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**MORE THAN MONEY:  
CULTIVATING AUTHENTIC GENEROSITY  
AT THE HIGHLAND OAKS CHURCH OF CHRIST**

**By  
Timothy W. Spivey**

## ABSTRACT

This thesis presents the results of a project designed to address a malformed spirituality of generosity at the Highland Oaks Church of Christ in Dallas, Texas. This intervention employed a team of Highland Oaks' members representing a cross-section of the church. This 13-member team met for a spiritual retreat in September 2006 for crafting a 2-year, repeatable, spiritual formation pathway to cultivate authentic generosity in the hearts of God's people at Highland Oaks. Through interaction in the retreat, a repeatable, two-year spiritual formation pathway was crafted through which generosity could be cultivated in the hearts of the people at Highland Oaks. Evaluation of the project yielded the following conclusions: 1) Theology rooted in God's generosity shown in creation, the sending of Christ, and the invitation to life with Him through the Holy Spirit is essential to the cultivation of generosity, 2) Generosity is a fruit of God's Spirit, thus cultivation of broader life in the Spirit is vital. 3) A multifaceted approach is needed to be effective, 4) Engagement with particular spiritual disciplines repeatedly over time was the method most likely to cultivate authentic generosity.

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MORE THAN MONEY:  
CULTIVATING AUTHENTIC GENEROSITY  
AT THE HIGHLAND OAKS CHURCH OF CHRIST

A Thesis

Presented to

The Faculty of the Graduate School

Abilene Christian University

In Partial Fulfillment

of the Requirements for the Degree

Doctor of Ministry

By

Timothy W. Spivey

August 2010

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This thesis, directed and approved by the candidate's committee, has been accepted by the Graduate Council of Abilene Christian University in partial fulfillment of the requirements for the degree.

Doctor of Ministry

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Dean of the Graduate School

Date

*August 6, 2010*

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## CHAPTER I

### INTRODUCTION

This thesis addresses a need for the spiritual formation of generosity in the members of the Highland Oaks Church of Christ. The project designed a model to facilitate the formation of a healthy spirituality of money and possessions at the Highland Oaks Church of Christ. A two-year, repeatable, “pathway” for the spiritual formation of generosity at Highland Oaks resulted. Those engaging this pathway will be exposed to theological foundations of generosity and spiritual practices that cultivate the generous life.

A presentation of the problem and the purpose of the project as well as the basic assumptions, definitions, delimitations, and limitations will follow. Theological perspectives discussed in Chapter 2 guided the structure of the project and informed the chosen method for the project’s achievement (Chapter 3). Chapter 4 reports the results, and Chapter 5 offers reflections and evaluations of the project.

#### Title of the Project

The title of the project is *More Than Money: Cultivating Authentic Generosity at the Highland Oaks Church of Christ*. Generosity is a state of heart that involves far more than money. It seeks God’s best for others earnestly and acts accordingly. Generosity pulsates with love for one’s neighbor, recognizing human need and responding in Christ-like fashion. While this project will focus on financial generosity, this is by no means an

assertion that generosity does not express itself in other forms. This conviction is articulated in the title, as is the conviction that money is a spiritually powerful force in human lives.

In the Sermon on the Mount, Jesus utters the famous teaching, “For where your treasure is, there your heart will be also” (Matt. 6:21). This statement unequivocally links stewardship with the heart and thus the whole spiritual life. One can give away more money while never growing in the way of generosity. Therefore, generosity is not defined by the practice of giving but by a way of heart that typically bears the fruit of generous giving.

Practicing generosity is also itself formative. However, generosity is largely the practice of those formed rightly. This ministry intervention intends to produce a repeatable model that will foster this way of heart in the Highland Oaks Church of Christ.

### Ministry Setting Analysis

#### A Brief History of the Highland Oaks Church of Christ

The Highland Oaks Church of Christ is the oldest church of any kind in Dallas, Texas, worshipping together for the first time on August 6, 1855 at the county courthouse.<sup>1</sup> In 1861, the church moved from the courthouse to a log cabin church building only three blocks away from the original courthouse. The log cabin seated only fifty people and was heated by a small wood burning fireplace.

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<sup>1</sup> I will begin by sketching briefly the history of Highland Oaks. This brief history will give the reader a sense of the rich heritage of the church as well as the centrality of its history to its congregational “DNA.” The centrality of Highland Oaks’ history to their tribal identity can be seen in its architecture as well. Outside of the Senior minister’s office is a small historical museum known as *The Heritage Room*. Today, a historical marker adorns the front entryway.

In 1867, a small building was erected on Carondelet Street (later known as Ross Avenue). This was the first church building erected in Dallas, a community that then had a population of about three thousand. Early converts were baptized in the Trinity River. In 1881, to make room for growth, the church moved to the corner of Pearl and Bryan Street. The new building was one of only three in Dallas built to hold two hundred members.

In 1955, because of continuing growth, the church moved “out to the country” on Garland Road. As the city grew, so did the Garland Road Church. To this day, many people both inside and outside the congregation still refer to Highland Oaks as “Garland Road.” For the Highland Oaks Church, the Garland Road days were wonderful times. The church membership again grew beyond what the facility could hold. With five Sunday worship assemblies and membership hovering around 1700, the church decided to relocate to its present location.

