self-directed, self-generated, and self-guided by the system itself. He proposes:

A crucial area of research in emergent networks will be their role in organizational creativity, particularly as the latter can be aided by the impressive strides made in cognitive studies of creativity... These studies in fact portray creative processes in ways that are quite similar to how emergence takes place. Here it is the radical novelty characterizing emergence that needs attention. This radical novelty includes the critical role played by serendipity in organizational creativity.¹⁶

In emergence theory, change becomes the primary and essential property of a non-linear, self-organizing system. Goldstein maintains that the far-from-equilibrium conditions experienced within a changing organization allow new patterns to emerge and “bring out the system’s own capacity to transform itself.”¹⁷ Tension arises in that process, and organizations can struggle under the stress. The notion of resistance to change serves only to polarize people for or against the change. Goldstein suggests that resistance to change is better understood as an attractor that offers familiarity and a sense of stability.

¹⁶ Goldstein, *The Unshackled Organization*, 67.

¹⁷ *Ibid.*, 139.

Nathan Harter looks at an organization's stress in his essay "Leadership as the Promise of Simplicity."¹⁸ Harter explains that the participants in human organizational systems can only stand tension for so long, and will seek some avenue for relief. He writes:

We can sustain the tension only so long before we go in search of some kind of relief. In the short term, however, sometimes the complexity can persist, especially if the participants in human systems are not yet fully aware of their plight. They might feel a vague sense of unease. They might even believe things are fine. It is not uncommon for those in positions of authority to extend this situation for as long as possible. Indeed, many managers assume this to be their job, to preserve the existing order.¹⁹

This relief will be achieved in the basin of an attractor, which in the context of a congregation is often identified as "the way we have always done it." When the stress of change becomes overwhelming or an organization is unable to embrace the changes, it may revert to its former, familiar way of being, or create a deformation, which he defines as "a hybrid, really—in which a person or group of people arrive at some kind of order only by occluding *some* of what had been differentiated."²⁰

The leadership of RLC recognized that its practice of stewardship and encouragement of giving among its members were in need of review and renewal. The committee structure as defined within its constitution and by-laws was not operational when it comes to stewardship and finances. These structures were operating only on a functional basis where the need for some level of structure was sensed, but there were no

¹⁸ Harter, "Leadership as the Promise of Simplification."

¹⁹ Ibid., 340.

²⁰ Ibid., 341.

ongoing activities, except for the development of the congregation's annual spending plan and an internal audit of the books.

New organizational systems may emerge as the congregation experiences the ongoing impacts of the AR. There is potential for a new understanding of stewardship and a supporting organizational system to emerge as the congregation experiences the intervention of this AR. Such a time as emergent change presents challenges to a congregation, and it might be tempting to revert to the familiar attractor and its illusion of stability. Alternatively, a new attractor, the *missio Dei*, offers the people of Reformation Lutheran Church a new way of being church. Discerning what God is already doing and, at the same time, learning to engage the creative challenges of change, might open the doors to the transformation and renewal for which RLC hopes.

Frank Barrett, in his book *Yes to the Mess: Surprising Leadership Lessons from Jazz*, suggests emergence theory as a model for organizations and employs jazz music as an example of emergence theory in action.²¹ He cites various characteristics of the musical genre including collaboration, learning by doing, and “dual aesthetics of imperfection and forgiveness” as essential elements of the art of jazz that can be transformative in the life of an organization.²² Barrett further describes an environment of “mutual reliance” in which members take turns soloing and supporting, noting that it reminds him of a phrase from Scripture, “He who humbles himself will be exalted” (Matthew 23:12).²³

²¹ Barrett, *Yes to the Mess*.

²² *Ibid.*, 46.

²³ *Ibid.*, 125.

Giving is a very personal matter and expressions of generosity among the members of this congregation vary greatly. Some of those expressions will manifest in the congregation's life together, while others will manifest in the homes and lives of each of those members. The result is improvisation and a blending of harmonies. Discovering and developing those harmonies calls for attention to the individual parts of the whole.

Reformation Lutheran Church is not the source of the generous giving it receives; rather, that giving comes from the individuals who participate in the congregation. That individual giving is rooted in the generosity of God, given as gift by the Holy Spirit as Saint Paul explains, "All these are activated by one and the same Spirit, who allots to each one individually just as the Spirit chooses" (1 Corinthians 12:11). Emergence theory may offer possibilities for a congregation to reimagine the relationships among its members and with the Trinity as *perichoretic* improvisation.

The intervention of this AR focused on the interplay between the congregation as a whole and the individuals who comprise RLC as it sought to understand generosity within our context. Margaret Wheatley writes in *Leadership and the New Science: Discovering Order in a Chaotic World*, "We have to use what is going on in the whole system to understand individual behavior, and we have to inquire into individual behavior to learn about the whole."²⁴ This clearly describes the nature of generous giving within a congregation, as that generosity is present only to the extent that members are generous, while the members become generous as they internalize generosity as a value which can be taught and nurtured through participation in the congregation. Through it all, they are guided by the Holy Spirit, with the *missio Dei* as the "strange attractor" shaping the

²⁴ Wheatley, *Leadership and the New Science*, 142.

boundaries of the community of faith in new and unimagined ways. As Wheatley explains, “The boundary *lives within the system*, becoming visible as it explores its space of possibilities. The order is already present; it has now become discernable.”²⁵

Discerning that order enables us to see the *missio Dei* in our context.

Summary of Chapter

Generosity can be understood as the practice of freely and abundantly giving beneficial things to others so as to enhance their lives. In the midst of a financial crisis, as at Reformation Lutheran Church, the focus skews from giving to benefit others to giving in order to meet the financial obligations of the organization and thereby avoid default. The anxiety around prolonged financial challenges distorts generosity as a practice of freely giving into giving as an obligation. Requests for increased giving became a frequent inclusion in Sunday worship at RLC, both in print in the bulletin and verbally as announcements from the treasurer and finance committee chairperson. Leadership had faced these financial droughts repeatedly for at least fifteen years, and financial shortfall was regarding almost as normal for the congregation. The situation had become chronic, and without a sense of correction it created what emergence theory identifies as the basin of an attractor. For Reformation Lutheran Church, that basin was the notion “we never seem to be able to meet our operating expenses; we respond to special appeals.” It held a sense of comfort and familiarity.

Likewise, financial challenges tend to draw attention away from mission and ministry to meeting the financial obligations and, in the worst case scenario, to determining which of the overdue obligations get attention and which can be further

²⁵ Ibid., 118.

neglected. The technical changes that had been tried at RLC did not create sustainable changes in patterns of giving: the operating budget continued to be underfunded, while special appeals produced results but were becoming the norm and no longer “special”. Adaptive change addresses challenges by looking at the attitudes and issues that lie within people and beneath the systems and practices of the organization.

My research question took a first step towards adaptive change with respect to generosity and generous giving among the people who were a part of Reformation Lutheran Church. Exploring the attitudes and understanding of a small group of individuals within the congregation provided a window into some of the personally-held attitudes towards generosity. The intervention based on the Cycle of Blessings offered a new way of thinking about generosity, and presented it in such a way that it was clearly not another appeal for more money. The concepts were grounded in freely-flowing expressions of generosity and in the mission of God, both of which offered a shift from an obligatory sense of meeting the budget to generosity that was freely given for the benefit of others.

This outward focus of giving could invite a congregation to explore the missional question “What is God up to?” and discern the *missio Dei* in their unique context. That processing of questioning coupled with the space created by pursuing adaptive change could open the way for the congregation to respond in new ways. Linking that discovery to the mission of God through a missionally-inspired intervention was a possible path to finding a wellspring of generosity. This wellspring flows directly from the Holy Spirit—that strange attractor which calls, gathers, and enlivens the church—and into the

congregation, in turn emerging from within the congregation and flowing outward to the community.

This chapter expanded on the theoretical concepts of generosity, adaptive change, and emergence theory as lenses for this research. These theoretical lenses shaped this research along with several biblical and theological concepts. The chapter that follows provides an overview of key Scripture passages and theological concepts that helped to interpret this study.

CHAPTER 3

BIBLICAL AND THEOLOGICAL LENSES

In the previous chapter, I explained the theoretical concepts used to interpret this research. In this chapter, I will explore the biblical and theological lenses and describe how they further informed this work.

Biblical Lenses

I drew on three biblical lenses in this research: the image of the wellspring in the desert found in Isaiah 43:18-21 and 58:6-12; the narrative of the Samaritan women who encounters Jesus at the well in John 4; and Jesus' promise of living water from John 7:37-39. These three lenses in communication with each other provide a foundation for the practice of generous giving for RLC. They suggest a new beginning and fresh start for active engagement in generosity and mission in concert with God's abundant giving and ongoing work in our local community and the world. All Scripture references are from the New Revised Standard Version (NRSV) unless otherwise noted.

Isaiah 43:18-21 and 58:6-12

The first of the biblical wellspring images is that of abundant water in the desert as found in Isaiah 43:18-21 and 58:6-12. Both passages point to the Lord's promise of restoration. Isaiah 43 begins with the Lord naming the people of Israel as precious and honored, worthy of ransom. Verse 19 describes the Lord announcing a transformation which will unfold before them:

¹⁹ I am about to do a new thing;
 now it springs forth, do you not perceive it?
 I will make a way in the wilderness
 and rivers in the desert.

This promise of dramatic, purposeful, and life-giving change follows the Lord's statement of redemption for the people and reassurance from fear as they are gathered from the far corners of the earth. The mighty saving acts of God's hand during the exodus of the people from Egypt are recounted. The people of Israel are identified as witnesses to God's glory and proclaimers of praise in response to what God has done. The new thing that is about to spring forth is further proof of God's ability to do that which is beyond human reasoning yet humanly perceivable as it unfolds around them. It is as life-giving as rivers in the desert, and perhaps as unexpected and delightful.

The second of the biblical lenses of the wellspring is in this case "a spring of waters whose waters never fail," found in Isaiah 58:6-12. This water springs up in the parched places, and supports lush life as in a garden. The prophet adds that the waters of this spring will never fail; the arid desert will not overcome nor exhaust it:

⁶ Is not this the fast that I choose:
 to loose the bonds of injustice,
 to undo the thongs of the yoke,
 to let the oppressed go free,
 and to break every yoke?
⁷ Is it not to share your bread with the hungry,
 and bring the homeless poor into your house;
 when you see the naked, to cover them,
 and not to hide yourself from your own kin?
⁸ Then your light shall break forth like the dawn,
 and your healing shall spring up quickly;
 your vindicator shall go before you,
 the glory of the LORD shall be your rear guard.
⁹ Then you shall call, and the LORD will answer;
 you shall cry for help, and he will say, Here I am.
 If you remove the yoke from among you,
 the pointing of the finger, the speaking of evil,
¹⁰ if you offer your food to the hungry

and satisfy the needs of the afflicted,
 then your light shall rise in the darkness
 and your gloom be like the noonday.
¹¹ The LORD will guide you continually,
 and satisfy your needs in parched places,
 and make your bones strong;
 and you shall be like a watered garden,
 like a spring of water,
 whose waters never fail.
¹² Your ancient ruins shall be rebuilt;
 you shall raise up the foundations of many generations;
 you shall be called the repairer of the breach,
 the restorer of streets to live in.

Verses 11 and 12 in particular describe the promise of the Lord's guidance and restoration as the people follow the Lord's way of righteousness and compassion. The people become "repairers of the breach, the restorer of streets to live in" in partnership with God working in the world, from generation to generation. This image of the active participation of God's people in the world serves as a guide to living for the people of RLC as they seek to participate in the *missio Dei*. It provides encouragement as they take the leap of faith into giving more generously. The people of RLC were challenged by their experiences as they encountered an experience of a missional approach to giving through this action research. They were invited through the planned intervention to be open to the possibility that God is working in and through them as they engaged in practices that were designed to nurture a spiritual core and deepen their confidence for generous giving. This presented an opportunity to release the hold on the way things have been done to discover what God is now doing and how they might respond and engage the Spirit in transforming their community.

The Samaritan Woman at the Well: John 4:1-42

The second biblical lens is the narrative in John 4:1-42 of the Samaritan woman who encounters Jesus at the well when she comes to draw water. There is movement in the narrative that results from Jesus' interaction: this woman who is marginalized and encumbered is freed to proclaim the good news of Jesus Christ to her community. She comes to the well in search of physical, thirst-quenching water, but is given the gift of living water from the Messiah. Her desire for and receipt of this gift propels her back to her village, where "many from that city believed in [Jesus] because of the woman's testimony." She could not contain the force of the living water within her, and it spilled out to those who received her words.

In Christ, we are not bound immutably by our past activities, motivations, and fears, neither as a congregation nor as individuals. The life of Christ frees us to respond in new ways to the community around us, reflecting changes in our perspectives toward the resources of the congregation as well as the ongoing and dynamic work of the Holy Spirit in the world, and in particular, our local context.

Living Water: John 7:37-39

Jesus' teaching in John 7:37-39 teaches on the power of the living water he offers:

³⁷ On the last day of the festival, the great day, while Jesus was standing there, he cried out, "Let anyone who is thirsty come to me, ³⁸ and let the one who believes in me drink. As the scripture has said, 'Out of the believer's heart shall flow rivers of living water.'" ³⁹ Now he said this about the Spirit, which believers in him were to receive; for as yet there was no Spirit, because Jesus was not yet glorified.

The awareness and discernment that God is engaged in our world, fulfilling the *missio Dei*, is purposeful and transformative. Our next steps are not ours to design on our own. We are invited to walk where God has already gone before us. We are shaped by

the Spirit with unique gifts and empowered to share them according to God's design. Our hearts become the wellsprings that flow with living water where, in Van Gelder's words, "the Spirit's gifts given to each person become channels of grace operating within and through the church."¹

Theological Lenses

My theological lenses for this research are *missional pneumatology* and *the missio Dei*, the *Christian steward*, and the *Cycle of Blessings*. These lenses relate to the congregation's capacity for generous giving and how we may partner with God's work in the world, from the initial discernment of how God may already be at work in our community and context to the discovery of the giftedness of the participants who are gathered together as RLC and how the Spirit empowers those gifts for God's purposes.

Missional Pneumatology and the missio Dei

God has a redemptive purpose for all creation and is actively pursuing that purpose in the world. The church is invited by God into participation with what God is already doing for the salvation of all creation. This is known as the *missio Dei*, or mission of God. It is the manifestation in this world of the Triune God as a sending God: the Father sends the Son, the Son sends the Spirit, and the Spirit sends the church into God's world.²

God has a plan and is continually pursuing the redemption of the world. The church is invited to participate with that work, and it is the Holy Spirit that empowers the

¹ Van Gelder, *The Essence of the Church*, 147.

² Bosch, *Transforming Mission*, 399.

church in participation in the *missio Dei*. Martin Luther describes the work of the Holy Spirit broadly in The Small Catechism.³ For Luther, it is the Holy Spirit who “calls, gathers, enlightens, and makes holy the whole Christian church on earth.”⁴ Van Gelder expands on that description in light of the *missio Dei*:

The Spirit of God not only creates the church by calling it into existence, the Spirit of God also leads the church by sending it into the world to participate fully in God’s mission in all of creation.⁵

Van Gelder further explains the relationship of the Holy Spirit to the *missio Dei* by describing the church as a “created social community of the Spirit that participates through the Spirit’s leading in what God is doing in the world.”⁶ The Holy Spirit and the *missio Dei* are inextricably related, and that flows into the Spirit’s sending of the church into the world. The Spirit enlivens and gives purpose and meaning to the church, and in doing so, gives purpose and meaning to congregations as an expression of the church and to the people who—gathered by the Holy Spirit—participate in those congregations.

The Holy Spirit sends and shapes the church for its participation in the *missio Dei*. Moltmann asserts, “Before the earth dies its nuclear and ecological death, men and women will die the death of apathy in their hearts and souls,” then lifts up the Holy Spirit as “power of life and space for living.”⁷ He explains that the Holy Spirit can be understood as the space in which life can flourish. The Holy Spirit sanctifies life with

³ Luther, “The Small Catechism.”

⁴ *Ibid.*, 355.

⁵ Van Gelder, *The Ministry of the Missional Church*, 63.

⁶ *Ibid.*, 93.

⁷ Moltmann, *The Spirit of Life*, 178.

God's passion for creation, which provides the desire and passion for life that can be lacking in our world today.

The Holy Spirit as the agent of change and "transcendent space for living" has the dynamic potential to sustain the far-from-equilibrium conditions of emergence theory.⁸ It is reminiscent of Genesis 1:1-2 wherein "the earth was a formless void and darkness covered the face of the deep, while a wind (spirit) from God swept over the face of the waters." In this account, the Holy Spirit exists within the original chaos and into the ordered structure of the world as God speaks it into being.

God continues to send the Holy Spirit into the world to empower and enliven the church into participation in the *missio Dei*. Welker explains that in the pouring out of the Holy Spirit, "the Spirit not only comes upon individual persons and groups of people in a surprising manner in order to become effective in and through them as well as to influence both their proximate and distant environments."⁹ Welker proposes that the Spirit brings about an emergent process of change in a variety of ways, describing the working of the Spirit as a force field moving people toward each other in new forms of unity. The Spirit of Christ "transforms and renews people and orders, and opens people to God's creative action."¹⁰ The Spirit creates the space and the movement wherein a congregation like RLC can risk generosity as it discerns the call of the Spirit and God's presence in our local community.

⁸ Ibid., 179.

⁹ Welker, *God the Spirit*, 228.

¹⁰ Ibid., 221.

The Christian Steward

Douglas John Hall, in his book *The Steward: A Biblical Symbol Come of Age*, posits that the biblical image of the steward is fully valid in our day and age, but that it has become truncated in our North American Christian churches.¹¹ He asserts “the stewardship metaphor ... is an inclusive concept, a kind of presentation of the gospel in a nutshell.”¹² He suggests, however, that stewardship as described by the Judeo-Christian heritage has the potential to be more than metaphoric language, and explores the image of steward as a symbol of the Christian life. He explains that stewardship is not something that one does. It must be “understood first as descriptive of the being – the very life – of God’s people.”¹³

This image of the steward is one of deep personal transformation, whereas stewardship has often been misunderstood within mainline Christian congregations in the United States as an act that one does, often emphasized for just a few weeks out of the church year. That has certainly been the case in my personal experience as pastor at four different Lutheran congregations. In those congregations, the general understanding of stewardship and ministry had evolved beyond the need to raise funds so that the budget might be met, and those new year ministry plans were addressed with a focus on strengthening or beginning ministries, and in some cases, letting go of those that had fulfilled their purpose or failed for lack of resources (monetary, physical, or human, as the case might have been). Even so, each of those congregations implemented a fall

¹¹ Hall, *The Steward*.

¹² *Ibid.*, 49.

¹³ *Ibid.*, 242.

program to address financial giving. Late October to early November was typically the timeframe in which those stewardship campaigns were held, immediately preceding the development of the budget or spending plan for the next year. One unintended effect was to perpetuate the sense of a cause-and-effect relationship between giving and ministry, which had to be addressed in all conversations about stewardship and the congregations' future plans for ministry. If there is indeed no causal relationship between the amount of financial pledges and the programs and ministries of the congregation, then there is no need for the two programs to unfold sequentially as they traditionally do. Stewardship can be approached throughout the year as part of the daily journey of a Christian disciple.

Hall suggests reinterpreting the concept of the priesthood of all believers in our contemporary times as the stewardship of all believers. It is a way of expressing our Christian life in terms of our personal relationship to money and possessions, making it a matter of discipleship rather than finances and budgetary obligations. The biblical image of the steward contains within itself a fullness that is often lacking when the word "stewardship" is considered. It challenges our typical notions of ownership and allows for the flow of generosity from God through the hands and heart of the Christian and into the world.

Henri Nouwen develops the act of fundraising as a form of ministry in his book, *A Spirituality of Fundraising*.¹⁴ He explains, "Whether we are asking for money or giving money we are drawn together by God, who is about to do a new thing through our collaboration."¹⁵ He expands on the relationship between God's mission and our giving

¹⁴ Henri J. M. Nouwen, *A Spirituality of Fundraising*, The Henri Nouwen Spirituality Series (Nashville, TN: Upper Room Books, 2010).

¹⁵ *Ibid.*, 17.

and asking for financial resources by suggesting that it is a “new spiritual communion” offers true friendship and builds community as we move towards a common vision: “making visible the kingdom that is already among us.”¹⁶

The intervention of this AR sought to create opportunities for building new relationships among the people of RLC beyond the superficial sense of fellowship that occurs during the coffee hour following Sunday worship. Nouwen refers to a “deeper creative energy, the energy of love planted and nurtured in the lives of people in and through our relationship with Jesus.”¹⁷ We were also invited into a deeper relationship with the Trinity, as our resources are transformed into tools with which we participate in God’s saving work in this world.

The Cycle of Blessings

Darrell Guder warns against the reductionism of the institutional church in *The Continuing Conversion of the Church*.¹⁸ He states that institutionalization is inevitable, but that in and of itself is not the problem. The church translates the gospel in its witness in the context of this world and in the use of language to translate the gospel in written form. Guder explains, “Reduction, as a necessary aspect of our humanness, is thus not necessarily a problem for biblical faithfulness, until the sinful human desire to control begins its work.”¹⁹ Guder emphasizes that reductionism, not reduction, is the underlying issue.

¹⁶ Ibid., 53.

¹⁷ Ibid., 51.

¹⁸ Darrell L. Guder, *The Continuing Conversion of the Church*, The Gospel and Our Culture Series (Grand Rapids, MI: W.B. Eerdmans Pub., 2000).

¹⁹ Ibid., 100.

In addressing the danger of reductionism in congregations today, he writes, “Fundraising is both a major preoccupation of congregations and a major source of resistance to the church in our secular society. Nowhere is the continuing conversion of the church more urgently needed than in its bondage to the bottom line.”²⁰ Paying the bills had become a major preoccupation of RLC and there was fear among leadership that this preoccupation itself would create resistance among members of the congregation as they grew weary of repeated requests and chronic special appeals. The intervention of this research was intended to introduce practices that would encourage generosity—generosity inspired by the very generosity of God. Council members began a book study together to explore practices that could encourage discipleship formation among the members of the congregation.

A Field Guide for the Missional Congregation was the first title selected as the church council began its investigation.²¹ Rouse and Van Gelder list four practices that can help church leaders move away from a business approach to their work to become more of a spiritual community of disciples.²² These include: telling personal faith stories, biblical reflection, prayerful discernment for making decisions, and visioning the future for planning. Discipleship is defined as “helping God’s people connect their faith and their gifts with God’s mission in the world” and is concerned with “strengthening the community of faith for service in God’s mission in the world.”²³ These practices in part

²⁰ Ibid., 175-176.

²¹ Richard W. Rouse and Craig Van Gelder, *A Field Guide for the Missional Congregation: Embarking on a Journey of Transformation* (Minneapolis, MN: Augsburg Fortress, 2008).

²² Ibid., 64.

²³ Ibid., 65.

suggested the framework for the intervention in this research inasmuch as they provide a measurable means of evaluation before and after the intervention.

Eric Law integrates those disciple-building practices of telling faith stories, biblical reflection, prayerful discernment, and visioning in his work with the Kaleidoscope Institute. In his book *Holy Currencies: Six Blessings for Sustainable Missional Ministries*, Law describes the “Cycle of Blessings” as an exchange of currencies beyond money, and details these six primary currencies: relationship, truth, wellness, gracious leadership, time and place, and money.²⁴ He then considers how the dynamic flow of these currencies strengthens a congregation inwardly and connects it to the greater community beyond its walls, and suggests ways in which these currencies might be accessed and employed for mission.

Law encourages practices that highlight each of those currencies, and these were considered for use in the AR intervention at RLC. His practices include inventories as well as events that potentially could help to expand those particular currencies, tools to assess current capacity and then build on what already exists, and exercises to invite individuals to explore new possibilities for interaction with others. As this exchange of currencies develops, the Cycle of Blessings flows and recirculates. He uses the image of the Word of God as water, “interact(ing) with the gifts in human communities, creating new growth and hopes. The human community is revitalized as the Word flows through it.”²⁵

²⁴ Law, *Holy Currencies*, 11-12.

²⁵ *Ibid.*, 95.

Summary of Chapter

The prophet Isaiah offers images of hope and promise to the people of Israel through the use of the image of fresh water in the desert as symbols of God restoring Israel. Such as spring can transform a parched desert landscape into a lush garden, and as metaphor implies that the people of Israel themselves would find new and prosperous lives as God restored God's people. It is a surprising juxtaposition that water, so vital to life, can exist in a setting that seems devoid of life itself. Yet such water does exist in the desert, most familiarly seen as an oasis. An oasis is fed by a source of fresh water, usually subterranean, and contrary to the use of the image in Isaiah, an oasis in its natural environment can succumb to the arid conditions and overgrowth of life that surrounds it. God provides water that never evaporates or stagnates. The waters Isaiah writes of will not fail: that water is a gift of God's abundant generosity. It is this source of water, the wellspring of generosity from God's own hand, that could restore life to Reformation Lutheran Church as well.

The Samaritan woman embodies a desperate need for water. She makes a wearying daily trip to the well, and it is there where she encounters Jesus, who offers her living water. Intrigued by the thought of not having to draw water in the heat of the day, she learns that the water he has is something far more than well water. Jesus himself is that wellspring of abundance, offering this woman a transformation of her life.

Reformation Lutheran Church stood in need of such a transformation of grace. The burden of returning Sunday after Sunday to ask for more money was as wearying to the members of RLC as drawing water at mid-day was to the Samaritan woman. In this research, I examined if an intervention focused on generous giving and on God's work in

the world might be transformative for this congregation. In John 7:37-38, Jesus invites those who thirst to come to him and drink. Indeed, the congregation thirsted for something more, a way to break the drought of the financial challenges. When Jesus first offered the Samaritan woman living water, she assumed he was speaking of a source of water that would eliminate her need to come to this well in the heat of the day. She responded from her familiarity with the daily task of drawing water. As Jesus engaged her in further conversation, he created the space for her transformation. In a similar way, RLC approached their financial situation from a perspective that was most familiar to them, turning to special appeals and frequent reminders for money. Perhaps like this woman their transformation lies in discerning the *missio Dei* and recognizing the presence of God in their midst.

This research sought to introduce a new way of thinking about money by focusing on generosity and God's mission rather than the financial needs of the congregation. The intervention was intended to suggest a paradigm shift towards giving in which generosity was viewed in a multi-faceted way. It paralleled the image of the Christian steward as personal transformation, what one is rather than what one does. This transformation is reflected in the Samaritan woman's story as well as in the transformation of the desert in Isaiah where the spring of water never fails.

The Cycle of Blessings imagines the flow of blessings as the flow of water currents, endlessly flowing outwardly from one person to another and back again. It is a dynamic exchange, in endless motion in its ideal. The holy currencies are meant to flow from one to another as easily as the Spirit of God moved over the waters at the time of

creation in Genesis 1:1-2. They proposed a way of rethinking our giving as the work of the Holy Spirit flowing through us to others, rather than our own efforts to pay the bills.

This chapter described the biblical and theological concepts I used to interpret the data gathered in this research study. The next chapter on methodology explains the research design and approach to my analysis of the data.

CHAPTER 4

METHODOLOGY

In the previous chapters, I described the theoretical, biblical and theological framework for this research study. In this chapter, I provide my rationale for the use of action research and will detail the research design and the method of analysis employed.

The methodology used for this research is action research (AR). Coghlan and Brannick define action research as “an approach to research that is based on a collaborative problem-solving relationship between researcher and client, which aims both to solve a problem and to generate new knowledge.”¹ I was called by the people of Reformation Lutheran Church to serve as their pastor, and as such, I was part of the organization to be studied. My office of pastor afforded me a unique perspective as one who is part of the congregation but in a specific and different way from the rest of the membership, which mirrors the role of researcher and client.

The congregation invited me to participate with them, by virtue of my office, in exploring and addressing the concerns they held about the perceived declines in the congregation. During the search process, the congregation’s ministry site profile and my dialogue process with the call committee and church council leading up to my call made it clear that we would seek to address these concerns together. My call represents their

¹ Coghlan and Brannick, *Doing Action Research in Your Own Organization* 43.

willingness to share with me their joy in serving the Lord and their community, and their curiosity and anticipation of discovering new ways in which they might be church.

We shared three years as pastor and congregation of experiences regarding the challenges of our financial situation at the inception of this research. Council leadership agreed that a new approach toward giving and stewardship would be necessary if this congregation were to find sustainable practices for the future. Action research provided an ideal vehicle for this research as I assisted the congregation in addressing the challenges we faced.

Rationale for Action Research

In the book *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, John Creswell states that a researcher plans a research project by identifying their approach (qualitative, quantitative, or mixed methods), which is based on bringing together a worldview or assumptions about research, a specific design, and research methods.² He adds that the choice of an approach is influenced by “the research problem or issue being studied, the personal experiences of the researcher, and the audience for whom the researcher writes.”³

The fact that a congregation is a collective of people with individual and group dynamics that can be understood through the social science domains of psychology and sociology supports the use of the framework of social science research to study a problem or issue faced by the congregation. Action research (AR) affords a process wherein the researcher is also a participant in the subject group. Similarly, I was a participant in the

² Creswell, *Research Design*.

³ *Ibid.*, 21.

congregation as its pastor, and for the purposes of this AR, I held the role of researcher. I present my findings here for the learning and edification of other members within the context of our congregation, as well as for the larger church.

Social science endeavors to interpret the meaning of a human or social problem and does so using a variety of philosophical approaches, with designs ranging from qualitative to quantitative or some combination of both. There are specific methods for the collection, analysis, and interpretation of data and responses. The researcher is able to present an understanding of the event or problem in question through this process. One aspect of my role as pastor was to help the congregation understand generosity and giving in the context of relationship with God, who is the epitome of abundant generosity. The narrative of the Samaritan woman at the well begins with her personal witness and experience of the presence of God through the person of Jesus. Her testimony leads some people in her village to believe in the real presence of the Messiah. Others go to the well to meet Jesus himself, and then believe as a result of their personal observation. The woman's words offer an understanding of her experience as the transformative presence of God. Some people discover their faith through personal revelation while others come to faith through the testimony of other people. This research process seeks to assess how members of this congregation understand generosity and how God can transform us with the bountiful gift of living water that flows freely into the world, just as God transformed the life of the Samaritan woman.

A researcher brings their own experiences and perspectives to the research problem, its study, and the interpretation of the gathered data. Van Gelder writes that, for a variety of Christian scholars, the missiological framework of recent years represents

“the center of the Christian story as revealed in scripture.”⁴ He summarizes this framework with the premise “that God’s story has profound implications for Christian leaders as they seek to relate the purposes of God in the world as revealed in and through scripture to their particular congregations and contexts.”⁵

Our understanding of Scripture and the message of Christ profess that we have a God who cares deeply about the created world and desires the unity of the whole people of God. Social science research gives us the potential to explore ways in which God is acting in our context using methods for collecting information and interpreting meaning. These methods afford a measure of accountability in that they are not just the opinion of a researcher nor simply a collection of unrelated or anecdotal information, They provide a standard whereby data may be deemed reliable and the methods ethically responsible, a researcher’s biases disclosed, and the results interpreted in such a way that they contribute to human knowing. This knowing in the case of the faith community is toward a deeper understanding of the relationship of humanity to the All-Knowing. The Holy Spirit works in this world and gathers, enlivens, and empowers the church to participate in the *missio Dei*. The AR process provided a means of measuring change in attitudes about generosity, stewardship, and discipleship, and had potential to lead us to a deeper understanding of God’s generous giving to all the world.

⁴ Van Gelder, “Method in Light of Scriptures and in Relation to Hermeneutics,” 50.

⁵ Ibid., 51.

Research Design

I utilized a transformative qualitative approach for this research, as described by Creswell.⁶ My research sought to look at some of the reasons an individual might practice generosity and examine the motivations to give of one's resources, particularly their financial resources, to the ministry and support of the congregation. These considerations led to my research question:

How might an action research intervention influence practices of generous giving as we participate in the *missio Dei*?

At the onset of my preparation for this research project, I formed an action research team (referred to herein as the "AR team") consisting of five individuals who served in a consulting capacity for me as I implemented the research project. The AR team also assisted in the design of the intervention. I selected the participants of the AR team in part from the church council and from the congregation at large. They represented different ages, genders, and length of time attending Reformation Lutheran Church.

The AR team served as an important part of the planning of the intervention. After much conversation with me as I developed and refined my research question, the AR team arrived at three suggestions for the intervention. One suggested intervention addressed the congregation-at-large while the other two were imagined as smaller gatherings of segments of the congregation. The former was ultimately employed as the intervention for this research. The latter two proposals were partially introduced but not the source of data; I reference them here as they may have had some influence on the interview participants.

⁶ Creswell, *Research Design*, 228.

The interventions initially proposed by the AR team included:

- A seven-sermon series on the topic of generosity, based on the “Cycle of Blessings” presented in the book *Holy Currencies: Six Blessings for Sustainable Missional Ministries* by Eric Law.⁷ The weekly bulletin included a worksheet that summarized the content shared in the sermon and suggested an activity to be experienced in the week that followed. These sermons were available weekly in print, through the electronic newsletter, and were referenced online using the congregation’s website and social media site. Ultimately, this intervention served as the intervention of this research: the sermon series began on Sunday, February 11, 2018, and concluded Sunday, March 25, 2018.
- A five-week series of brief skits and a prayer service during the mid-week soup supper gatherings. The congregation had a long-standing tradition of these gatherings. There would be a theme for the series, and each night attracted a group of twenty to twenty-five participants. The prayer services and the integrated skits, as an intervention, were to be based on Scripture passages related to generosity. The weather during the month of March 2018 was unusually inclement and most of the evening gatherings were cancelled and could not be rescheduled. As a result, this intervention was omitted from the final design of this research project.
- A series of days of service were also suggested. This would have been a new activity for the congregation, but the weather interfered and none of

⁷ Law, *Holy Currencies*.

the proposed projects could take place during the timeframe for this research.