On May 1, 1983, the Highland Oaks Church of Christ dedicated its new building. Roughly five thousand people were in attendance that day. Since then, the Highland Oaks Church has been actively engaged in ministry in the Metroplex. Its membership peaked at nearly four thousand in the late 1980s and early 1990s.<sup>2</sup> The end of the 1990s and the dawn of the twenty-first century brought many struggles to this historic church, some of which will be chronicled in this paper. While Highland Oaks has experienced somewhat

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<sup>2</sup> Accurate statistical data is difficult to discern, particularly during this era. By all accounts it appears that congregational statistical data were exaggerated—save stewardship data. In addition, membership roles were scarcely, if ever, revised. Since November of 2002, the membership rolls have been purged five times in an effort to obtain accurate statistical data.

of a revival in recent years, as of May of 2008, baptized membership stood at 1940, with attendance averaging roughly 1800, and adherents totaling roughly 2200.

### Demographics of the Church and Community

The DFW Metroplex is the ninth largest metropolitan area in the United States, with a population exceeding 5.6 million people. Dallas is a city of 1,193,433 people,<sup>3</sup> and 2,257,694 people make their home in Dallas County.<sup>4</sup>

Dallas has been called the new capital of evangelicalism by *Christianity Today*.<sup>5</sup> In keeping with that distinction, there are many Christian churches within a mere five-mile radius of Highland Oaks. This “market saturation” has created a highly competitive atmosphere in the North Dallas area. Churches seldom collaborate on events and preachers generally keep to themselves. In a five-mile radius of the Highland Oaks building, there are dozens of churches, as well as a Jewish temple, a Bahai temple, a Mormon church, and a Kingdom Hall of Jehovah’s Witnesses.

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<sup>3</sup>U.S. Census Bureau, comp., 2004, [http://factfinder.census.gov/servlet/ACSSAFFacts?\\_event=Search&geo\\_id=05000US48113&geoContext=01000US%7C04000US48%7C05000US48113&street=&county=dallas+city%2C+tx&cityTown=dallas+city%2C+tx&state=&zip=&lang=en&sse=on&ActiveGeoDiv=geoSelect&useEV=&pctxt=fph&pgsl=050&submenuId=factsheet\\_1&ds\\_name=ACS\\_2004\\_SAFF&ci\\_nbr=null&qname=null&reg=null%3Anull&keyword=&industry=](http://factfinder.census.gov/servlet/ACSSAFFacts?_event=Search&geo_id=05000US48113&geoContext=01000US%7C04000US48%7C05000US48113&street=&county=dallas+city%2C+tx&cityTown=dallas+city%2C+tx&state=&zip=&lang=en&sse=on&ActiveGeoDiv=geoSelect&useEV=&pctxt=fph&pgsl=050&submenuId=factsheet_1&ds_name=ACS_2004_SAFF&ci_nbr=null&qname=null&reg=null%3Anull&keyword=&industry=) (accessed July 7, 2006).

<sup>4</sup>U.S. Census Bureau, comp., 2004, [http://http://factfinder.census.gov/servlet/ACSSAFFacts?\\_event=&geo\\_id=05000US48113&geoContext=01000US%7C04000US48%7C05000US48113&street=&county=dallas+county%2C+tx&cityTown=dallas+county%2C+tx&state=&zip=&lang=en&sse=on&ActiveGeoDiv=&useEV=&pctxt=fph&pgsl=050&submenuId=factsheet\\_1&ds\\_name=DEC\\_2000\\_SAFF&ci\\_nbr=null&qname=null&reg=null%3Anull&keyword=&industry=](http://http://factfinder.census.gov/servlet/ACSSAFFacts?_event=&geo_id=05000US48113&geoContext=01000US%7C04000US48%7C05000US48113&street=&county=dallas+county%2C+tx&cityTown=dallas+county%2C+tx&state=&zip=&lang=en&sse=on&ActiveGeoDiv=&useEV=&pctxt=fph&pgsl=050&submenuId=factsheet_1&ds_name=DEC_2000_SAFF&ci_nbr=null&qname=null&reg=null%3Anull&keyword=&industry=) (accessed July 7, 2006).

<sup>5</sup> Edward Gilbreath, “The New Capital of Evangelicalism,” *Christianity Today* 46, no. 6 (May 21, 2002): 38.

### The Parachurch Phenomenon

Another cultural reality of doing ministry in Dallas is the prevalence of parachurch ministries in the area. The competition that churches receive for the attention and the resources of Metroplex Christians can make ministry more difficult for both groups at times. Christians, caught in the middle, often decide to offer their energy and financial resources to parachurch groups rather than to a local church.

Some find churches to be slow-moving and highly bureaucratic and prefer the relative nimbleness of parachurch groups. Parachurch groups are usually able to focus their energies on one area of ministry only, whereas churches must typically focus on a wide variety of ministries. This important difference results in the perception and/or reality that churches do very little of a lot of things—slowly. Parachurch groups also allow people to focus their energies on a single area of ministry that most closely matches their area(s) of passion. This offers people the chance to give and to serve the causes they hold most dear.

Despite all the good those groups do, their function as surrogate churches for Christians in the Metroplex is not healthy for many believers. Such specialization can produce a sort of spiritual tunnel-vision that blinds people to the breadth of God's work in the world while cultivating an individualistic and a consumeristic approach to giving and serving. The marketplace environment reinforces consumer choice behaviors rather than shaping people to invest in something broader than their personal interests. Furthermore, such ways of practicing religious devotion removes people not only from the sacraments but also from the challenging but enriching influence of others who have



divergent passions. Thus over time, exposure to both the marketplace environment and a homogenous spiritual experience cultivates a malnourished spirituality.<sup>6</sup>

### The Forty-Thousand-Dollar-a-Year Millionaire

Dallasites have significant amounts of discretionary income compared to other parts of the nation on account of a thriving job market and low real estate prices which keep housing costs to a minimum. In addition, there is no state income tax in Texas. These factors and others contribute to an abundance of wealth for those who live within Highland Oaks' ministry context. However, this high level of discretionary income does not keep Dallasites from falling prey to consumerism so robust that it leads to financial difficulties.<sup>7</sup> Dallas is known nationally as the land of the "forty-thousand-dollar-a-year millionaire."<sup>8</sup>

### Demographic Contexts

Located in Northeast Dallas on the corner of Walnut Hill Lane and I-635 (LBJ Freeway), Highland Oaks is blessed with high visibility in a well-trafficked area of the

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<sup>6</sup> John S. Hammett, "How Church and Parachurch Should Relate: Arguments for a Servant-Partnership Model," *Missiology: an International Review*, vol 28, no. 2 (April 2000): 199-207, advocates as Servant-Partnership Model. Hammett writes, "This model combines a positive appreciation for the ministry of parachurch groups with an emphasis on the theological priority of the church. Parachurch groups are seen as partners, or helpers, raised up by God to aid the church, but possessing a status subordinate to that of the church" (200). For further reading, see Wesley K. Willmer and J. David Schmidt, with Martyn Smith, *The Prospering Parachurch Enlarging the Boundaries of God's Kingdom* (San Francisco, CA Jossey-Bass, 1998).

<sup>7</sup> In 2007, more than three-fourths of the total money and one-hundred percent of the cash assistance spent through the benevolence ministry at Highland Oaks was spent on "Member Care."

<sup>8</sup> This term is used to define those who live a lifestyle far above what they actually make. It also speaks to how Dallasites spend their money. "Image-based" spending is the norm.

city. This unique location places Highland Oaks in one of the most diverse and intricate ecologies of any church in North America.<sup>9</sup> Highland Oaks borders four distinct people groups in each direction. Thousands of low-income, multiethnic apartments border the church on the east. To the south are the prestigious Lake Highlands and White Rock communities of Dallas, which are known for their family-friendly neighbourhoods and highly ranked schools. Directly west of Highland Oaks is the wealthy community of North Dallas and due north lies the largely blue-collar city of Garland. Though technically located in the community of Lake Highlands, Highland Oaks is located at the intersection of Garland, Lake Highlands, and lower-income Dallas.

Over the last 10 years, the demographic composition of the church has changed. The church is increasingly diverse, less wealthy, and comprised of those who live outside the city of Dallas. While Highland Oaks' membership is still comprised mostly of those living in Lake Highlands (Dallas), Garland and Mesquite, the last ten years have seen a tremendous influx of people from the I-30 and Highway 190 corridors join the church.<sup>10</sup> Throughout the 1970's and 1980's, Highland Oaks' membership came chiefly from Dallas along the I-75 corridor. Through the 1990's until today, Highland Oaks' membership has shifted toward the north and the east. This trend follows the overall

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<sup>9</sup> For a more detailed view of the demographics of the community surrounding Highland Oaks, see the *Ministry Area Profile*, located in the appendix. In a personal conversation with the President of Percept Data Corporation, he said, "Doing ministry in your context is like trying to hit a moving target." The conversation occurred because of the "shock-value" of the results of our *Ministry Area Profile*. He simply could not believe that the area had the level of socio-economic diversity found in the report.

<sup>10</sup> The I-30 corridor includes the cities of Garland, Rowlett, and Rockwall. Growth along the Highway 190 corridor has come primarily from North Garland, Rowlett, Wylie, and Sachse.

demographic growth trajectories of Highland Oaks’ geographic location in the Metroplex.<sup>11</sup>

Compared with national averages of representation by various lifestyle groups, our community contains 139.4% more “Young and Coming,”<sup>12</sup> 18.1% more “Ethnic and Urban Diversity,”<sup>13</sup> and 12.6% more “Affluent Families.”<sup>14</sup> These data indicate that the composition of Highland Oaks’ membership does not reflect its immediate context, especially with regards to age. While this reality has changed significantly since 2002, few resources are focused on younger adults—especially young single adults, who comprise the single largest demographic in our area.<sup>15</sup> This is reflected in a low young adult population among the church’s membership.

Those who live within five miles of Highland Oaks’ Dallas campus are young, highly educated,<sup>16</sup> and ethnically diverse.<sup>17</sup> In contrast, while Highland Oaks is highly

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<sup>11</sup> Since 2002, the church has refocused its efforts to reach the community immediately surrounding the church facility—especially the community of Lake Highlands—with positive results.

<sup>12</sup> *Ministry Area Profile, Appendix A.*

<sup>13</sup> *Ibid.*

<sup>14</sup> *Ibid.*

<sup>15</sup> E.g., Highland Oaks’ 2006 budget of 2.7 million dollars allocated \$2500.00 for Singles Ministry.

<sup>16</sup> 34.8% more adults in our area are college graduates and 21.9% more are post-graduate educated than the national average.