I introduced the research study verbally in the form of an announcement during worship in late 2017. In early January 2018, I sought participants for the interviews in a letter to the congregation that briefly explained the study (including a survey which was conducted but not used for the purposes of this research) and solicited interest in being an interview subject (see appendix A). Later in January 2018, I announced an open invitation to the congregation verbally during worship for three weeks, as well as in print in the worship bulletin and through the weekly electronic newsletter. The annual meeting of the congregation was held on the last Sunday of January 2018, and began with an informal lunch. I adapted the invitation verbiage to a table-tent format which was placed on all of the tables in the hall in which the meeting was convened, verbally invited participants to express interest at the conclusion of the meeting, and addressed questions personally at that time.

Meanwhile, I field tested the interview protocols (see appendix B and C) and the focus group (appendix D) with a dozen volunteers from another congregation in our local community prior to use with the interview subjects at Reformation Lutheran Church. The test congregation was similar in size and approximate age distribution of its membership. I edited the instruments based on the feedback I received from the field test to clarify and improve content and format, and to check for validity and reliability.

The verbal, print, and electronic communication soliciting study participants failed to produce results. Therefore, the AR team became actively involved in selecting a non-probability quota sample for the interviews. The AR team met in early February to

help identify individuals with the following characteristics to represent a cross-section of the congregation: one for each decade of ages within the congregation (over the age of eighteen), gender, perceived employment status to approximate various income levels (single income household, dual income household, retired), typical attendance pattern by month, and length of time at Reformation Lutheran Church. I approached these potential interview subjects personally and directly, and was able to recruit seven individuals. I subsequently scheduled the interviews with each of them during the month of February 2018.

I utilized qualitative research methods by conducting one-on-one interviews with seven individuals at the baseline. These initial interviews were conducted in February 2018. I interviewed six of those same subjects at the endline; those interviews were conducted in the period between June 14 and July 12, 2018. One individual declined to participate in the second interview for health reasons. I elected to use a one-on-one format to encourage and facilitate candid sharing by the participants, given my inquiry into personal attitudes towards giving and generosity. Conversation about giving can often be difficult in light of what Wuthnow refers to as “the prevailing middle-class taboo against anyone discussing money—especially in church.”⁸ I had hoped that this format would enable the participants to speak freely.

These same seven individuals were asked to participate in a focus group in addition to the baseline and end line interviews, to which all initially agreed. I hoped that the focus group dynamics would spark conversations among the participants about the information imparted through the intervention in the prior weeks. I attempted to schedule

⁸ Wuthnow, *The Crisis in the Churches*, 140.

the focus group for the week following the conclusion of the intervention in March 2018 so that the material presented during the sermon series might still be somewhat fresh in the minds of the participants. Scheduling conflicts among the participants made it impossible to seat all of them at a single session. Therefore I convened two focus groups, a week apart from each other, following the conclusion of the sermon series intervention on Sunday, March 25, 2018. Four of the original seven subjects participated in a focus group during the last week of March 2018; two participated in a focus group during the first week of April 2018; one individual declined participation in a focus group for personal reasons, unrelated to this research study.

The intervention was comprised of a seven-part sermon series based on some of the concepts of the “Cycle of Blessings” as described in the book *Holy Currencies: Six Blessings for Sustainable Missional Ministries* by Eric H. F. Law.⁹ These sermons were by no means complete presentations on the material Law presents in this book, but served only as an introduction to the facets of the Cycle of Blessings. The sermons were delivered during the season of Lent in 2018, on the Sundays beginning with February 11 and ending on March 25. The weekly sermon topics included:

- week one: a general overview of the Cycle of Blessings;
- week two: the currencies of time and place;
- week three: the currency of relationship;
- week four: the currency of wellness;
- week five: the currency of gracious leadership;
- week six: the currency of money; and

⁹ Law, *Holy Currencies*.

- week seven: the currency of truth.

A bulletin insert based on the content of that day's sermon was distributed to all persons in attendance each Sunday as part of the worship booklet. The insert offered several fill-in-the-blank statements, space for note-taking, and a question for further consideration in the week ahead, to reinforce the content of the sermon. These sermons and bulletin inserts can be found in appendices F through L.

The seventh and final bulletin insert that accompanied the sermon on the currency of truth was previewed in the bulletin insert during week six. The insert invited the individual to consider each of the currencies of the Cycle of Blessings and their own capacity to improve in the flow of each blessing in their personal life and in the collective life of Reformation Lutheran Church. Worship attenders were asked to complete and return the insert as an act of worship during the service on Palm/Passion Sunday, March 25, 2018. An extra copy of the insert was provided so people could retain a copy of their responses for themselves. Following the sermon, the insert was reviewed and instructions provided so that the form could be completed and returned as part of the sending rite of the service. The insert did not include a space for the individual's name, allowing the commitment to remain a matter of accountability to God alone. Worship participants were asked to place the completed insert into an envelope provided during worship, and then seal and self-address the envelope. Those who were unable to attend worship on March 25 could request a copy of the insert to complete and submit at a later date. The sealed envelope containing the commitment form was returned by mail six months later to all who participated.

This AR was transformative qualitative, which allowed me to collect a depth of data from this small sample. The interview and focus group protocols were qualitative in nature and enabled me to collect data related to the values, feelings, and perceptions of the participants, and to code and compare those with respect to the participants' understanding of generosity and any changes to that over time. The modified use of case study provided for the inclusion and analysis of history and trends as recorded in the congregation's annual reports and church council meeting minutes.

Analysis of Data

I conducted this action research study over several points in time with baseline interviews, the intervention, focus groups, and end line interviews. The interview protocols were intended to compare the understanding and practice of the concepts of generosity and giving of the members and regular participants of the congregation before and after an intervention, in this case a seven-part sermon series. The intervention was designed to teach and invite the participants to engage in practices that might deepen a sense of generosity and giving. I maintained memos of my observations and comments throughout the course of the research, and kept a journal in all phases of the planning, interviews, interventions, focus groups, AR team meetings, and other aspects of this research. I present the research diagram in figure 1.

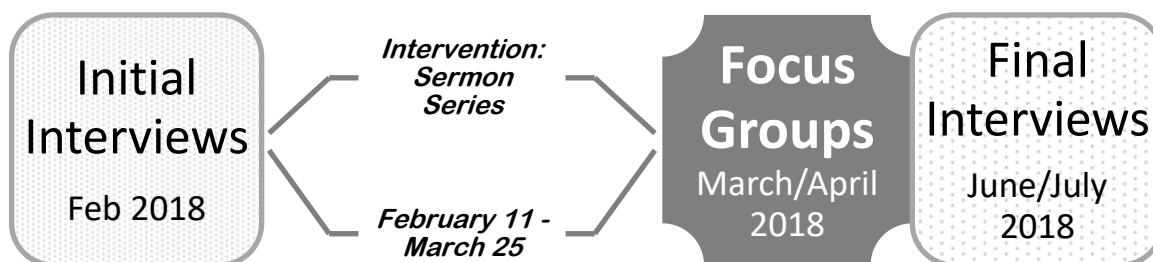


Figure 1. Seeking the Wellspring Research Design

I conducted my research among the congregation of Reformation Lutheran Church and included members of the congregation and those who were not formal members but who participated regularly in the life of the congregation. With the help of my AR team, I designed the intervention seeking to gather data that might indicate the congregation’s collective and individual capacities to be generous, and to explore how we might discern the *missio Dei* and participate with God, collectively and individually, to accomplish God’s purposes in our local context. One member of the AR team assisted me in proofreading the manuscript of this paper.

I coded all qualitative interview and focus group data utilizing the techniques of coding as described by Rubin and Rubin in *Qualitative Interviewing: The Art of Hearing Data*.¹⁰ Rubin and Rubin suggest coding data according to “relevant concepts, themes, events, examples, names, places, or dates.”¹¹ The data were then sorted, summarized, and resorted, then integrated to create a complete, descriptive picture. The focus groups sessions were audiotaped on a digital recorder, and I personally transcribed each of the interviews and focus groups sessions.

¹⁰ Rubin and Rubin, *Qualitative Interviewing*.

¹¹ *Ibid.*, 190.

Summary of Chapter

In this chapter, I explained my rationale for using action research, and described my research design and techniques used for coding and analyzing data. A description of the study participants and the findings of my research are detailed in the following chapter on results.

CHAPTER 5

RESULTS OF RESEARCH AND INTERPRETATION

The previous chapter detailed my research design and the methods I employed to analyze the data gathered through the interviews and focus groups. I also addressed my use of action research and the ethical considerations of this research. In this chapter I present the analysis of my findings.

Review of the Research Design

I utilized a transformative qualitative approach for this research. My research sought to look at some of the reasons an individual might practice generosity and examine the motivations to give of one's resources, particularly their financial resources, to the ministry and support of the congregation. My research question was:

How might an action research intervention influence practices of generous giving as we participate in the *missio Dei*?

At the onset of my preparation for this research project, I formed an action research team (referred to herein as the "AR team") consisting of five individuals who served in a consulting capacity for me and assisted in the design of the intervention. The participants of the AR team were in part from the church council and from the congregation at large. They represented different ages, genders, and length of time attending Reformation Lutheran Church.

The AR team was also actively involved in selecting a non-probability quota sample for the interviews by suggesting individuals who held certain characteristics to

represent a cross-section of the congregation: one for each decade of ages within the congregation (over the age of eighteen), gender, perceived employment status to approximate various income levels (single income household, dual income household, retired), typical attendance pattern by month, and length of time at Reformation Lutheran Church. I approached and recruited seven individuals, and subsequently scheduled the interviews with each of them for interviews during the month of February 2018.

I utilized qualitative research methods by conducting one-on-one interviews with seven individuals at the baseline. These initial interviews were conducted in February 2018. I interviewed six of those same subjects at the endline; those interviews were conducted in the period between June 14 and July 12, 2018. I elected to use a one-on-one format to encourage and facilitate candid sharing by the participants, given my inquiry into personal attitudes towards giving and generosity.

These same seven individuals were asked to participate in a focus group in addition to the baseline and end line interviews, to which all initially agreed. The focus group was designed to allow for the dynamics of a conversation among the participants about the information imparted through the intervention in the prior weeks. Scheduling conflicts among the participants made it impossible to seat all of them at a single session. Therefore I convened two focus groups, a week apart from each other, following the conclusion of the sermon series intervention on Sunday, March 25, 2018. Four of the original seven subjects participated in a focus group during the last week of March 2018; two participated in a focus group during the first week of April 2018; one individual declined participation in a focus group for personal reasons, unrelated to this research study.

The intervention was comprised of a seven-part sermon series based on the concepts of the “Cycle of Blessings” as described in the book *Holy Currencies: Six Blessings for Sustainable Missional Ministries* by Eric H. F. Law.¹ These sermons served as an introduction to the currencies comprising the Cycle of Blessings. The sermons were delivered during the season of Lent in 2018, on the Sundays beginning with February 11 and ending on March 25. The weekly sermon topics included:

- week one: a general overview of the Cycle of Blessings;
- week two: the currencies of time and place;
- week three: the currency of relationship;
- week four: the currency of wellness;
- week five: the currency of gracious leadership;
- week six: the currency of money; and
- week seven: the currency of truth.

A bulletin insert based on the content of that day’s sermon was distributed to all persons in attendance each Sunday as part of the worship booklet. The insert offered several fill-in-the-blank statements, space for note-taking, and a question for further consideration in the week ahead, to reinforce the content of the sermon. The seventh and final insert invited the individual to consider each of the currencies of the Cycle of Blessings and their own capacity to improve in the flow of each blessing in their personal life and in the collective life of Reformation Lutheran Church. Worship attenders were asked to complete and return the insert as an act of worship during the service on

¹ Law, *Holy Currencies*.

Palm/Passion Sunday, March 25, 2018. These sermons and bulletin inserts can be found in appendices F through L.

Study Participants

Seven individuals were selected as a non-probability quota sample and agreed to participate in this study. In the selection phase of this research, I worked with the AR team to identify individuals who represented a broad stroke of the membership of Reformation Lutheran Church. The seven individuals who were selected each represent the range of ages of members of the congregation, each one representing a decade in the ages of the overall membership. The youngest participant was twenty-one years old; the oldest ninety-two. There were three men and four women, representative of the gender ratio in the congregation. Three of the seven were retired, two participants lived in single income households, another two lived in dual income households, reflective of the congregation as a whole. The typical patterns of worship attendance for the participants ranged from weekly to once-a-month.

The leadership of RLC participated in a book study on the missional church in the Fall of 2015 and Spring of 2016, using Rouse and Van Gelder's *A Field Guide for the Missional Congregation: Embarking on a Journey of Transformation*.² The church council repeatedly engaged in conversation concerning the worsening financial situation during 2016 and 2017, but had not arrived at viable solutions. I wished to avoid bias based on the information shared among the council and congregational leaders; therefore I ensured that none of the participants were serving in a formal leadership capacity, such as the church council, at the time of the research study. Pseudonyms were used

² Rouse and Van Gelder, *A Field Guide for the Missional Congregation*.

throughout for the purposes of this research. A profile of the study participants is summarized in table 1, with a description of each of the participants in the pages that follow.

Table 1. Profile of Study Participants

Name	Age	Gender	Average Monthly Attendance	Household Employment Status	Years at Reformation Lutheran
Ryan	21	Male	2 times	Single Income	21
Mark	30	Male	3 times	Dual Income	3
Michelle	40	Female	4 times	Single Income	4
Sandra	56	Female	3 times	Dual Income	27
Betty	65	Female	1 time	Retired	7
Alan	78	Male	3 times	Retired	30
Opal	92	Female	4 times	Retired	60

Opal is a woman in her early nineties. She attends worship weekly at RLC and is an active participant in the events at the congregation. She was not a charter member of the church, but was among the earliest members. Her children were also active in the church while living at home, but have either moved as adults or are no longer active at RLC. Some of Opal's extended family are members at RLC as well. She is retired, but she still drives and remains active not only at the church but in the community. She is a widow, and has long out-lived her husband. Health concerns have caused Opal to

decrease the amount of activities she enjoys at the church, but she continues to attend as she can.

Alan is a man in his late seventies. He attends worship about three times a month. His wife does not accompany him as he attends services at RLC. He has been a member of the church about thirty years, and volunteers once or twice a month as an usher. He enjoys serving in that capacity because he is able to meet many of the people who attend RLC. His children are grown and live out of the area. He is not tech-savvy and is comfortable with that. Alan is retired, but still active in community groups. He prefers to not drive at night, and his activity at the church generally centers around Sunday morning worship.

Betty is a woman in her mid-sixties. She attends worship less frequently than she used to, now that she is recently retired. She finds herself busier in her retirement than she was when she was working. She has been a member of RLC for around seven years and was introduced to the church by a co-worker and mentor. She is married, but her husband does not attend church. Her children are grown and live out of the area. While working, she attended worship at RLC around three times a month and served for a while on the church council. Her attendance now is closer to once a month and she does not participate in other activities but misses her involvement. She is not yet settled into the notion of retirement and feels there may be some associated depression with leaving her lifelong career.

Sandra is a woman in her fifties. She attends worship nearly every week and is actively working. She also volunteers for a non-profit organization in her free time. She is married and her husband often attends worship at RLC with her. They are a two-income

family. She initially joined the congregation in 1990, moved out of the area after about seven years, then resumed membership when she and her family returned to the community in 2001. Overall, she has been a member about twenty-seven years. Sandra has served in leadership on council and church committees in the past, and in particular the stewardship committee. Her children and grandchildren were a part of RLC while living at home, as were some of the grandchildren. Sandra attends church functions often. Some of her extended family are currently active members of RLC.

Michelle is a woman in her early forties. She attends weekly worship at RLC, accompanied by her husband when he is not away on business. She is currently unemployed. She has considered working but appreciates the flexibility of her schedule as it is, given the amount of travelling her husband must do for his job—she can be home when he is. She has no children at this time. She and her husband have been members at RLC for about four years. She is musically inclined but not involved in any formal program at the church. Michelle attends many of the activities at the congregation (with her husband, if he is in town) and is involved in the women's group.

Mark is a man in his early thirties. He and his wife attended worship nearly weekly since they came to RLC about two years ago at the onset of this research. With the birth of their first child, their attendance dropped off completely; this was after the focus group, and prior to the second interview. Mark and his wife are both employed full-time. He was involved in one of the music programs at RLC. Mark is a life-long Lutheran; his wife has Episcopalian roots. They came to this congregation in search of a church that offered programs for young families, in anticipation of their future plans to

have children, and have been attending for about three years. They both attend many of the activities and events offered at the church.

Ryan is a man in his early twenties, who attends worship two or three Sundays a month at RLC. He was a toddler when his family first came to this congregation, making RLC the only church he has ever known. He is working full-time but looking for a better job, and is exploring his post-high school options for education as well. Ryan currently lives with his parents. He is involved in worship regularly, working the sound board and managing the technical team for worship; the church council consulted with him on a recent equipment update. His father is very involved in the life of the congregation. His older siblings are either no longer involved with the church or have moved away from the area.