<sup>17</sup> Our area is represented by 29.7% fewer Anglos, 25.1% more African-Americans, 121.3% more Hispanics, and 19.1% more Asian and Other nationalities than the national average.

educated, it is comparatively racially monolithic. Similarly, the congregation is comprised of a far higher percentage of older adults than its ministry context.<sup>18</sup>

With regard to church preferences, Highland Oaks' ministry context prefers programs that focus on spiritual development, as well as worship that is intellectually challenging, participatory, and uses contemporary music.<sup>19</sup> Highland Oaks' revised mission statement and core values seem to match up well with the felt needs of the community.

### Vision and Core Values

In 2003, the elders and staff sensed the need for increased clarity of direction. They thus began a process of crafting a new mission statement and core value set. It was determined that vision must be "God-focused," with God himself being the end rather than the means to achieve congregational goals. Over roughly a twelve-month period, the mission statement was voiced as follows: "To pursue the heart of God and embrace His mission." Four additional core values were articulated.<sup>20</sup>

1. Communion with God. Above all, we will worship the living God in life-transforming ways, seeking to become fully devoted, Spirit-led disciples of Jesus.
2. Authentic Community. We believe accountability, care, and a sense of belonging are critical to balance and progress in communion with God.

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<sup>18</sup> Our ministry context is comprised of far fewer Boomers (-13.2%), Silents (-28.2%), and Builders (-24.6%) than the national average. Yet, those groups comprise the three largest demographic groups at Highland Oaks, although this is changing since 2002.

<sup>19</sup> *Ministry Area Profile, Appendix A.*

<sup>20</sup> Great care was taken to assure the project was in line with congregational vision and mission.

3. **Servant Leadership Development.** We believe that it is the responsibility of all Christians to use their gifts for the glory of God and to equip others for service as they are able.

4. **Relational Outreach.** We believe that all Christians are called by God to carry out the Great Commission within their spheres of influence.

While Highland Oaks now has a mission statement and set of core values, it can

be said that the congregational theology of Highland Oaks is still emerging. Critics within the congregation would say “the church had no theology for 25 years.” Others are more optimistic, testifying the theology of 1977-2002 was rooted in a desire to reach out to those ostracized by more traditional churches—singles, the divorced, alcoholics, and other marginalized people. Theology articulated in 2003’s mission statement and core values signifies a noticeable shift from a seeker and felt-needs based mission to one focused primarily on the full formation of Christ-followers rooted in communion with God.

#### A History of Generosity at the Highland Oaks Church of Christ

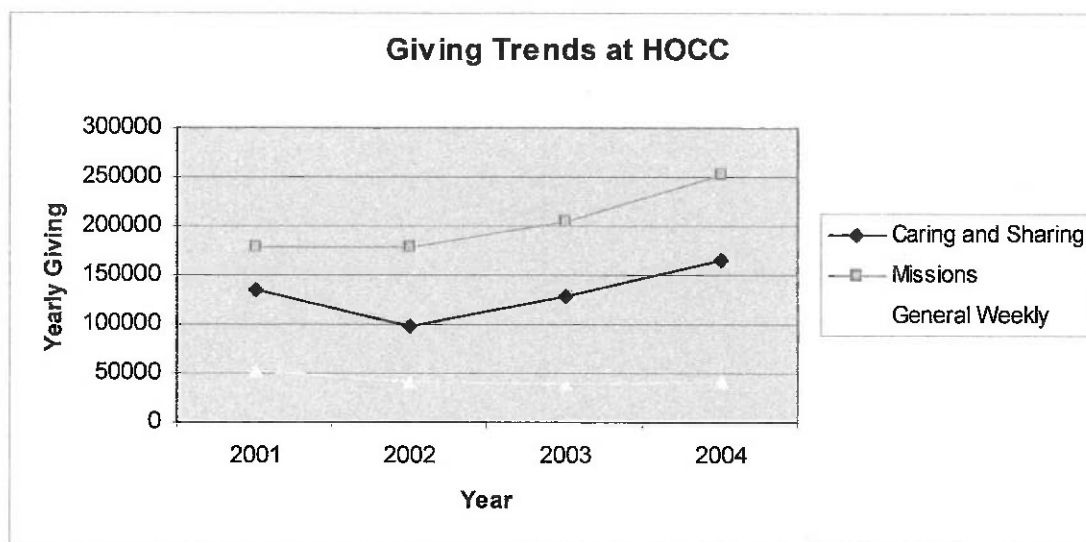


Figure 1. Giving trends at the Highland Oaks Church of Christ, 2001-2004.

Throughout the 1980's and the 1990's, Highland Oaks came to be generalized by neighbouring Churches of Christ as a church constituted and built for affluent Christians. Highland Oaks was said to court the wealthy for membership and announce large monetary gifts publicly.<sup>21</sup> By the year 2000, the membership had grown weary of these and other practices. Some said they believed that materialism had gripped the church. In response, others said simply that God was blessing the church with people with resources, and that reporting acts of generosity might inspire others to be generous.

Tension over how money was spoken of and dealt with spiritually continued to escalate. This tension became a primary source of a membership decline that began slowly but quickened throughout the 1990's into the 2000's.<sup>22</sup> During this period, hundreds left Highland Oaks to attend other churches. Both the length and the growing swiftness of Highland Oaks' decline brought with it severe effects for the church. General weekly giving declined 17.3 percent from 2001-2002 alone, and the congregation found itself in financial crisis.

As leadership sought to address the crisis, the decision was made to continue funding missions and benevolence at their current levels, while reducing spending in

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<sup>21</sup> I spoke with a former minister at Highland Oaks who described his former job in this way: "find out who the wealthy members of other churches were and get 'em here." Whether other ministers would have agreed with this perspective is unknown.