These seven individuals agreed to participate in the initial interview, a focus group, and a second interview. They also agreed to attend worship as often as possible on the Sundays of the intervention, so as to experience most if not all of the seven sermons. Print copies of the sermon and bulletin insert were made available to the participants in the event of their absence on a particular Sunday. In actuality, all seven participated in the initial interview. Six participated in the focus groups, with Betty declining to participate due to personal reasons unrelated to this research. Six participated in the second interview, with Opal declining due to personal health reasons.

Defining and Learning Generosity

The first question posed in both the initial and the second interview was: How do you understand the word generosity? The first response established a baseline for each individual, while the second response specifically identified change in that individual's

definition of generosity. All seven stated that generosity was giving of oneself to someone else. Five of the seven (Betty, Mark, Michelle, Sandra, and Alan) expanded the notion of giving with a series of givable items such as money, time, energy, emotions, or goods. The youngest and oldest, Ryan and Opal respectively, described generosity as an intrinsic quality. Opal explained “Some people are givers, some people are takers, but the givers I figure are generosity.”

Ryan initially described generosity as an “unconscious state of giving.” He differentiated between people giving because they were asked to give something and were thereby conscious of the act, and generous giving in which a person gave no thought to the giving—it was simply spontaneous. In his second interview, he modified his understanding based on the focus group interaction. Ryan shared, when asked how his understanding of generosity had changed since the first interview: “I always thought it was just the way you acted towards other people but going with the group...I realized that you actually have to work for your generosity towards other people.”

Mark shared that his understanding of generosity had not changed but that his experience of it had in the time between the first and second interviews. He described himself as “a victim of generosity,” explaining that with the birth of his first child in that timeframe, he found himself on the receiving end of the giving of others. He framed this as a learning experience: “...what was helpful for me I can pass onto [others], kind of a pay-it-forward system.”

Michelle specifically mentioned the cycle of blessings when she shared how her understanding of generosity had changed since the first interview. She explained at the second interview that she now thought of generosity “a little less strictly” in terms of

monetary tithes and stewardship campaigns. She cited other parts of one's life, such as time, prayers, talents, friendship, one's willingness to be open, and making relationships with others—"a whole life thing"—and not simply money.

I asked each of the participants to share how they first learned about generosity. Six of the seven cited their parents as the earliest examples of generosity they experienced, sometimes mentioning either their father or mother as their primary role model. Opal added that her husband was also very generous and "believed you had to give to get." She also commented, "It's just, I guess, born in me," which I found consistent with her statement that some people are givers, some takers. Ryan stated that he learned about generosity from a teacher in school when he was very young, who explained that giving a gift and expecting one in return was not really generosity. It was this teacher who taught him that generosity "means not to expect something in return, which was a pretty interesting grasp on life."

When asked how one might learn to be more generous, Opal suggested that perhaps people might learn to be generous after being the recipient of generosity, but that for the most part generosity arises from your background. Likewise, since Ryan viewed generosity as being an intrinsic trait; in the initial interview he questioned that one could learn to be more generous. Michelle and Alan saw difficulty in learning generosity if one had not done so in their early years, but added that if someone were to become intentional about noticing other people's needs, then perhaps they might learn to be more generous. Sandra, Mark, and Betty all suggested that a person could learn to be more generous by seeing the joy or happiness experienced by other people who are generous givers themselves.

Churches, Charitable Organizations, and Giving

I inquired in the first interview if there was a perceived difference between a church and a charitable organization, and how that might influence a person's giving or generosity. The responses indicated a sense of connectedness or closeness within a church, as opposed to a charitable organization, based on the responses. Opal compared a church to a family, citing those "family ties" as a reason for giving to a congregation. Alan noted the existence of a direct connection with a church and the people there, the "church friends" who gather to have a place to worship and congregate together, and who work together as a common cause. Mark also mentioned that there is a personal connection to a church that "fills you more frequently." He explained that the church is community-based, spiritual and personal, whereas charitable organizations are more corporate and "might have a larger impact on mankind or humans over a longer period of time." Betty talked about the act of giving to the church as being local, connected, and being part of the community: "These people are your tribe, and so you want to enhance and help your tribe." Ryan also saw the church giving to the church as "family-oriented generosity," but acknowledged that both churches and charitable organizations are all doing the same work as what God intended on behalf of "the rest of society that needs it."

For Sandra and Michelle, there was a sense of obligation. Sandra commented that her first reaction to the question "Why might a person give money or time to a congregation, as opposed to any other charitable organization or program?" was, "You're just supposed to." When asked about the difference between a church and a charitable organization, Sandra stated that giving to a charitable organization is giving to a mission or cause that you believe in. That overlaps with the notion of giving to a church, but

giving to a church also involved stewarding God's gifts, "where you're taking what God has given you and doing good things with it to give back to God." Michelle likewise stated that a person gives to a church "because it's what you do." She added that there is a lot of competition for time and resources these days, and that every charitable organization or campaign has a mission statement. Michelle stressed that "the church's mission statement is *literally* from the gospels." She described it as a very simple and ancient mission, "to be a light to the world", and stated that this very specific mission is what sets the church apart from a charitable organization.

Generosity at Reformation Lutheran Church

The next four questions assessed the participant's sense of the generosity of Reformation Lutheran Church as a congregation, and ways in which that generosity might be improved. The same questions were revisited during the second interview. The first of these asked participants to identify ways in which RLC was participating in the *missio Dei*, expressed in a way that might be more readily answered: "In what ways do the people of this congregation partner with God in doing God's work?" The term *missio Dei* was not widely known in the congregation, although it may have been distantly familiar to those who had served on the church council at the time of the council's shared study in 2015-2016 of *A Field Guide for the Missional Congregation: Embarking on a Journey of Transformation* by Rouse and Van Gelder.³

All of the participants responded to this question with a list of activities of the congregation in the first interview. None mentioned God in their response. There was strong awareness of the Sunday school, the youth group, and the women's group as

³ Ibid.

ministries within the congregation. Mark noted that people are generous with their time and talent when it comes to the vocal choir and the bell choir. Support for the local food pantry was easily recognized as ministry beyond our walls to the community at large. Sandra included our participation in a homeless outreach in a nearby city and our support of the local Interfaith Hospitality Network, as well as RLC's active participation in the local ecumenical association.

Alan observed that the people at RLC are open to new people coming in, but expressed concern by adding, "It seems like so few are doing all the work and putting in the effort." Mark commented, "...the congregation is very inclusive...we help our self kind of thing, and we do less outreach to the community at large." Michelle similarly noted, "We're a little more generous with the internal stuff, with our education programs, for the people of the church...the things that we do to take care of each other. I think we're more generous with that than maybe our community outreach." Sandra shared that from her previous council experience with counting the Sunday offering that in the past it seemed to her "there are a small amount of people in the church who give the most of their money...and also you see the same volunteers." When asked this question in the second interview, the participants reiterated these ministries along with concerns for the overall financial situation of the congregation. Alan observed, "I've been more cognizant of [the generosity], and I feel it has gone down." Michelle lamented "The money hasn't gotten better."

Another question asked how we might improve our efforts to be generous. In the first interview, the financial situation of the congregation was addressed. Michelle directly stated that "we have to do a little bit better with our giving, our putting it in the

offering plate giving.” Mark suggested targeted encouragement of the younger members of the congregation, the twenty-five to thirty-five year olds. He suggested implementing electronic giving, as well as celebrating generous givers as an example of generosity for younger members. Sandra encouraged more Mission Moments, RLC’s name for temple talks that highlighted the congregation’s outreach and internal ministries from time to time to help people in the pews feel more of a connection to those ministries.

This same question, when asked in the second interview, in some cases reflected the intervention. Ryan raised a suggestion for open conversation sessions on each of the currencies of the Cycle of Blessings that he recalled from the focus group. Michelle did not specifically name the Cycle of Blessings but thought that by encouraging relationships among members we would build connections to the congregation and each other, that might in turn increase our generosity. Others suggested keeping the subject of generosity in the forefront of our conversations and in the sermons. Alan expressed frustration over those who signed up to serve in a particular way (particularly during worship) but failed to follow through by showing up as scheduled, and also suggested building relationships as a way that might be addressed. Mark described a scene from the animated children’s movie *Finding Nemo*⁴ and offered that as an example that “if we have more unity, or we give a little gift but all of us give a little gift...if everyone pushes a little bit, it’s easier for each person.”

⁴ *Finding Nemo* is an animated film produced by Pixar Animation Studios and released by Walt Disney Pictures on May 30, 2003. The film was directed by Andrew Stanton with co-direction by Lee Unkrich; the screenplay was co-written by Bob Peterson, David Reynolds, and Andrew Stanton.

The fourth question about the congregation's generosity asked "What hinders us from being generous as a congregation?" In the first interview, these responses included: time and money, conflicting priorities, insecurities people may have about parting with their money or fear because money is tight or they are on a fixed income. Opal stated that generosity could be hindered because of the way some people were raised, echoing her belief that there are givers and takers. Michelle suggested age as a hindrance, in that some people are limited by a fixed income as they grow older, but that at times the congregation feels "stuck" or "sleepy" as if "people are there just because they're there" and going through the motions.

These responses remained constant in the second interview, with one addition: one's perception of the attitudes of other people towards giving. Mark talked about his millennial generation as having a hard time talking about and dealing with religion. He referred to religion as being taboo for some people in the twenty-five to thirty-five age range and suggested that if one feels that among friends they are "being tabooed", they may also think of themselves in the same way resulting in a self-created stigma that could hinder generosity. Ryan also expressed perceived outside impressions of others as a hindrance to generosity, stating that a person may not give as much if they believe they may be giving more than the next person, or more than their fair share.

Our Generosity and the *missio Dei*

The second interview posed the question "How would you describe the connection between our generosity and God's work in our community?" to explore a sense of the interrelatedness of the congregation to the *missio Dei* in our local context. This was a follow up to the question in the first interview: "In what ways do the people of

this congregation partner with God in doing God's work?" Of the six participants in the second interview (Opal was unable to participate due to her health), three shared that there was more we could do as a congregation and suggested moving in that direction gradually, in small steps. In the first interview, the question gathered responses that listed the activities of Reformation Lutheran Church, and none referred to God. In this second interview question, all but one respondent (Alan) named God.

Mark explained our connection to God's work in this way: "I feel like our generosity as human, a singular human, is very targeted, where God's generosity is global or all-encompassing. So I think he has a broader goal and that he works through us to do the targeted, detail stuff. Betty asserted, "There's a definite connection because you're going to do what Jesus did. You want to go out into the community and share," adding that this is the lesson taught in the Bible: to be giving, to share, and to help others.

Michelle's response came quickly: "There's a one hundred percent connection." She then went on to explain that if we are not able to be generous as a congregation in a number of ways—monetarily, spiritually, and in relationship with the community—then our participation in God's work in our community is limited. She quoted James 1:22a (faith without works is dead) and continued, "if we're not being generous as a congregation with each other, with the ministries we pledge to support, then we are not going to be bearing God's fruit in the community around us." She then considered how we might "dust off our old ways of thinking," reach out, and approach different ways of being financially and emotionally generous. She suggested we might start with baby steps, only to be surprised by how we actually do bear fruit in the community.

Alan expressed a desire to see more connectivity, stating “I can’t tell you what we need to do more of, but what we do doesn’t seem to be enough.” He then went on to share how he has learned more about the particular needs of the people who frequent the local food bank, and that has led him to be more particular in the food he donates. Ryan described the connection as a start, our “step one” branching out and helping other churches and organizations in God’s work in the community. He explained “It is a beginning to be able to work together in a community in your own congregation and have it run for a success and then spread out to other people out in other communities” where God is doing God’s work.

Sandra did not feel equipped to respond to the question. She cited the local food bank, the ecumenical network of churches, and the local Interfaith Hospitality Network as connections between our generosity and God’s work in the community, adding “That’s how I look at God’s work in our community. So we do have a hand in it, in change.” She stated that wished she was more involved, and would then know more.

Focus Groups Insights

All seven of the interview participants were asked to take part in a focus group that was planned for within two weeks of the seventh and final sermon of the intervention. One of those seven (Betty) declined to participate for personal reasons unrelated to this research. I was unable to schedule all six focus group participants to meet at one time, and alternatively scheduled two focus groups. I used the same protocol for both sessions (appendix D). The first focus group included Alan, Michelle, Mark, and Ryan; the second focus group included Opal and Sandra. This scheduling enabled me to receive feedback from all six participants on the process and its impact, but did not

enable sharing among all the participants at a single time. It did, however, allow me to draw out responses from Opal; she may have been less willing to respond had there been a single focus group of all the participants.

The first several questions of the focus groups gathered general information about the individual's response to the intervention and served as ice-breakers. The sermons and the bulletin inserts of the intervention are included in appendices F through L. I inquired about the number of sessions attended by each participant and the individual's ability to return to the series if one (or more) had been missed, and what might have been done differently in the process to facilitate an absence. I asked about the usefulness of the bulletin insert as a way of remembering the content of the sermon later in the week, and if any of the participants engaged in conversation with others about the sermon following that Sunday's worship service. All agreed that the bulletin inserts were somewhat helpful during the actual sermon as a way of following along; none referred to them after the sermon, although Sandra did put the first week's insert on her refrigerator when she arrived home. None of the participants engaged with others about the sermons beyond a brief conversation with a spouse on the ride home from the church in the case of Sandra, Michelle, and Mark.

I then inquired about challenges, barriers, and breakthroughs each of the participants may have encountered following the sermon series. Three out of the six participants (Michelle, Mark, and Sandra) identified challenges. Michelle shared that each week was "personally convicting" and called to mind the aspects of her life that are not focused on God, and on her relationship and involvement with the church. Mark felt something similar and described it as "...when you get that email or someone calls you

and says ‘we have to talk’.” He said that as he learned and considered the currencies of the Cycle of Blessings, he felt exposed and vulnerable. Sandra shared the particular experience of week 6 when she felt that so many people around her seemed to be writing, and she was having difficulty moving past the first couple of items on the bulletin insert.

When asked about barriers, Mark shared that at times his feelings of vulnerability as he listened to the sermons would become feelings of guilt as he considered that week’s currency. He identified that as a potential barrier. Michelle agreed, noting that one could feel too vulnerable around people who you are not close with. Ryan stated that moving along the currencies of the Cycle of Blessings felt like “big shoes to fill” for someone younger like himself, with limited experiences and resources to share. This led to conversation in Focus Group 1 about identifying the potential barriers up front, so people are aware that these feelings might arise. There was agreement that such a proactive approach might help people from feeling “exposed.” Sandra confided in Focus Group 2 that her concerns about not being able to write as much as others was not a barrier with the presentation but in her own perceptions.

Four out of the six participants were able to identify breakthrough experiences. For Michelle, it was thinking of wellness as a currency in week 4. She commented that she had never thought of her personal spiritual wellness as a blessing—“or in some cases, a curse”—for others. Mark spoke about the currency of relationship from week 3 and how that led him to think about his friends that are “anti-church”. Previously he refrained from discussing his faith and involvement with a church, but now he carefully shares his faith and participation so as to not “oppress others with his views.” His friends in turn are less disrespectful of church because of the effort he makes to be respectful of their views.

Alan also referred to the currency of relationship, stating that he has become more aware of our tendency to be in cliques when at church. He understands that people tend to gravitate to those people they deem more like themselves, but we have many opportunities to reach out to different people when we come together for worship and other activities at RLC.

Sandra in Focus Group 2 described her breakthrough moment as occurring in week 1, with the introduction and overview of the Cycle of Blessings, and in particular “the fact that we would circulate it and multiply the blessings.” She also mentioned that since then she has been giving a lot of thought to the notion of Martha-like and Mary-like congregations in the week 3 sermon of the currency of relationship, and considered that RLC may be more Martha-like. Opal responded that she saw RLC as being a little of both and talked about changes she had seen in the women’s group. Ryan and Opal had nothing further to add in their respective focus groups.

When asked “What was your perception of the intended results of the intervention (sermon series)? Did the intervention seem to accomplish its goals?” all of the participants expressed that the intervention was designed to offer a new perspective on generosity for our consideration at RLC. Sandra specifically used the term “stewardship” in addition to generosity in her response. This may have been due to her serving on the stewardship committee at RLC in previous years.

The question on key insights (What key insights did you learn from the process? These can be helpful or not helpful.) led to a great deal of conversation about next steps in Focus Group 1. Mark suggested that if there was one place that the intervention “missed the mark” it was in the lack of goals for improvement. This led to the idea of

smaller group discussion over a period of time, perhaps even a year's time, with each session focusing on a specific currency of the Cycle of Blessings. Michelle believed that smaller study sessions would be able to reach more people in the congregation over time and would give us a common language and help us "put a name" to our generosity. Mark suggested that if we talked about generous giving more often it would become "less taboo, but we don't want it to become commonplace." Alan and Ryan agreed with the ideas; when asked if they might participate, both said yes, with Alan adding if there was a group that met on Sunday morning. Sandra and Opal also appreciated the suggestion of small group sessions on the Cycle of Blessings, but Opal said she would not attend, and did not think others her age would attend either, due to their own personal limitations of time and attention.

Self-Identified Impacts of the Intervention by Study Participants

The second interview included the question "How have your experiences over these past few months made you a more generous person, if at all?" specifically to record the participants' self-assessment of changes in their own generosity following the intervention. Opal was unable to participate in the second interview for health reasons. The remaining six participants were all able to identify some change in their attitude toward or practice of generosity.

Ryan offered a personal story of his noticing a homeless man outside a baseball stadium and engaging him. He gave him five dollars, shared a pretzel with him, and spent time in conversation with the man. He admitted that had he not been a part of this research, he would not have even acknowledged the man on his way out of the ballpark. He added, "This whole process has definitely changed my life."

Sandra shared that she and her husband have had conversations about the financial difficulties faced by the congregation, and they increased their weekly giving. She indicated that they were more conscious of their giving in light of their summer plans at the Jersey shore and were committed to giving in advance of those Sundays when they would be absent from Reformation. Sandra also shared that she has become more thoughtful about the similarities and differences between a church and a charitable organization, and how that relates not only to her participation in the life of Reformation but in her role as a volunteer with a Christian-based non-profit organization.

Alan noted that he can do “a bigger part in being generous” and is talking more with his wife about donating items to the local food bank. She asks him if he needs anything for the church before shopping, and he has become more thoughtful about those requests. Alan recently became aware that there are special needs at the food bank based on the population they serve; for example, someone without stable housing can more easily use pop-top cans and ready-to-eat meals that do not require heating. He shared “If we’re going to the store and I know something that might be need [for the food bank] that we haven’t bought before...I try to figure out what would be the right size to use.”

Betty shared that she is more appreciative of the generosity shared with her by others. She attributes that deeper appreciation to age, saying “I think as you get older you appreciate the generosity of others, the time and effort.” She is thinking more about generosity at Reformation and how it might be measured when expressed in non-monetary ways, such as friendship, prayer, and time.

Mark has learned through his experiences after the birth of their baby that generosity can take many forms. He shared that as he and his wife found themselves the

recipients of the generosity of others, his initial reaction was “kind of like a guilt thing.” He described feeling bad at first because he felt he then owed the giver something. He learned to be respectful of the generosity of others, accepting even a small gesture. His own hesitation as a recipient of the generosity of others had taught him that at times, if his generosity is turned away, it is not personal but “the right thing to do right now, and whether they acknowledge that or not, I need to be okay with that.”

Michelle referred to conversations that have started about generosity during church events, the sermon series intervention, and the congregation’s annual meeting, and how they have encouraged her. She recognizes that there are other people who feel the way she does about the financial situation at the church and about giving in general. She stated “It’s nice to know you’re not the only one thinking and feeling that and wondering if it’s going to change or if it’s all going to kind of collapse in on itself.” She is hopeful that this means there are other people “that are ready to wake up and do something, and change whatever needs to be changed to make us a more viable church.”

Summary of Chapter

In this chapter I presented the results of my research from the two interviews and the focus groups that were conducted. In the following chapter, I will summarize my findings in conversation with my theoretical, biblical, and theological lenses. I will consider the limitations of this research as well as possibilities for future research that were raised.

CHAPTER 6

CONCLUSIONS AND REFLECTIONS

In the last chapter, I shared the results of the data gathered in the initial and second interviews and the focus groups. I summarized and coded the qualitative data, and described those concepts as they developed in the interviews and group conversations. I interpreted that data in light of my theoretical, biblical, and theological lenses, and present my conclusions and reflections in this chapter.

My research was conducted as a financial crisis unfolded. My research question sought to determine through action research how a sermon series might influence an individual's understanding and subsequent practice of generosity, which could in turn impact the overall life of the congregation. I hoped to look to the reasons an individual might practice generosity and specifically choose to give financially to a congregation among a seemingly endless list of possible recipients, and to discover how we could grow in generous giving, not simply manage to pay the bills.

Leadership at Reformation Lutheran Church recognized a need to address our finances in ways that would be sustainable over time. The intervention of this research introduced a new model for generous giving and created an opportunity to examine the roles that our faith and the *missio Dei* hold in our congregation's wellbeing. We hoped to discover how we might discern the *missio Dei* in our midst, re-center the life of the congregation on the living water of our faith, and drink deeply from that Wellspring as we worship, learn, and serve in God's name.

Integration with the Lenses

My theoretical lenses included generosity, adaptive change, and emergence theory. The biblical lenses included Isaiah 43:18-21 and Isaiah 58:6-12 (wellspring in the desert), John 4 (the Samaritan woman at the well), and John 7:37-39 (living water). Theological lenses included missional pneumatology and the *missio Dei*, the Christian steward, and the holy currencies of the Cycle of Blessings.

Generosity

Smith, Emerson, and Snell examine the charitable giving of Christians in the United States in their book *Passing the Plate: Why American Christians Don't Give Away More Money*.¹ Their findings on the lack of generosity included several that were characteristic of Reformation Lutheran Church:

- They had not “seriously confronted and grappled with the theological and moral teachings of the traditions”² that undergird generous giving;
- They had low expectations for financial giving as a result of years of struggling to fund the operating budget of the congregation, and therefore did not encourage and celebrate generous giving;
- There had been no consequences to ungenerous giving—that is until they were faced with financial default on several occasions;
- They had grown accustomed to special appeals to meet particular needs and “adopt-a-bill” practices when payment on obligations were lagging

¹ Smith, Emerson, and Snell, *Passing the Plate*.

² *Ibid.*, 97.

behind and conducted annual stewardship campaigns that tended to have a response rate of less than ten percent.

The intervention of this action research (AR) took into account the implications put forth in that chapter, shaping some ways of encouraging more generous giving at RLC. There was far less taught at RLC about generosity than there was reaction when the level of giving was inadequate to meet the congregation's financial obligations. One objective of the intervention of this AR was to teach what faith-based generosity is, as a foundation for then exercising it more fully. It was successful in that as evidenced by the thoughts that were provoked throughout the sermon series intervention as reported by the study participants. Some of those thoughts were unsettling for these individuals (feeling exposed or vulnerable), but they began to think of generosity in a broader way.

Herzog and Price offered a working definition of generosity in their book, *American Generosity: Who Gives and Why*.³ Their working definition of generosity was "Giving good things freely to enhance the well-being of others."⁴ They posit there are "concentric circles of generosity" that seem to ripple outward from the individual.

This research explored the notion of circles of generosity as they are experienced by members of RLC and how such circles might manifest in different forms of giving. I had hoped to explore more fully how a more missional approach might link our concept of generosity to an understanding of our cooperating with God's work in the world, but the concept of the *missio Dei* is new to this congregation and we could only begin to touch on the idea. Even as such, the participants were able to move from thinking of the

³ Herzog and Price, *American Generosity*.y

⁴ *Ibid.*, 4.

congregation's ministry as a list of activities as described in the initial interview to a sense of participation in God's work in our community, as evidenced by their responses to the second interview.

Reformation Lutheran Church has often relied on need-based appeals to meet its financial obligations, and on many occasions those appeals succeeded in raising the necessary funds. The weariness and anxiety over this practice on an on-going basis was evident in the responses of the study participants, and they expressed interest in learning a new approach, which for this research took the form of the introduction to the Cycle of Blessings.

Adaptive Change

The members of the church council of RLC were aware of what they considered negative trends in the financial wellbeing of the congregation, but they had reached a critical point: looming financial default. During the most recent pastoral search process, leadership indicated that as a congregation they had found their voice to say they were ready for change, but at the same time, identified a preference for trying things that were "tried and true." Addressing the financial health of the congregation was one of the places where they were mired in their practices. Leadership is aware that the congregation for the most part maintains programs, an organizational structure, and ministry practices that have been in place for years and that are no longer productive or life-giving.

These council members understood that our giving is a matter of faith, rooted in our relationship with God and the practical support of the ministry of this congregation. Generosity is a value we admired but were not practicing and teaching it well. As a

congregation we continued to rely on the special appeals until the response of the congregation's giving was no longer sufficient to rise to the occasion and meet their financial obligations. Adaptive changes may indeed be possible in the future of Reformation Lutheran Church. The intervention opened new potential of framing our generosity and giving for the study participants, but it would take time to convey the new concepts to the congregation as a whole. The participants offered a possible solution: teach the concepts in a small group setting so as to reach as many congregation members directly and personally as possible. These small groups would afford a measure of safety as trust could be built in the group, and they could offer a chance for relevant personal sharing. It is not currently a practice of the congregation to meet in such groups, and certainly not on the subject of generosity. But it could be the bridge between adaptive and technical changes, and the potential now exists to build on those small groups, perhaps facilitated by those who had participated in this research. As Heifetz, Grashow, and Linsky explain "...because the solutions to adaptive problems lie in the new attitudes, competencies, and coordination of the people with the problem itself. Because the problem lies in people, the solution lies in them, too."⁵

Emergence Theory

Jeffrey Goldstein defines emergence as "the arising of novel and coherent structures, patterns and properties during the process of self-organization in complex systems."⁶ In emergence theory, change becomes the primary and essential property of a

⁵ Heifetz, Grashow, and Linsky, *The Practice of Adaptive Leadership: Tools and Tactics for Changing Your Organization and the World*, 73-74.

⁶ Goldstein, "Emergence as a Construct," 50.

non-linear, self-organizing system. Tension arises in that change process, and organizations can struggle under the stress. This relief can be achieved in the basin of an attractor, which in the context of a congregation resisting change is often identified as “the way we have always done it.”

The focus groups were an opportunity for creative and emergent process among the study participants. They arrived at the suggestion of small groups focusing on each of the currencies of the Cycle of Blessings, enabling the conversation to continue and spread among the congregation at large. This suggestion was unlike anything the congregation had previously employed to address stewardship and giving, although they were familiar with cottage groups related to building campaigns in their past. Using a somewhat similar approach was novel, and could offer a chance for even more creative ideas to bubble up from within the congregation. This could lead to new organizational systems for finance and stewardship as the congregation processes the ongoing impacts of the AR. Emergent change presents challenges to a congregation however, and without determination RLC could revert to the familiar attractor and its illusion of stability. Increasing the congregation’s understanding of the *missio Dei*, could help to divine the presence of a new attractor, the Spirit of God, and open the channels for a new way of being church. Discerning what God is already doing and, at the same time, learning to engage the creative challenges of change, might open the doors to the transformation and renewal RLC desires.

The Wellspring in the Desert: Isaiah 43 and 58

The first of the biblical images is that of the wellspring in the desert as found in Isaiah 43:18-21 and 58:6-12. Both passages point to the Lord's promise of restoration. Isaiah 43 begins with the Lord naming the people of Israel as precious and honored, worthy of ransom. This promise of dramatic, purposeful, and life-giving change follows the Lord's statement of redemption for the people and reassurance from fear as they are gathered from the far corners of the earth, and it may provide the same redemption from fear for the people of Reformation. The people of Reformation may become renewed witnesses to God's glory and proclaimers of praise in response to what God has done in our congregation and community as they learn a new understanding of generosity. The "new thing that is about to spring forth" may be manifested in a deepened and broadened generosity, proof of God's ability to do that which is beyond human reasoning yet humanly perceivable as it unfolds around them. At the time of this research, it was too soon to see the full impact of the intervention, but the participants were hopeful that change would come and indeed, something new would emerge.

The Samaritan Woman at the Well: John 4:1-42

The second biblical lens is the narrative in John 4:1-42 of the Samaritan woman who encounters Jesus at the well when she comes to draw water. She comes to the well in search of physical, thirst-quenching water, but is given the gift of living water from the Messiah. Her desire for and receipt of this gift propels her back to her village, where "many from that city believed in [Jesus] because of the woman's testimony." She could not contain the force of the living water within her, and it spilled out to those who received her words.

Likewise, there was excitement in the conversation that took place in the focus groups, particularly in Focus Group 1. They were looking forward to deepening their understanding of the Cycle of Blessings, and in sharing that with others in the congregation. RLC's repeated attempt to go back to the members with repeated appeals for funds to make our financial obligations were running that well dry. The intervention offered promise that there might be another way: seeking the Source of life and living water within our walls and beyond. Recognizing our connectedness to the *missio Dei*—even though we cannot yet name it as such—frees us to respond in new ways to the community around us and can change our perspectives toward the resources of the congregation and the work of the Holy Spirit in the world, and in particular, our local context.

Living Water: John 7:37-39

Jesus' teaching in John 7:37-39 teaches on the power of the living water he offers, inviting all to come and take of that living water. The participants in this research, by the time of the second interviews, were beginning to be aware of changes within themselves. In retrospect, I might have done the focus groups too soon after the sermon series to get a full sense of how the participants were experiencing this new way of thinking about generosity. Alternatively, a second focus group to allow for a dynamic exchange of ideas might have been helpful and welcome in the time following the second interview, but the parameters of this research did not offer that luxury of time. It was clear from the responses that the participants were beginning to have a sense of the interrelatedness of the congregation's work and the *missio Dei*, and that may have continued to deepen over time. Even with their new ideas for delving deeper into a new way of understanding

generosity and generous giving, our next steps are not ours to design on our own. We are invited to walk where God has already gone before us. We are shaped by the Spirit with unique gifts and empowered to share them according to God's design. Our hearts indeed can become the wellsprings that flow with living water, where "the Spirit's gifts given to each person become channels of grace operating within and through the church."¹

Missional Pneumatology and the *missio Dei*

Moltmann describes the Holy Spirit as the agent of change and "transcendent space for living" and it seemed clear in the breakthrough moments described by the participants during the focus groups and their self-identified changes in personal generosity that change was indeed emerging. The intervention of this research afforded the participants an opportunity for reflection on their understanding of generosity which then served as a lens in their own actions and the activities of the congregation. It was perhaps the first step in a process of continuing reflection on generosity and generous giving, and it was an invitation to begin to consider Reformation Lutheran Church's participation in the *missio Dei*.

Welker described the working of the Spirit as a force field moving people toward each other in new forms of unity. I was able to see that movement among the participants in the dynamics of the focus groups. Several of the participants spoke of a new connectedness to others in the congregation or saw it as the answer to the struggles we faced at Reformation. As Welker explains, the Spirit "transforms and renews people and orders, and opens people to God's creative action,"² and it appears that the Spirit may

¹ Van Gelder, *The Essence of the Church*.

² Welker, *God the Spirit*, 221.

have created some of that openness as the participants continued to process the intervention in their own personal lives.

The Christian Steward

Douglas John Hall, in his book *The Steward: A Biblical Symbol Come of Age*, suggests that the biblical image of the steward is fully valid today, but that it has become truncated in our North American Christian churches.³ It had certainly become truncated in Reformation's experience. The annual stewardship campaign, in my experience with the council, was more of an afterthought than a planned, purposeful approach to giving. Most people on council had difficulty recalling what the themes had been in those campaigns in prior years, or if there had been a stewardship emphasis at all. Ultimately, the recent campaigns had a return response rate of around ten percent, and there was no measure of the commitment on behalf of the members to what they had pledged in those campaigns.

This image of the steward is one of deep personal transformation, meaning that stewardship can be approached throughout the year as part of the daily journey of a Christian. It need not be reserved for a few weeks out of the year. Sandra had prior experience on the stewardship committee and Betty on council, and both were able to appreciate the possibilities offered through the intervention and its potential for influencing not just Reformation's ability to meet its financial obligations but to expand its ministry to the community, as well as its members. Hall suggests that the image of the steward challenges our typical notions of ownership and allows for the flow of generosity

³ Hall, *The Steward*.

from God through the hands and heart of the Christian and into the world, and that was echoed in the focus group conversations and interviews following the intervention.

Henri Nouwen develops the act of fundraising as a form of ministry in his book, *A Spirituality of Fundraising*.⁴ He expands on the relationship between God's mission and our giving by suggesting that it is a "new spiritual communion" offering true friendship and building community as we move towards a common vision: "making visible the kingdom that is already among us."⁵ Clearly, the research participants expressed a sense that new connections and a new sense of community were possible as we become more generous as a congregation and as individuals. The intervention of this AR seemed to create opportunities for building new relationships among the people of RLC beyond the superficial sense of fellowship that occurs during the coffee hour following Sunday worship.

The Cycle of Blessings

Eric Law integrated disciple-building practices of telling faith stories, biblical reflection, prayerful discernment, and visioning in his work with the Kaleidoscope Institute. In his book *Holy Currencies: Six Blessings for Sustainable Missional Ministries*, Law describes the "Cycle of Blessings" as an exchange of currencies beyond money, and details these six primary currencies: relationship, truth, wellness, gracious leadership, time and place, and money.⁶ He then considers how the dynamic flow of these currencies strengthens a congregation inwardly and connects it to the greater community

⁴ Nouwen, *A Spirituality of Fundraising*.

⁵ *Ibid.*, 53.

⁶ Law, *Holy Currencies*, 11-12.

beyond its walls, and suggests ways in which these currencies might be accessed and employed for mission.

The time constraints of this research prevented me from describing the Cycle of Blessings in depth. Instead I tried to introduce each of them briefly, as a twelve-minute sermon might allow, as an introduction to a new way of understanding generosity. The research participants were intrigued, interested, and provoked by this overview to the holy currencies and wanted to learn more. Several of them borrowed copies from the church library. I believe the concepts of the Cycle of Blessings was appealing to this diverse group of participants, even for those who like Opal might have felt that they would not participate in an on-going small group experience.