<sup>22</sup> This analysis is a consensus opinion of the church membership and leadership. Today, it is still common to detect anxiety about the mention of money from the pulpit. According to our records, the churches to which most people transferred from 2000-2002 were (in descending order) Saturn Road Church of Christ, Prestoncrest Church of Christ, LakePointe Church, Prestonwood Baptist Church, and Farmer's Branch Church of Christ.

local ministry areas.<sup>23</sup> This worsened the problem, as people began to leave the church because of declining quality of ministry in nearly all areas of local ministry including: singles ministry,<sup>24</sup> children's ministry, youth ministry, and adult education ministry. Even after massive reductions, Highland Oaks was facing a budget deficit of approximately forty-five thousand dollars per month in the fall of 2002.

However, the church was blessed to pay off its mortgage in January of 2003. This freed up roughly forty-five thousand dollars per month. Because of massive deficits, paying off the mortgage made little initial impact. However, it did erase the shortfall that had accrued during the crisis period and provided space for a comprehensive reformation of the church's ministry system.

#### Generosity at Highland Oaks Today

Members of Highland Oaks believe in general that the congregation is generous. Much of this self-image is drawn from achieving special giving goals throughout the congregation's history. Congregational history's prominent role in Highland Oaks' self-image is obvious in the oft-spoken statement, "We've never missed a goal." The statement is true.

Historically, the stewardship system at Highland Oaks has entailed standard weekly church giving along with two different, annual special offerings. On two

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<sup>23</sup> This decision was made because of the membership's growing discontentment with the church's "materialism." The elders and finance team thought that one way to combat this was to decrease spending "on ourselves," while preserving spending, "on others."

<sup>24</sup> Singles ministry was arguably the ministry hit hardest by the budget cuts of 2002. Its annual budget was reduced from \$51,500 to \$2,500 from 2001 to 2002. The singles ministry declined correspondingly from roughly three hundred to thirty during that year.

occasions during the year (typically the first Sunday of May and the second Sunday of December), special offerings have been collected to fund the church's benevolence and missions ministries respectively. Together, more than twenty percent of the total dollars collected were dedicated to these two ministries and collected on those two special Sundays.

In tandem with the congregation's spiritual journey with money over the last fifteen years, this system of collecting offerings for the church's ministry has shaped Highland Oaks into a particular kind of people. By the end of 2005, church leadership noticed that people increasingly wanted the ability to declare where they wanted "their" money to go. Some gave to missions or benevolence and not at all to the local ministry fund.<sup>25</sup> Others began to earmark their money for areas other than missions and benevolence.<sup>26</sup> Over time, giving to missions and benevolence increased rapidly while giving to the local ministry fund grew at a far slower rate. There are important reasons for these trends that will be discussed later in this project.

In 2006, church leadership decided to return to a more traditional stewardship system. The benevolence and missions ministries would now be funded from what was given each Sunday.<sup>27</sup> The church was notified and reminded regularly of this transition.

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<sup>25</sup> "Local ministry fund" refers to what would be called the "general" fund in many congregations. We began calling it the local ministry fund in 2005 because we found the nomenclature of "general" was impotent, nondescript, and even misleading.

<sup>26</sup> In 2005, some designated, without solicitation, their funds for sound system improvements, the church preschool, a kitchen remodel, the deaf ministry, missions, benevolence, and several other projects.

<sup>27</sup> This transition meant that an additional ten thousand dollars per week was needed to continue funding these ministries at their previous levels.



So far, only about thirty five percent of the reinstated funds are being given each week. This number is even more significant considering the church has continued to add new member families throughout the year.<sup>28</sup>

Not only has this created financial pressure on the church but it has caused leadership to ask penetrating questions about the spiritual lives of the flock at Highland Oaks. Few can argue with Highland Oaks' capacity to meet giving goals set before them. However, one can ask reasonably whether "crisis" or "special" giving prowess necessarily reflects a healthy spirituality of money and possessions.

#### Concluding Paragraphs

Today, people are Highland Oaks' most cherished resource. Congregational involvement in ministry is high.<sup>29</sup> In part, the high percentage of involvement is likely due in part to the swift decline of membership in the late 1990's and the early 2000's. As Highland Oaks lost hundreds of members, the ministry system stayed the same size. This caused increased need for people both to stay involved where they were presently serving and increase their involvement as an emergency measure.

The ministerial staff is a bright spot for Highland Oaks. The church employs twelve full-time ministers to lead a church of roughly 1800 regular worshipers.<sup>30</sup> The

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<sup>28</sup> As of July of 2006, over sixty new people had placed membership at Highland Oaks in the preceding six months.

<sup>29</sup> Nearly 70% of all baptized Highland Oaks members are regular worship attenders who are also involved in some type of ministry outside of their regular worship attendance.

<sup>30</sup> The twelve ministers occupy the following ministry roles: Senior Minister, Administrator, Children's (two), Student (two), Spiritual Formation, Worship, Technology, Minister to the Deaf, and the Minister of Highland Oaks Iglesia de Cristo. Presently there is one open ministerial staff role—Small Groups and Assimilation.

staff is young but seasoned, is well-educated,<sup>31</sup> and is generally held in high regard by the church. One potential reason for concern is the ministerial staff's relative brevity of tenure at Highland Oaks.<sup>32</sup>

Highland Oaks needs to focus its energy on equipping a new generation of leaders. The average age of membership is slowly getting younger, but there are few existing opportunities for training or leadership.