Importance of This Study

In a time when the members of a congregation are faced with many competing and conflicting demands on their time, concerns about financial stability and wellbeing can often arise. I do not believe that Reformation Lutheran Church is alone in its financial challenges nor that they were the only congregation to have allowed monetary challenges to grow to the point of financial crisis. It was my hope in conducting this research that not only would RLC gain a deeper understanding of generosity, but that renewed and generous giving coupled with learning to discern the *missio Dei* would help them find the revitalization for which they longed. They had wandered long in the parched places of financial struggle, indeed for decades, and were desperate for the living water offered only in Christ. Like the Samaritan woman at the well asking for living water so she could end her unpleasant labors, Reformation desired to be free of the incessant special appeals for money and never-ending announcements of “not enough”. I believe that this research

may help other congregations with similar struggles to seek out and identify ways in which they too can find the Source of living water within and beyond their communities.

I hesitate to generalize these findings to the entire congregation at Reformation and otherwise. These were seven individuals, selected purposefully to represent an overview of the demographics of RLC, and a very limited slice of the demographics at that. It would be disastrous to assume that all the members of the congregation would respond in the same way, especially in light of the diversity in the responses from these participants. There is hope that lessons can be learned, and that where there is openness to the Spirit's leading God's grace can flow freely as the living water Christ promised to his followers. As we recognize the connections between our generosity and the God's work in our community, we begin to realize the wellspring of generosity lies within the Holy Spirit who is already calling and gathering us here at Reformation Lutheran Church for God's purposes. We gain an opportunity to rise above a limiting bill-paying mentality to a passion for participating in God's work wherever the Holy Spirit leads us and to give freely and generously of the many blessings we have received from God.

The Continued Search for the Wellspring

Based on the participants' responses in this research, I pursued the possibility of engaging the Kaleidoscope Institute to lead a workshop on the Cycle of Blessings on-site at Reformation, hoping that the guidance and wisdom of an outside expert would be more influential than the regularly-called pastor. Unfortunately, council leadership at the time was divided on that possibility. There were a few who felt that such a workshop was worth pursuing, but the more vocal members of council felt that it was an untested and uncertain direction to follow. Without strong support from council leadership, we would

have been unlikely to obtain the level of participation necessary to conduct the small groups, let alone effect change within the congregation as a whole.

Reformation continued to struggle financially another year, barely escaping financial default twice. Following a change in council leadership in the Fall of 2019, the council and congregation were able to explore other options to regain financial stability while maintaining and nurturing the ministries and members. This included conversations about changing the pastoral call from full-time to part-time. We pursued that direction in December 2019, and the congregation has a new-found sense of stewardship. We no longer have to call for special financial appeals, our obligations are being paid in a timely manner, we established an emergency savings fund, and we have made an early payment of mission support to the synod, our regional church body. We have been able to attend to some of the deferred maintenance projects around the building and grounds.

Most recently, we are reconsidering the long overdue replacement of the failed HVAC system in the older section of our building. The system started to fail in 2017 and was completely non-functional by Spring of 2018. Although estimates were obtained, there was no way to fund the work. Now, with a more stable financial situation, we are revisiting those estimates in light of the COVID-19 pandemic and with consideration to the *missio Dei*. We are acknowledging that God is at work in our community and that our building is a resource not only for our use but for others in the community. We can be generous in our use of the space. The plan is to update the estimates with more effective airflow and UV sanitizing in the classrooms and social hall to provide safe gathering space. The discussions have addressed both the desire for Sunday school classes to resume in our building come September of 2021 and for Reformation to stand out as a

welcoming and safe meeting place for community groups, sharing the blessing of our physical space.

EPILOGUE

I began my research with hesitation: I was intentionally pursuing the concept of generosity in a place and time when the generosity of so many good people was being tested. We were in the throes of a financial crisis with its repeated appeals for cash to make the operating budget, and the single largest item in that budget was the pastor's compensation. There were several times when Reformation Lutheran Church was close to financial default and payments of my salary and benefits were delayed. I knew that exploring generosity was not the magic bullet some might have wanted.

There were times when I felt a strong disconnect between my research and the challenges faced by the congregation. I was trying intentionally to look past the obvious financial crunch. I was hoping for some insight into what made the special appeals more appealing than funding the day-to-day operations, even though in reality they addressed the very same expenses. Meanwhile, there was a lot at stake for me personally if the congregation was to default. At times I wondered what difference it would make if I learned something about generosity and the *missio Dei* for the people of RLC but the congregation had to close its doors because of the finances. I often felt that I should have been looking for the newest and best stewardship campaign (a technical fix with temporary results) just to relieve some of the weariness of the congregation and the stress on me.

But there is no life in that approach, no sense of Living Water. It is always one more trip to the well in the hot mid-day sun, that task so familiar to the Samaritan woman

from John 4. Like that nameless woman, I wanted to stop making those daily trips to the well to get by for one more day—or one more pay period, one more benefits premium. Under those conditions, my pastoral ministry felt stagnant or truncated. I was longing for that Living Water that would set me free along with the congregation, so we could feel refreshed and renewed by what God was doing in and through Reformation Lutheran Church.

I found something in the conversations with these seven individuals, like a shimmer of water. Their responses left me feeling hopeful as they inquired about “next steps.” I was encouraged in the shift from identifying activities that RLC did as a congregation to what God was already doing and the ways that we were a part of that work. I was reminded that perhaps God was indeed doing a new thing, and it was about to spring forth from within their hearts, each in their own way. This research process was an invitation for me to drink deeply of the possibilities that the Spirit was presenting and to watch for signs of Living Water underneath the doubt and fear.

Participating in this Doctor of Ministry program at Luther Seminary was a journey for me. I originally considered it as a way of organizing my continuing education and chose to focus on Congregational Mission and Leadership because of its broad scope. I was also intrigued by the discussion of the missional church and found that the program gave language to some of the concepts and practices that I had already incorporated into my pastoral ministry.

This CML program nurtured a deeper sense of engagement with the *missio Dei* within me as well as with the congregations I served. In the first few years of the program, I was pastor of an older congregation that was re-imagining itself and its

participation in the community, and it was their vibrant connections in outreach and ministry that provided the early foundation for my studies. It was easy to see how they responded to God's work in their community with an openness and willingness to discern the Spirit's leading them. I accepted a change of call and after a short time of settling into the new call, I revisited my work in the CML program. I returned to my original research question, assuming it would translate into the new setting. It might have—were it not for the unfolding financial crisis at the congregation.

It was at then that I came to an appreciation of the contextual nature of the missional church. I tried at first to focus on community involvement in this new context, but it felt disconnected and disjointed. The congregation was increasingly consumed by its concerns over money and my planned research seemed irrelevant. My studies of the missional church at Luther emphasized the congregation in its context and as I thought about this congregation being sent into the world by God's Spirit, I realized that the financial drought we faced challenged our very sense of ministry, let alone our financial viability. Discerning that the Spirit was not done with us yet created the space for me to consider what could be possible if all of us wondered "What is God up to in our midst?"

This led to my appreciation of the metaphor of the wellspring as that original, life-giving, continual movement of the Holy Spirit in the world, the pouring out of God's generosity and abundance. If the Holy Spirit could sweep over the all-encompassing chaotic waters of creation as God began God's work in the world, the Spirit certainly journeys with us as we participate in the *missio Dei*. We have only to seek the wellspring of creativity and grace and it is already given to us through the Spirit: "Out of the believer's heart shall flow rivers of living water." (John 7:38b)

APPENDIX A

INVITATION TO SOLICIT PARTICIPATION IN INTERVIEWS/FOCUS GROUPS

Note: This letter contained both an invitation to a survey and to the interviews and focus groups. The survey was not utilized in this research, but may have been an intervening variable though its possible influence on the participants.

An invitation and request for your help...

As you may know, I am pursuing a Doctor of Ministry (D.Min.) degree in Congregational Mission and Leadership at Luther Seminary in Saint Paul, Minnesota. As part of my work towards this degree, I will be conducting a research project over the next few months, and I need your help.

I invite you to be a part of this research which will explore attitudes about giving and generosity. You will not be asked specifics about your level of giving. Members or regular participants in the life of our congregation over the age of eighteen are welcome. Your survey responses will be kept confidential.

The first step in this research study is a survey for the congregation that will be available online through SurveyMonkey. I will be sending an email to adults on the Reformation Lutheran Church' email list with a link to access the questionnaire.

SurveyMonkey allows only one response per email invitation. In other words, when I send the link to the email we have on file, only one person can take the survey. However, I would like to hear from all of you.

I am happy to send an additional survey invitation(s) so that everyone in the household over the age of 18 can participate. **If there is another email to which I should send the survey link**, please indicate that on the back of this form and return it to me, or email your information to me at: LJxxx@aol.com

If you do not have access to email or would prefer to complete the survey in print: Please provide your name and address on the back of this form. I will forward a print copy to you. Copies will also be available here at the church next Sunday and in the church office during this coming week.

I am also looking for volunteers to be interviewed at the start and conclusion of the research study, and as part of a **focus group** during the course of the study. The focus groups will meet in person periodically over the course of six months to give feedback on aspects of this study. Each session will be about an hour and a half (or less). If you think you might be interested and would like more information, please indicate so on the back of this form.

Thank you in advance for your participation!

Pastor Laurie A. Johnson

Remember, all research study participants (surveys, interviews, and focus groups) must be eighteen years of age or older.

Please send me a print copy of the survey:

Name: _____

Address: _____

The email on file at the church is shared by our household. Please send an email with the online Survey Monkey link to these additional email addresses:

Email Address: _____

Email Address: _____

Email Address: _____

I may be interested in being interviewed and participating in the focus groups. Please contact me with more information.

Name: _____

Phone Number: _____

Best Time to Call: ____ morning ____ afternoon ____ evening

Email Address: _____

APPENDIX B

INITIAL INTERVIEW PROTOCOL – BASELINE

How do you understand the word “generosity”?

What makes a person a *generous* person?

How did you first learn about being generous?

How might a person learn to be more generous?

Can you tell me more about that?

In what ways do the people of this congregation partner with God in doing God’s work?

Can you tell me more about that?

In what ways would you consider this a generous congregation?

In what ways might we improve our efforts to be generous?

What hinders us from being generous as a congregation?

Is there anything more you would like to share?

APPENDIX C

FOLLOW-UP INTERVIEW PROTOCOL – END LINE

How do you understand the word “generosity”?

How has your understanding of generosity changed since our initial interview?

In what ways would you consider this a generous congregation?

In what ways might we improve our efforts to be generous?

What hinders us from being generous as a congregation?

What one thing did you learn about generosity in these past few months, if anything?
Is there something else that you learned that you would like to share?

How would you describe the connection between our generosity and God’s work in our community, if there is a connection?

How have your experiences over these past few months made you a more generous person, if at all?

Is there anything more you would like to share?

APPENDIX D

FOCUS GROUP PROTOCOL

Warm up questions:

To what extent were you able to participate in the intervention, the series of sermons throughout the season of Lent?

Do you wish you may have been able to be here for all of them? Do you think you had a good sense of the message with what you experienced?

Did you find that you talked about it with another person after the service?

Was the fill-in-the-blank insert helpful, or was it a distraction? Did you return to the bulletin insert for the “things to think about during the week” section?

Now I would ask you to reflect on your personal experience of the process: As you consider the content about the sermon series in Lent, where there any struggles or challenges?

Digging deeper:

Where there any barriers to participation for you?

Where there any breakthrough or “ah-ha” moments for you as you learned about the currencies of the Cycle of Blessings?

What was your perception of the intended results of the intervention (sermon series)? Did the intervention seem to accomplish its goals?

What key insights did you learn from the process? These can be helpful or not helpful.

What changes might you suggest for the next time, if there is a next time?

Is there anything more you would like to share?

APPENDIX E

INFORMED CONSENT FORM

You are invited to participate in a research study that will examine and seek to enhance the generosity of Reformation Lutheran Church and its members. You were selected as a possible participant because you represent a particular age category and are involved in the life of the congregation. Please read this form and ask any questions you may have before agreeing to be in the study.

This study is being conducted by me, Pastor Laurie Ann Johnson, as part of my doctoral thesis project in Congregational Mission and Leadership at Luther Seminary. My advisors are Drs. XXXXX and XXXXX.

Background Information:

The purpose of this study is threefold: first, to measure our congregation's attitudes about giving practices and generosity as they currently exists; secondly, to participate in intervening activities that seek to deepen our understanding of generosity and our participation in the mission of God; and lastly, to reevaluate our attitudes about giving practices and generosity after these activities.

Procedures:

If you agree to be in this study, I ask that you to do the following:

- Participate in one-on-one interviews at the start and conclusion of the research study.
- Participate in intentional acts of conversation and listening (the interventions).
- Engage in a focus group at the midpoint of the research, answering questions in a small group format.
- Give approximately two hours of your time for each activity.

Risks and Benefits of Being in the Study:

The study has no direct risks. You are free to drop out of the study at any time.

There is no direct benefit to participating in this research study. Indirect benefits include deepening your understanding of giving and generosity, establishing a stronger sense of participating in God's mission, and helping your congregation to grow in deepening their sense of generosity as individuals and with one another and our neighboring communities.

Confidentiality:

All records of this study will be kept confidential. If I publish any type of report, I will not include any information that will make it possible to identify you. All data will be kept in a locked file in my home; only my advisors, Dr. XXXXX and Dr. XXXXX, and I will have access to the data and, if applicable, any tape or digital recordings. If the research is terminated for any reason, all data and recordings will be destroyed.

While I will make every effort to ensure confidentiality, anonymity cannot be guaranteed due to the small number of participants engaged in this study.

Tape and digital recordings of interviews and focus groups will be made for the purpose of data collection. Only my advisors and I will have access. I will only use a direct quotation from you if I have your signed permission. If you give such permission and if I use a direct quotation from you, I will use a pseudonym for you

Raw data from this study will be destroyed by May of 2024.

Voluntary Nature of the Study:

Your decision whether or not to participate will not affect your current or future relations with Luther Seminary or with this congregation. If you decide to participate, you are free to withdraw at any time without affecting those relationships.

Contacts and Questions:

The researcher conducting this study is Laurie Ann Johnson. You may ask any questions you have now. If you have questions later, you may contact me by phone at xxx-xxx-xxxx.

You may contact my advisors with any questions you may have at Luther Seminary xxx-xxx-xxxx, or by email: Dr. XXXXX, xxxxx@luthersem.edu; XXXXX, xxxxx@luthersem.edu

You will be given a copy of this form to keep for your records.

Statement of Consent:

I have read the above information or have had it read to me. I have received answers to questions asked. I consent to participate in the study.

Signature _____ Date _____

Signature of investigator _____ Date _____

Signature _____ Date _____

I consent to allow use of my direct quotations in the published thesis document.

Signature _____ Date _____

APPENDIX F

INTERVENTION MATERIALS: WEEK 1 SERMON AND BULLETIN INSERT

*Cycle of Blessings Sermon #1**The Transfiguration of Our Lord, Sunday, February 11, 2018*

Today's readings describe the event that the Church calls the "Transfiguration" of our Lord. We share it every year, on the Sunday immediately before Ash Wednesday, the start of the season of Lent.

Lent is the season of our preparation for Easter. It is a time when we consider our mortality and sin. That's what the ashes are meant to remind us of.

It is a time when we specifically look at our dependence on God, to save us from death and sin... a time to deepen our understanding of the sacrifice Christ made on our behalf. That's the reason the ashes take the shape of the cross on our forehead. They remind us that in our Baptism we have been claimed by God and named beloved sons and daughters, adopted brothers and sisters of our Savior, Jesus Christ.

And so we begin with this image of transformation: Jesus' own transfiguration. Jesus takes just a few of his disciples with him up the mountain, where something amazing takes place. Moses – the man who presented God's law, the Torah, the Ten Commandments, to the people of Israel on two stone tablets – and Elijah, considered the greatest prophet, the man who spoke the word of God to the people of Israel – these two suddenly appear with Jesus.

Jesus is transfigured: he no longer looks like the rabbi who has been instructing the disciples in God's word, revealing to them the promise of God's salvation and hope for the world.

He no longer looks like the itinerant preacher, the man who walked with his disciples from village to village, teaching the crowds. Jesus no longer looks like the great healer the disciples have come to know, the man who can cure the sick, cast out demons, restore sight to the blind...

Jesus has been transfigured. Shining with a blinding light, the disciples now see him glorious. They hear the proclamation of his full identity. They see Jesus as God sees Jesus – in the full power of the divine.

And they realize that they are so very different from this One who is the very Son of God.

So begins our journey this week into Lent – a growing awareness of our own mortality and sin, but not without knowing that the light of Christ shines into our lives.

As we progress through our Lenten journey this year, I will share with you something called the “Cycle of Blessings.” It’s a way to reflect on the light of Christ in our lives, and how the power of God is still transforming this world. It is an invitation to consider how God reveals grace and hope through our experience of the living Jesus Christ in our lives.

The Cycle of Blessings is developed by Eric Law in his book, *Holy Currencies: Six Blessings for Sustainable Missional Ministries*. Law writes about his personal experiences with the ministry of the Kaleidoscope Institute. He suggests that as we partner with God there are certain factors that are essential for ministries to flourish and grow.