This era of Highland Oaks' history may be the most pivotal in its venerable history. The facility is in need of significant refurbishment. Many of the congregation's longest serving members are either moving to the suburbs or dying. Yet, the church continues to grow through the rapid addition of new people. However, many newer members do not give or serve at levels comparable to those of more established members.

The neighborhood surrounding the facility is increasingly diverse, wealthy, young, and densely populated.<sup>33</sup> These emerging realities challenge the church to reinvent itself yet again, as it has for 151 years. This reinvention must include a re-evaluation of how the church views their material blessings. If the church can intentionally cultivate biblical stewardship in the lives of those who enter her doors, Highland Oaks will be equipped to do something not often done. They can become a thriving, diverse, urban church.

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<sup>31</sup> All Highland Oaks ministers possess a bachelor's degree, and nine of the ten either possess advanced degrees or are in the process of earning advanced degrees.

<sup>32</sup> Tom Ramey, minister to the deaf, has served at Highland Oaks for seventeen years. After him, the full-time minister who has been on staff at Highland Oaks the longest is the Middle-School Student Minister at a mere seven years.

<sup>33</sup> *Ministry Area Profile.*

## The Problem and Purpose

### The Problem

The problem is an inadequate spirituality of money and possessions at the Highland Oaks Church of Christ. While many individual members are authentically generous, this way of heart is not characteristic of the culture of the whole congregation. Variant views of money and possessions as voiced by the broader culture are becoming the norm in the lives of a growing number of congregants. These ideologies must be overcome by the intentional spiritual formation of biblical generosity.

Through a series of discussions pertaining to the stewardship culture of the church, Highland Oaks' elders concluded the fund-raising culture which has been the standard for much of the congregation's history reinforces a worldview more in line with capitalism and consumerism than the gospel.<sup>34</sup> This can be seen in *how* money has been raised in the past, a perceived casual dismissal of giving to the local ministry of the church, favoritism shown toward the wealthy of the church, false dichotomies between personal and spiritual lives, and the prevalence of financial problems suffered even by those with substantial incomes. This way of life is beneath God's desire—hindering fully devoted discipleship, harming relationships, and preventing abundant living. It is leadership's desire to change. This project is designed to play some role in that process.

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<sup>34</sup> James Hudnut-Beumler, *In Pursuit of the Almighty's Dollar* (Chapel Hill: University of North Carolina Press, 2007), 210, argues that increased privatization turned churches to an "entrepreneurial" style of raising funds. With this move toward entrepreneurial styles of raising money came what he calls "Cultural Protestantism" evolved.

## The Purpose

The purpose of the project is to craft a repeatable spiritual formation pathway leading to the cultivation of the generous life. From the process of communal discernment that occurred during a weekend retreat emerged a two-year, repeatable plan for the spiritual formation of generosity in the members of the Highland Oaks Church of Christ.

This pathway is rooted in the theology laid out in Chapter 2, which was laid as foundational on the retreat, particularly: that generosity is a way of life characteristic of those created in the image of God the Generous, redeemed by His generosity in Christ, live according the example of Christ, and are led and empowered by the Spirit of Christ. This theology provided a “true north” for the 13-member retreat team and shaped both the process and content of the project.

Dallas Willard says, “Spiritual formation in the tradition of Jesus Christ is the process of transformation of the inmost dimension of the human being, the heart, which is the same as the spirit or will. It is being formed (really, transformed) in such a way that its natural expression come to be the deeds of Christ done in the power of Christ.”<sup>35</sup> Willard’s definition will serve as the working definition of spiritual formation throughout this project.

In the context of community, this project shaped a pathway for the spiritual formation of generosity in the church. This is only possible if generosity becomes an important part of congregational identity. As such, the model is an *integrated* model. The

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<sup>35</sup> Dallas Willard, “Spiritual Formation: What it is, and How it is Done.” Available online at <http://www.dwillard.org/articles/artview.asp?artID=58>.

model will address how each *existing* opportunity for spiritual formation can play a part in forming generosity in people, while new opportunities for formation open along the way. The result of this project was a spiritual formation pathway rooted in the theology of Chapter 2, by way of the methodology explained in Chapter 3 resulting in the findings laid out in Chapter 4 and the reflections offered in Chapter 5.

Jesus said, “No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth” (Mat. 6:24). Transformation resulting from carrying out this model will lead to the reinforcement of God’s reign in each life as well as the entire Highland Oaks church.

#### Basic Assumptions

This project is founded on the following assumptions:

1. Money is a commonly worshipped idol for many Christians. The fruits of this are obvious: harmful attitudes toward the poor and the local church, a proclivity to use money as a tool of manipulation, and consumption that extends beyond one’s means of living.<sup>36</sup>
2. Giving is a spiritual discipline with life-transforming power. This is because true giving is a demonstration of generosity—a way of heart for those who follow Jesus.
3. Giving shapes the giver in ways unique to it as a spiritual discipline.

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<sup>36</sup> John M. Hull, “Money, Modernity, and Morality: Some Issues in the Christian Education of Adults,” *Religious Education* 95:1 (Winter 2000): 12, notes, “Money has literally become the God of our culture. But since many people do not believe in God, they do not realize that their attitudes toward money have all of the traditional attitudes that people used to feel and express toward God.” This may also be true of those who believe in God.

4. Churches are typically shy and utilitarian rather than bold and redemptive in their approach to the subject of money and possessions.

#### Delimitations

1. I will only explore the ministry context of the Highland Oaks Church of Christ in Dallas, Texas.
2. I will only explore the stewardship of material possessions, with a clear emphasis of monetary stewardship. This is to be distinguished from stewardship of the environment, one's family, etc.
3. I will not explore *how* the church uses collected monies unless it is germane to the spiritual formation of generosity at Highland Oaks Church of Christ.
4. I will only explore other spiritual disciplines as far as they contribute toward cultivating a spirituality of giving at Highland Oaks Church of Christ.
5. The model gained from the project thesis will be repeatable.

## CHAPTER II

### THEOLOGICAL PERSPECTIVES

#### Introduction

Marvin Olasky notes rightly, “Cultures build systems of charity in the image of the God they worship, whether distant deist, bumbling bon vivant, or ‘whatever goes’ gopher.”<sup>1</sup> Churches do the same. Churches build systems of charity in the image of the God they worship. That theology in turn shapes those who worship. This makes what is taught and believed about the nature of God central to any discussion of the spiritual formation of generosity, for our identity is found in and shaped by the character of God. Our practices will be shaped by what we believe about God and his relationship to all aspects of our lives.

If Jesus is Lord, his lordship extends across every horizon of human life and every catacomb of the human soul. Yet even as Christians seek to follow Jesus as Lord, other ideologies vie for supremacy. Ideologies that run counter to the *with God* life serve as countertheologies. Just as healthy, gospel-centered theology leads to cruciformation, adherence to various countertheologies can bring spiritual malformation. Among today’s most prevalent countertheologies are the right to privacy, capitalism, consumerism, and

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<sup>1</sup> Marvin Olasky, *The Tragedy of American Compassion* (Wheaton, Illinois: Crossway Books, 1992), 8.

overemphasis on productivity and individualism.<sup>2</sup> Each shapes how people think and act with regards to money and possessions.

In contrast, Christians are committed to conformity to the image of Christ by the power of his Spirit. They adopt a worldview that rejects false ideologies and embraces the truth about God, Christ, and the Holy Spirit. Here spiritual formation begins. The Holy Spirit provides love for one's neighbor, increased hunger and thirst for righteousness, and the fruits of the Spirit. Spiritual formation is thus an act of God in those in whom his Spirit dwells. It is God's Spirit that makes us generous.

### God the Generous

God is generosity. Generosity is God's essence. This generosity is evidenced by the self-giving love that characterizes the Trinity. It is spoken of from the first pages of Scripture where God's first action is the generous giving of light to the world (Gen. 1:3). The ceaseless acts of God's generosity continue through and beyond their climax in God's offering of himself in Jesus Christ for the sins of the world (John 3:16) and His sending of the Holy Spirit to those who believe (John 14:16-17).

God the Son, Jesus Christ, is "the reflection of God's glory and the exact imprint of God's very being (Heb. 1:3a). As Jesus lives on the earth as God in flesh, the generosity of God is expressed perfectly through Him. This can be seen in each act of healing, provision and forgiveness, and most vividly in his act of self-giving on the cross.

The same generosity that characterizes Father and Son characterizes the Holy Spirit as well. The Spirit of God the Generous lives in every believer. Thus, generosity is

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<sup>2</sup> This is not an exhaustive countertheology list. It should also be acknowledged that the impact of each countertheology varies from person to person.



characteristic of both bearing God's image as his creation and sharing in God's life—not only in receiving God's generosity but also in the outpouring of ourselves for God and others.

Those who participate in God's life and in whom God the Generous dwells understand that God does not need our material offerings. As Scripture reminds us, "The God who made the world and everything in it, he who is Lord of heaven and earth, does not live in shrines made by human hands, nor is he served by human hands, as though he needed anything, since he himself gives to all mortals life and breath and all things" (Acts 17:24-25).

God chooses to give to us and through us according to His grace. His infinitude and boundlessness are an inexhaustible resource, inspiring generosity. Even God's call for us to give and to serve is itself an act of generosity.<sup>3</sup> God could carry out all of His objectives on His own, but He chooses to involve us by His grace. Generosity is thus a matter of identification with God and creation in His image. It emerges from knowledge of God and His will for our lives. It is expressed in generous attitudes and actions by the power of God's Spirit working in the soul of the believer.

#### Humanity and the Imago Dei

Humans are created in God's image (Gen. 1-3) but are not God. It thus follows that they must give differently than God gives. God is a "nonreceiving giver."<sup>4</sup> God gives

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<sup>3</sup> Bruce A. Ware, *God's Greater Glory: The Exalted God of Scripture and the Christian Faith* (Wheaton: Crossway, 2004), elaborates further on this.

<sup>4</sup> Miroslav Volf, *Free of Charge: Giving and Forgiving in a Culture Stripped of Grace* (Grand Rapids: Zondervan, 2005), 61.

without having received, while humans give because they have received and in fact must receive in order to give.

It would be too simple to say “We should give as God gives.” We cannot give as God gives. We cannot be generous as God is generous. Humans can match neither the preeminence nor abundance of God’s generosity. Because humans are not God they cannot give precisely as God gives. Nevertheless, humans should and can give “similarly to how God gives.”<sup>5</sup> This is possible only through the power of God’s Spirit working in the heart of those created in his image.