He calls these “holy currencies” and they are part of the Cycle of Blessings. Before we go further, let me explain what Law means when he talks about currencies.

In today’s society, when we hear the word currency, we right away think about money. But Law goes back to using a more literal meaning of the word. What other word does “currency” sound like? Currents... as in flowing. We think about flowing currents of water, flowing currents of air.

The word *currency* comes from the Medieval Latin word *currentia*, which literally means a flowing, and from the Latin word, *currere*, which means to run or to flow.

As we look at the Cycle of Blessings, we will consider currents of blessings. Each week of Lent, we will explore a different currency. Those currencies are blessings, given to us by God, that are meant to flow from God to us to others, and back again. Yes, back again to us! That flow of blessings, the holy currencies, flow back and forth, around and around, when they are shared as God intended.

It all begins with four fundamental assumptions. You’ve probably heard these before, but they are so important to understand our relationship with God’s mission in this world. They are basic understandings of who God is, drawn from Scripture itself:

- 1 – God owns everything.
- 2 – God gives abundantly.
- 3 – We are not to keep God’s resources, not to hoard them for ourselves; we are to circulate these resources.

4 – God’s blessings, those resources meant to be shared, are then recycled to create more blessings.

Simple, right?

Well, yes and no. It helps to think of water. Water is a great blessing when it flows, when it has life. It brings life, it renews life, it sustains life. But when the free flow of water is stopped, water becomes stagnant. It rots. It harbors disease. What is meant to be a blessing becomes a curse.

God’s blessings in the form of the holy currencies are meant to flow. And like water becomes stagnant when it fails to flow, so can the blessings we receive. When God’s blessings are hoarded, when they fail to flow from God to us to others and back again – they can become stagnant. Their power to transform and give life is distorted, and what then grows can become destructive and divisive.

But remember John 3:16: For God so loved the world that he gave his only Son that whoever believes in him shall not perish, but have eternal life. The blessings God gives us are intended to give life. And to give life ABUNDANTLY.

God’s blessings are life-giving, so when we understand and freely share those holy currencies, we share God’s life with others. God’s life and love and grace flow back to us as others share those blessings freely.

Just as Jesus was transfigured on the mountaintop, displaying God’s glory to the disciples, we too are given a glimpse of the power of God alive in this world. It is a power that can change the way we see things, just as the disciples saw Jesus in a new light. It is a power that transforms each of us. A power that can transform the world.

The Cycle of Blessings – Week One (Bulletin Insert)

Transfiguration Sunday, 2/11/2018

The word *currency* comes from the Medieval Latin word *currentia*, which literally means a flowing, and from the Latin word, *currere*, which means to run or to flow.

Four fundamental assumptions of the Cycle of Blessings:

- 1 – God owns everything.
- 2 – God gives abundantly.

3 – We are not to keep God's resources; we are to circulate these resources.

4 – God's blessings are then recycled to create more blessings.

Something to think about in the week ahead:

Since we often think of money as currency, let's start there. Recall an earlier time in your life when money was flowing in a way that gives blessings. It can be a story or experience in which your parents, relatives, friends, or elders had used money in a way that built relationships, told the truth, fostered wellness, or built up the community.

Where were you?

Who was there?

What were you doing?

Where did the money involved come from?

What blessings did the money exchange for?

Who or what group was enriched?

What long term benefits did this create?

How did this experience impact the way you use money today:

personally?

in your ministry, the ways you live out your faith?

Based on the book *Holy Currencies: Six Blessings for Sustainable Missional Ministries* by Eric H. F. Law; published by Chalice Press, Saint Louis, MO, 2013

APPENDIX G

INTERVENTION MATERIALS: WEEK 2 SERMON AND BULLETIN INSERT

Cycle of Blessings Sermon #2

First Sunday in Lent, Sunday, February 18, 2018

No, you're not imaging things. We heard today's gospel lessons just a few weeks ago. The list of readings we go by each Sunday, the lectionary, presents this reading to us at the Baptism of Jesus, and again, as we begin our journey through Lent.

Last week, we began our look at the "Cycle of Blessings." The Cycle of Blessings is developed by Eric Law in his book, *Holy Currencies: Six Blessings for Sustainable Missional Ministries*. It's based on insights from his personal experiences with the ministry of the Kaleidoscope Institute. The Cycle of Blessings is a way to reflect on the light of Christ in our lives, and how the power of God is still transforming this world. It is an invitation to consider how God reveals grace and hope through our experience of the living Jesus Christ in our lives.

As I shared last Sunday, the Cycle of Blessings suggests that as we partner with God there are certain factors that are essential for ministries to flourish and grow. Law calls these "holy currencies" and today, we'll look at the currency of time and place.

Remember, as we look at the Cycle of Blessings each week of Lent, we will consider how the flow of these currents of blessings. The holy currencies are dynamic blessings, given to us by God, that are meant to flow from God to us to others, and back again. We'll look at the currencies of time and place this morning.

Law writes that so many churches consider themselves to be poor when they struggle with finances, but he sees it differently. Many of those churches own buildings, which are part of the currency of place. Yes, it takes money to keep those in good condition, but to ignore them as part of the wealth of a congregation is to overlook a great blessing from God. Those churches also have people, and when those people participate in the ministry of the church and God's work in the world, that's the currency

of time. Law suggests that churches are only poor when they don't engage the currencies of place and time effectively and faithfully.

Currency of place refers to the properties in which a church operates, plus other properties that can be accessed by a church. It's more than just the places owned by a congregation. When a church uses a building for ministry only a few hours a week, it is not fully using the currency of place.

Currency of time is the paid and volunteer time that leaders and members offer to the church. Too often in churches, just a handful of people engage in the mission – the so-called 80-20 rule – then the currency of time isn't being used effectively and faithfully.

How do we develop better use of the currencies of place and time? We begin by looking at how they are utilized today.

Last week as Joel and Jeff spoke about the need to replace the pump for our heating system, Jeff mentioned the building use study. We were not eligible for some of the grants that exist because our building isn't in use enough.

Dilemma of calculating time: so much is outside of the four walls, and often unthought of: time for travel, phone calls, and the thought "it's just something I do."

How blessed are we with the currencies of time and place?

Let's remember the four fundamental assumptions of the Cycle of Blessings:

- 1 – God owns everything.
- 2 – God gives abundantly.
- 3 – We are not to keep God's resources, not to hoard them for ourselves; we are to circulate these resources.
- 4 – God's blessings, those resources meant to be shared, are then recycled to create more blessings.

The Cycle of Blessings – Week Two

First Sunday in Lent, 2/18/2018

- Four fundamental assumptions of the Cycle of Blessings:
- 1 – God owns everything.
 - 2 – God gives abundantly.
 - 3 – We are not to keep God's resources; we are to circulate these resources.
 - 4 – God's blessings are then recycled to create more blessings.

Currency of time and place refers to the properties in which a church operates, plus other properties that can be accessed by a church for its ministries.

Currency of time is the paid and volunteer time that leaders and members offer to the church.

Something to think about in the week ahead:

Keep track of how you spend your time this week. Use a notebook, a laptop, or even your phone to keep what you do when throughout the day.

At the end of the week, go through your notes and consider how you spent your time. You might choose to assign your activities to categories.

Then consider the currency of time. Looking at your notes, what do you notice and wonder about:

- where your strengths are?
- where your challenges are?

Were there activities during the week that you would consider solid uses of the currency of time?

Did you make some poor choices in your use of the currency of time?

Was some of your time spent in ways that seemed out of your control?

Based on the book *Holy Currencies: Six Blessings for Sustainable Missional Ministries* by Eric H. F. Law; published by Chalice Press, Saint Louis, MO, 2013

APPENDIX H

INTERVENTION MATERIALS: WEEK 3 SERMON AND BULLETIN INSERT

Cycle of Blessings Sermon #3

Second Sunday in Lent, February 25, 2018

In these past two weeks, we have considered the “Cycle of Blessings” – those holy currencies essential for missional ministries to flourish and grow. We looked the flow of these dynamic currents of blessings, given to us by God, and meant to flow from God to us to others, and back again. This morning I’ll share with you the currency of relationship.

When we hear the term “social network” today, we right away think of online social networks, like Facebook and Twitter. But the term is broader than that: it refers to the many different relationships of our lives. Each of us are connected to dozens, maybe hundreds of people in as many relationships. Maybe you’ve heard of the notion of “six degrees of separation,” meaning that every person in the world is connected by no more than six levels of relationships.

Similar to that are the three degrees of influence. This implies that we have the greatest impact or influence in the three levels of relationships closest to us. Everything we do tends to create a ripple effect to the greatest degree on our friends - the first degree of influence; then our friends’ friends – the second degree; then our friends’ friends’ friends – the third degree.

Eric Law writes, “Whether we know it or not, our network of relationships can spread goodness and blessings, or destructiveness and curses. We make our own choices about who is in our network, which networks we are a part of, and what our network shares.

What do we share as Christians? First of all, it is essential to remember our Baptism. In Baptism, we are named and claimed as children of God. We are adopted as brothers and sisters of Christ. That means that we are within one degree of influence

from the Trinity, the Divine. When our faith is a living relationship, Christ has as much influence on our lives as our closest friends and family. What we then share within our network is the very life of Christ, and it has rippling effects on other friends in our network, and our friends' friends, and their friends. That is power to change the world.

Jesus knew the power of relationships. He called twelve men to follow him as his disciples. He called them his friends. He knew that they would influence the people around them, and those people would reach out to their friends.

In addition to those close relationships, Jesus directly influenced the lives of so many others. From every person he healed to the women who followed him. From the man with the demons who lived in the tombs, to the nameless woman who touched his cloak in the crowd, to Zacchaeus the tax collector who welcomed Jesus into his home. Then each one of them told their friends, who told their friend, who told their friends of God's grace and power as shown to them by Jesus.

In looking at congregations, Eric Law suggests that there are two basic types, based on the story of the sisters Martha and Mary. Martha, the sister concerned about doing all the things she needed to do to welcome Jesus properly into their home, and Mary, the sister content to sit at Jesus' feet to learn from him.

He comments that many congregations have Martha-like ministries, where people are involved in doing things. They are task-oriented, even in worship, where we make sure that what we do is done well. It served the church well to be Martha-like in the days when church was automatically assumed to be a part of American life.

A Mary-like congregation is centered in listening to what God is saying, learning where Jesus is leading. Such a congregation is focused on building relationships both internally, within the congregation, and externally, with the community. As church today, do we partner more closely with God by offering and nurturing real and compassionate relationships?

This week, you're invited to look at our congregation in this light. Are we a Martha-like congregation, or more of a Mary-like congregation? Are we task-oriented, doing ministry here and in the community, or do we look first to build relationships?

In other words, how easily does the currency of relationship flow from God, to us, through us to others, and back again, in the Cycle of Blessings?

Second Sunday in Lent, 2/25/2018

The Cycle of Blessings includes:

the currency of time and place ;

the currency of relationship.

Each of us has a network of relationships that can spread goodness and blessings, or destructiveness and curses.

As brothers and sisters of Christ, we are within one degree of influence with the Trinity.

A Martha-like congregation attends to doing things and is task-oriented.

A Mary-like congregation attends to listening to where God is leading and is relationship - oriented.

Something to think about in the week ahead:

List three to five ministries of this congregation.

1. _____
2. _____
3. _____
4. _____
5. _____

Place a check in the box after those that involve interacting with people who are not already members of Reformation Lutheran Church.

Spend some time discerning which approach these ministries emphasize more:

Are they task-driven or relationship-driven?

Consider one of the ministries that you identified as being task-driven (if any). What would this ministry look like if it were more relationship-driven?

APPENDIX I

INTERVENTION MATERIALS: WEEK 4 SERMON AND BULLETIN INSERT

Cycle of Blessings Sermon #4

Third Sunday in Lent, March 4, 2018

We have now considered the “Cycle of Blessings” – those holy currencies essential for missional ministries to flourish and grow. We’ve looked at the currency of time and place, the currency of relationship. We looked the flow of these dynamic currents of blessings, given to us by God, and meant to flow from God to us to others, and back again. This morning we’ll turn to the currency of wellness.

We have a sense of what wellness means for our bodies. Wellness is more than physical health. There’s also emotional, psychological and spiritual health. It’s something that we can all relate to in some way. There are those who feel that they are maintaining their personal wellness, and those of us who are challenged to improve our wellness in its many different forms.

When it comes to sustainable missional communities, the key to wellness is the Sabbath. Sabbath is that time of rest that God determined was essential for our wellness. It is so important that God gave it to Moses in the ten commandments. Every seven day, we are to rest and dedicate our selves, our time, to honor God. Keeping the Sabbath builds wellness.

We keep the Sabbath well here at Reformation. We dedicate a large portion of our spending plan towards worship, our primary activity of Sabbath-keeping. One look at our narrative makes it clear that not only do we direct our financial resources there, but that worship is supported by a significant amount of staff time. It’s not represented in our narrative budget as it now stands, but if we were to also include YOUR time in the narrative budget, our emphasis on worship would include an even more significant allocation of resources.

Sabbath was the first of God's ways of establishing wellness in the community of Israel. A day of rest every seven days – for people and animals alike. But there were two other ways of creating balance and renewal in the community of the faithful. Every seventh year was the sabbatical year, when not only would people and animals rest, but so would the land. Crops were to be planted and harvested for six years, but in the seventh the land was to remain uncultivated – fallow. Whatever grew that year was intended for the poor, and whatever they did not eat was to be left for the wild animals.

In addition to allowing the land to rest for a year, it was also a year for forgiving debts. Every creditor was to cancel the debts of a member of the community in that seventh year, granting a fresh start.

Then every fiftieth year – seven times seven years would be “life and business as usual” – every fiftieth year was the year of jubilee. Not only would people and animals and the land rest, and not only would all debts be forgiven, but everyone would return to home and family. The community as a whole would create an opportunity for reconciliation and renewal.

Today, we don't take Sabbath in this prescribed way, but Sabbath-keeping is still God's way of restoring our wellness. I would invite you to consider the ways in which you attend to wellness in your life, personally and as part of this community of faith. Some of those indicators of wellness are a part of the survey you received this morning. Those surveys are on the ELCA website, and they correspond with questions on the annual report that we submit to the synod office. They are a tool to help us assess our wellness as a congregation.

Wellness has five facets that can be developed for sustainable missional ministries: physical, spiritual, social, economic, and ecological. Learning and keeping the Sabbath in our culture today may mean that we focus on these facets of wellness in our own lives. It might mean that we consider events in which we develop our qualities of wellness as a congregation. These are opportunities in which we nurture and restore our health as people of faith, people who have been healed and restored by a Savior who loves us beyond life itself.

The currency of wellness implies a covenant of sorts, an agreement between the parties involved. For Moses and the people of Israel, their wellness covenant was the Ten Commandments. Perhaps for us, followers of Christ, our covenant is to love the Lord with all our heart, our mind, our soul, and our body, and to love our neighbor as ourselves.

How do we live out the currency of wellness as a congregation? It's in how we worship together. It's in how we build and nurture the relationships in our lives with the people closest to us, and with the neighbors we are called to serve. It's in how we use the resources of this beautiful space, a functional building, and the land on which they stand to care for our community and each other. It's in how we share our time with others – which flows back into the time of rest, the time we dedicate to keeping Sabbath, and the time we commit to our Lord.

In fact, the currency of wellness overlaps with all of the holy currencies in the Cycle of Blessings. It is about the healthy flow of all those blessings from God, to us, through us to others, and back again. It is about God's life-giving Spirit restoring and renewing every aspect of our life together.

The Cycle of Blessings – Week Four

Third Sunday in Lent, 3/4/2018

The Cycle of Blessings includes: the currency of time and place ; the currency of relationship; and the currency of wellness.

The key to wellness is keeping Sabbath.

Wellness has five facets that can be developed for sustainable missional ministries: physical, spiritual, social, economic, and ecological.

A covenant can help us develop the currency of wellness.

Something to think about in the week ahead:

List three or four ministries or activities that encourage some facet of wellness in our congregation, making note of the specific focus of wellness in each:

1. _____
2. _____
3. _____
4. _____

As a congregation, what are our wellness strengths?

In what areas do we struggle for wellness?

What aspects of wellness need more attention in your own life?

Is there an activity that we might host or sponsor as a congregation that can develop our currency of wellness in one (or more) of these five areas: physical, spiritual, social, economical, ecological?

APPENDIX J

INTERVENTION MATERIALS: WEEK 5 SERMON AND BULLETIN INSERT

Cycle of Blessings Sermon #5

Fourth Sunday in Lent, March 11, 2018

For several weeks now, we have considered the “Cycle of Blessings” – those holy currencies essential for missional ministries to flourish and grow. We’ve looked at the currency of time and place, the currency of relationship.

Last week, we looked at the multi-faceted currency of wellness and the way each facet can be developed for ministry: physical, spiritual, social, economic, and ecological. We looked at the flow of these dynamic currents of blessings, given to us by God, and meant to flow from God to us to others, and back again. This morning we’ll consider the currency of gracious leadership.

Grace is a gift. It is the belief that God loves us first, and this love is not a currency to be traded or exchanged conditionally. It is something we accept and share. When we understand this, we can then respond to God with grateful hearts and find the courage to follow Jesus.

The gospels are filled with accounts of people who experienced Jesus’ gracious leadership first hand. Jesus’ ministry was one of love, compassion, and truth. When people encountered Jesus, they often found themselves with the time and space to take a close look at their life as it had been and imagine a path forward. That new path was shaped by the grace of Jesus’ presence, by his love, his compassion, his truth.

In our gospel reading this morning, we see one of those moments of reflection and transformation in the account of Nicodemus’ visit with Jesus after dark. Nicodemus is a Pharisee, with a very detailed set of rules that govern his life and a well-defined system of leadership, power, and authority. He comes to Jesus at night and engages him in conversation about the source of Jesus’ authority. Jesus welcomes Nicodemus into his presence, then engages him sincerely in truth about the kingdom of God and life

in the Holy Spirit. Jesus invites Nicodemus into a moment of reflection and discernment of his life as it has been. He opens an opportunity for transformation. And Nicodemus, now immersed in Jesus' grace, has a choice: to return as one who must hide in the cover of darkness in his search for truth, or to enter more fully into the Light of the Son.

Gracious Leadership invites us to approach differences in a new way. It is not about right or wrong, good or bad. Instead, we are invited to relate to one another as Jesus did – we begin in love. We allow time to learn about the other, to listen to their story, their needs, their experiences. For gracious leaders, differences become opportunities to learn about others, the issue at hand, and our self. Then, in that spirit of love and grace, with a fuller understanding of one another, we can decide what is the right thing to do.

Gracious Leadership is not about holding power over others; it is about empowering others. It is about sharing power. Gracious leaders know themselves well, and they use their authority, their power and privilege to promote the flow of the cycle of blessings.

Gracious leaders do not withhold information they share it. They seek more information and to understand the experiences and perspectives of others. They do not look at situations from a narrow viewpoint of their personal power. Instead they prefer a wide-angle lens and a fuller vision. Gracious leadership creates the space to identify and nurture other gracious leaders. It is fluid, flowing like water from one to another, just as the cycle of blessings flow one into the next.

Gracious leaders create a "grace margin" between the "fear zone" and the "comfort zone". The fear zone is that place where an individual is so afraid that they withdraw, or shut down, and the opportunity to learn is lost. The comfort zone is that place of familiarity – the place of "we've always done it that way" where everything feels safe. There are often clear rules to abide by. It's not usually a place of change or new ideas.

The grace margin is an intentional place in between the fear zone and the comfort zone, where people can listen to each other's points of view without judgement or power play. It is a place where building relationships is important to move to an understanding of the perspectives and experiences of others, especially those who are vulnerable or marginalized. Gracious leaders work to create and honor the grace margin so all have a voice that is heard and valued... which in turn flows outward to nurture the qualities of gracious leadership in others.

The currency of gracious leadership can transform every place in a grace margin in which grace and truth flow freely. It strengthens internal networks and expands external networks. It builds relationship, encourages wellness, and is respectful of the currencies of time and place. Gracious Leadership grows stronger as it is shared with others.

Like the other currencies in the Cycle of Blessings, Gracious Leadership is about the healthy flow of all those blessings from God, to us, through us to others, and back again.

The Cycle of Blessings – Week Five

Fourth Sunday in Lent, 3/11/2018

The Cycle of Blessings includes: the currency of time and place; the currency of relationship; the currency of wellness; and the currency of gracious leadership.

Grace is a gift. It is the belief that God loves us first, and this love is not a currency to be traded or exchanged conditionally. It is something we accept and share.

Gracious Leadership is not about holding power over others; it is about empowering others.

Gracious leaders do not withhold information they share it.

Gracious leaders create a “grace margin” between the “fear zone” and the “comfort zone”, where people can listen to each other’s points of view without judgement or power play, building relationships.

Something to think about in the week ahead:

Gracious Leadership encourages and invites people into the “Grace Margin” where their voice or opinions can be heard without judgement.

Is Reformation Lutheran Church a place where “Grace Margins” are created? How do you know?

Have you experienced something like a “Grace Margin” in a place other than Reformation?

In a situation in which you and another person hold differing perspectives, practice grace by *inviting* the other person to share their thoughts/feelings openly and try to listen to their position without judging them. Does the invitation “tell me how you feel/think about this” make a difference in your conversation?

APPENDIX K

INTERVENTION MATERIALS: WEEK 6 SERMON AND BULLETIN INSERT

Cycle of Blessings Sermon #6

Fifth Sunday in Lent, March 18, 2018

We have now considered the “Cycle of Blessings” – those holy currencies essential for missional ministries to flourish and grow. So far, we’ve examined four of the six currencies: time and place, wellness, relationships, and gracious leadership. We looked at the flow of these dynamic currents of blessings, given to us by God, and meant to flow from God to us to others, and back again.

Today, we will consider the currency of money. As he begins his chapter on the currency of money, Eric Law writes about money’s “original calling”.

Money was created as a temporary medium of exchange. Barter was the original means of exchange. But there were times when the trade could not happen immediately. A crop would not be ready for harvest for months, but the farm equipment needed repair now. Money was a promise, an I.O.U., that the other half of the bartered agreement would be finalized at a future date.

When we lost sight of its original purpose and decided to *accumulate* it as a *commodity*, we created economic problems.

When we are *afraid* and we *hold onto* financial resources, we stop the Cycle of Blessings. We allow money to determine our lifestyle, our future. We give it the power to play god.

Money is paper... nothing more. It only has value when it is exchanged for something, and that value is determined by the parties involved. In fact, we have more control over the value of our money than we often realize.

For example, if I have five dollars, I can decide to hold it and block the Cycle of Blessings. I can treat myself to a little indulgence and exchange my five dollars at Starbucks for a grande white chocolate mocha, half chocolate, two percent, no whipped.

Or, I could give it to an organization like Food for the Poor, where they can use it to feed children living in poverty. They can feed a child for six cents a meal. My five dollars in their hands will provide 83 meals.

When we give, we *trust* and *serve* God, from whom all blessings flow, and we stop *money* from *playing* god. To serve God with the gift of money he entrusts to us, we must return money to its original calling, as a tool for the exchange of blessings. We have to reject money's claim to power and status – power and status that belongs only to God.

It is worth revisiting those four fundamental assumptions that are at the foundation of the Cycle of Blessings. I shared them with you in the first sermon of this series. They are the keys to understanding our relationship with God's mission in this world, basic understandings of who God is, drawn from Scripture itself:

- 1 – God owns everything.
- 2 – God gives abundantly.
- 3 – We are not to keep God's resources, not to hoard them for ourselves; we are to circulate these resources.
- 4 – God's blessings, those resources meant to be shared, are then recycled to create more blessings.

In the gospels, Jesus challenged the rich young man to give his resources, knowing what God could do with the resources this man was keeping for himself. This rich man told Jesus that knew the commandments, and had kept them since he was a boy. But when Jesus told him to sell what he had and give the money to the poor, he went away sad. He knew he was very wealthy, and he believed he was his own best judge of what to do with that wealth. It pained him to think of what God would want to do – because first of all, it meant he would no longer be able to hold onto it for himself.

Not only does Jesus challenge the rich to give, he challenges those with less to give as well. Think of the parable of the talents. A wealthy man goes away and gives different amounts of money to three trusted servants: five talents, two talents, and one talent.

The first two invest their talents and return the earnings to their master when he comes back from his journey. The servant with just the one talent buries it in the ground for the duration of the master's trip. Out of fear, he renders the talent valueless. He took it out of circulation. When money is not exchanged, it has no value, and it stops the Cycle of Blessings. It's not about how much money you have, but how that money, given

to you by God, flows through you to others, and returns to God having accomplished God's purpose in the world.

The Cycle of Blessings invites us to think in terms of the exchange of all six *holy currencies*, and how the currency of money can be *combined* with the others to develop *sustainable missional* ministries.

Like the other holy currencies, the currency of money overlaps with the others in the Cycle of Blessings. The combination of those blessings becomes a powerful force, set in motion by God and guided by the Holy Spirit. It is a force capable of transforming the world as it brings about the Kingdom of God.

The Cycle of Blessings – Week Six

Fifth Sunday in Lent, 3/18/2018

Money was created as a temporary medium of exchange. When we lost sight of its original purpose and decided to accumulate it as a commodity, we created economic problems.

When we are afraid and we hold onto financial resources, we also stop the Cycle of Blessings.

When we give, we trust and serve God, from whom all blessings flow, and we stop money from playing God.

The Cycle of Blessings invites us to think in terms of the exchange of all six holy currencies, and how the currency of money can be combined with the others to develop sustainable and missional ministries.

Summing up: things to think about in the week ahead...

Currency of Wellness - *To what do I need to attend in order to be more socially, physically, and/or spiritually well?*

In my life: _____

With RLC: _____

Currency of Money – *How can I better allow my financial blessings to flow beyond me to support and encourage others?*

In my life: _____

With RLC: \$ _____ per week (or \$ _____ per month)

Currency of Relationship – *In what ways might I become more people-focused, rather than task-oriented? How can I strengthen my relationships?*

In my life: _____

With RLC: _____

Currency of Time and Place – *How might I make better use of my possessions and assets to serve God, at home as well as at church?*

In my life: _____

With RLC: _____

Currency of Gracious Leadership- *How might I be more empowering of others? How might I create a “Grace Margin” for interacting with others?*

In my life: _____

With RLC: _____

Currency of Truth – *In what ways can I help all voices to be heard, and allow the truth of the gospel of Christ emerge in a situation?*

In my life: _____

With RLC: _____

APPENDIX L

INTERVENTION MATERIALS: WEEK 7 SERMON AND BULLETIN INSERT

Cycle of Blessings Sermon #7

Palm/Passion Sunday, March 25, 2018

We have spent time with the “Cycle of Blessings” these Sundays in Lent: those holy currencies essential for missional ministries to flourish and grow. We have looked at the currencies of time and place, wellness, relationships, gracious leadership, and money. We’ve considered the flow of these dynamic currents of blessings, given to us by God and meant to flow from God to us to others, and back again.

Now on this last Sunday, as we observe Palm Sunday and the beginning of Holy Week, we look at the sixth currency: the currency of truth.

It’s fitting that we turn to the currency of truth on this day. As we recall Jesus’ path to the cross this week, I am reminded of the account of his arrest in John’s gospel. Jesus is questioned by Pilate in his headquarters as Pilate seeks to build a case against Jesus as demanded by the Jewish authorities. That interrogation centers on his kingship:

^{18:33} Then Pilate entered the headquarters again, summoned Jesus, and asked him, “Are you the King of the Jews?” ³⁴ Jesus answered, “Do you ask this on your own or did others tell you about me?” ³⁵ Pilate replied, “I am not a Jew, am I? Your own nation and the chief priests have handed you over to me. What have you done?” ³⁶ Jesus answered, “My kingdom is not from this world. If my kingdom were from this world, my followers would be fighting to keep me from being handed over to the Jews. But as it is, my kingdom is not from here.” ³⁷ Pilate asked him, “So you are a king?” Jesus answered, “You say that I am a king. For this I was born, and for this I came into the world, to testify to the truth. Everyone who belongs to the truth listens to my voice.” ³⁸ Pilate asked him, “What is truth?”

Pilate asks that profound question – what is truth? - perhaps only rhetorically. According to John's gospel, Pilate then goes back out to the Jewish authorities who were awaiting his verdict. Indeed, what is truth?

Eric Law in his book *Holy Currencies: 6 Blessings for Sustainable Missional Ministries* offers a thought-provoking image of truth as a journey. He points to Jesus' statement in John 14:6 that he is "the way, the truth, and the life" and invites us to consider that truth is not as simple as the polarizing way in which we often think of it. He suggests that Jesus uses two others words to describe himself – the way and the life – that both imply a process or a journey, with a beginning, a middle, and an ending.

Law offers that "the truth" is likewise a process or journey, something far more multi-dimensional that we often imagine it. In order to understand Jesus as the truth, we need to understand the journey of Jesus' life: from his incarnation and birth to his actions and ministry that connected him with the powerless and the marginalized, and challenged the rich and powerful. We need to recognize his sacrifice on the cross and his fulfillment of God's redemptive plan, his engagement with fear and death, and his triumphant resurrection from the grave. That is what it means for Jesus to be the truth: it is to see the world as God sees it, and a pathway that leads to action to restore the blessings that freely flow from God to all.

Jesus promised to send the Spirit of truth and it is that very Spirit of truth, alive and empowering the church, that enables us to experience truth as a blessing – not as a polarizing, either-or way – but as a process of discernment that seeks to understand the whole truth.

The whole truth is not simply the viewpoint of those with power, although often that is what truth is reduced to. Truth is not simply the dominant voice that makes itself heard. The whole truth is discerned by listening to all perspectives and exploring experiences beyond the dominant view to arrive at a wider wholistic understanding.

The currency of truth flows naturally into the other currencies of wellness, time and place, relationships, gracious leadership, and money. When we are able to discern the fuller truth – by listening to all perspectives and building bridges across differences – we develop the currency of truth. The currency of truth in turn promotes healing and reconciliation and fosters wellness and gracious leadership. We are opened to sharing our time and place and money, and to furthering truth.

Dialogue, understanding, and community-building solutions are nurtured where truth is spoken and practiced. When the currency of truth flows freely, our community of

faith can live a life guided by the Spirit of truth and transformed in all that we do. We can face the challenges that we share head on when the truth is communicated openly with all. And we can imagine solutions and resolutions to those challenges when all have an opportunity for their voices and perspectives to be heard. We can consider new outreach to share God's love and new ways of supporting our wider community.

Later in this service, we will have an opportunity to consider all the holy currencies of the Cycle of Blessings and to look at how those blessings flow through us to others in our personal lives and as part of our life with Reformation Lutheran Church. You are invited to make a pledge to grow personally and as part of the Body of Christ here in this place as we participate in God's work in the world.

We have been blessed by God in many ways so that we might share those blessings with others. These holy currencies flow from freely from God to us, and are meant to then flow outward through us to others, and back again. The flow of these blessings then continues, like flowing currents of air and water, giving life and transforming the world.

The Cycle of Blessings – Week Seven

Sixth Sunday in Lent, 3/25/2018

Pledge Card for Personal Commitments

My pledge for 2018-2019

I (We) commit to improving the flow of blessings to do God's work, with God's help, in the following currencies, personally and together with the people of Reformation Lutheran Church:

Currency of Wellness - *To what do I need to attend in order to be more socially, physically, and/or spiritually well?*

In my life: _____

With RLC: _____

Currency of Money – *How can I better allow my financial blessings to flow beyond me to support and encourage others?*

In my life: _____

With RLC: \$ _____ per week (or \$ _____ per month)

Currency of Relationship – *In what ways might I become more people-focused, rather than task-oriented? How can I strengthen my relationships?*

In my life: _____

With RLC: _____

Currency of Time and Place – *How might I make better use of my possessions and assets to serve God, at home as well as at church?*

In my life: _____

With RLC: _____

Currency of Gracious Leadership- *How might I be more empowering of others? How might I create a “Grace Margin” for interacting with others?*

In my life: _____

With RLC: _____

Currency of Truth – *In what ways can I help all voices to be heard, and allow the truth of the gospel of Christ emerge in a situation?*

In my life: _____

With RLC: _____

APPENDIX M

LETTER TO CONGREGATION AT CONCLUSION OF INTERVENTION

March 12, 2018

Dear Reformation Lutheran Member,

Over the course of this season of Lent, Pastor has shared a sermon series on the “Cycle of Blessings.” It is a way to think about our relationship with God. He gives us special gifts, or holy currencies, so his work can be done. These currencies flow from God, through us, to others, and back again, like currents of air or water. We might think of them as currents of generosity and grace.

Reformation Lutheran Church would like to help you with this part of your spiritual life in the coming year. We will consider ways in which we can more deeply explore the Cycle of Blessings, and how we might develop those holy currencies within our life together. With God’s help, everyone can save more and give more by reducing debt and eliminating waste.

Sunday, March 18, the sermon topic will be the currency of money. We had faced many financial challenges this past year, and survived them. But in order to have a sustainable ministry, we need to find a way to do more than just survive. Thinking of money as a *holy* currency, a gift from God meant to flow from us to others – and back again (!) – might be a way to approach that. The thoughts for the week insert will help us to consider how we might challenge ourselves to develop all six holy currencies of the Cycle of Blessings through the rest of this year.

On Sunday, March 25, we will have the final message in this sermon series: the currency of truth. It will be a fitting message for Palm Sunday, as we begin our week of remembrance of the passion and death of Jesus. It will also be our Consecration Sunday. As part of our worship we will bring our personal commitments to develop the six holy currencies so the blessings we have receive can flow easier to others.

We hope and pray that all of you will take a step out in faith during your Lenten journey to consider all the blessings you have received from God, and how they can flow from you to others, just as the Lord’s grace and generosity flow freely to us. God’s grace is precisely what our Easter celebration is all about!

Join us in worship these coming Sundays as we celebrate and consecrate our gifts to the ministry of our church in the coming year. We can live as people of hope, learning how to live with simplicity, contentment, generosity, and true joy!

Sincerely,

Reformation Council President

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