Because humans are created in the *Imago Dei*, humanness itself is rooted in our identity as God’s creation, created by Him for good works which He prepared in advance for us to do (Eph. 2:10). Willard agrees, “Generosity is what people are made for.”<sup>6</sup> Because humans are created for glorifying God, they are never more human than when acting in God-glorifying ways. Godly behavior is an expression of humanness. Thus, when we act generously, we act both divinely and humanly. Conversely, when behavior is ungodly, it is also in a sense inhuman.

Christians give because they are givers. More specifically, they give because they are created in the image of the Divine Giver because Christ living in them is a giver, and because God the generous burns within them as Holy Spirit, transforming them daily into more generous people. This does not reduce the “holy pain” sometimes experienced in

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<sup>5</sup> Ibid., 62.

<sup>6</sup> Dallas Willard, *Knowing Christ Today: Why We Can Trust Spiritual Knowledge* (New York: HarperCollins, 2009), 160.

the grace of giving. This sensation is the point at which a Christian truly follows Jesus. The tyranny of one's lust for things is broken, and freedom in Christ is experienced.

A person's creation in God's image alone is no guarantee that a person will be generous. Generosity must be cultivated, and it is more than a deed. One should not begin giving money away under the false assumption that one is thus more generous, for one can give away money while never growing in the way of generosity. Generosity is not defined by the practice of giving but by a way of heart that characteristically bears the fruit of generous giving. Generosity is a state of heart sustained by God's Spirit. If in fact generosity is a way of heart, then Christians must seek the way such a heart is cultivated.

#### Generosity in Community

Christian community is the foundational context for the spiritual formation of generosity. God's example of holy community within himself (Trinity) is the church's aspiration. Just as the Trinity is characterized by self-giving love, caring, and authenticity, so should the church be, as it participates in God's life. For some churches, however, cultural norms usurp this high aspiration. Therefore, many struggle to experience spiritual growth apart from true community as seen in God himself.

Individualism and a deep sense of personal privacy can erect a wall between Christians and the church, for fear of "what they would think if they knew." In many Christian communities, one's financial matters are granted a level of privacy granted to no other area of life. In many churches, including Highland Oaks until 2006, the minister and elders are not privy to what people give. Some churches fear that such sensitive knowledge could cause church leaders to show favoritism toward the rich (James 2:1-10). Others believe relieving such information violates a person's "right to privacy." This

emphasis on privacy is not aimed at conformity to God's life but on the preservation of cultural norms that protect people's financial data at all costs. The church is often hesitant to speak clearly on the subject of money and possessions for fear of offending or causing people to feel guilty. This creates a shortage of biblical teaching and relegates this area of discipleship to the outskirts of spirituality.

The fruit of this avoidance is ugly and inconsistent with gospel life: a hesitancy to speak publicly about money and possessions, greed,<sup>7</sup> the breakdown of community,<sup>8</sup> increased consumerism, disengagement from ministry in the church, dishonesty,<sup>9</sup> a lack of gratitude toward God<sup>10</sup> and others,<sup>11</sup> and a lack of generosity toward others.<sup>12</sup> These harmful behaviors hinder transformation into the image of Jesus and betray a deep need for spiritual reorientation and formation.

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<sup>7</sup> The lack of financial accountability in the average church allows people to consume as much and give as little as they wish without ever being called to do otherwise.

<sup>8</sup> Community breaks down when secrecy is sacrosanct in an area of discipleship.

<sup>9</sup> Examples of this are: the implication that one gives more than they do, acting poor when a call to generosity is given when in reality one is rich, and the appearance that everyone is "doing their part" when in truth they are not.

<sup>10</sup> Regular giving aids one in acknowledging God as the supplier of all their money and possessions.

<sup>11</sup> In many churches, thanking those who give substantially is deemed inappropriate. Interestingly, thanking those who give something other than money is deemed wholly appropriate. Not thanking them would be considered ungrateful.

<sup>12</sup> Those who cannot be generous toward those who provide them the blessings of the local church are likely to have difficulty being generous toward those who have given them nothing.

Rather than calling Christ-followers to a higher place, many churches prefer a “don’t ask, don’t tell” policy. In fact, “the idea of congregations discussing their incomes, jobs, or purchases together, openly and with an eye toward mutual accountability, is virtually inconceivable.”<sup>13</sup> Why is this the case? Why is money granted this privacy, while other areas of discipleship are not? Why would the subject of money and possessions be so sensitive and private, even as areas of life that would usually be considered “private” as well are not granted the same privacy?<sup>14</sup>

The Bible makes clear that money matters are not a private affair. Generosity or lack thereof is at the core of right relationship to God and to the community of faith. Furthermore, the stewardship practices of each individual impacts both the spiritual life of the *community* as well as the spiritual life of the individual. There are numerous illustrations of such throughout the Bible.

Jesus speaks of money’s spiritual allure constantly and publicly. Jesus also makes observations of people’s financial decisions and offerings publicly (e.g., Mat. 23:23, Mk 12:41ff.). Jesus’ attitudes and behaviors are picked up by his early followers who saw money matters as having both individual and communal spiritual import. When Peter confronts Ananias and later Sapphira over withholding funds from a land sale (Acts 5:1-

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<sup>13</sup> Kathryn D’Arcy Blanchard, “If you do not do this you are not a Christian: Martin Luther’s Pastoral Teachings on Money,” *Word and World* 26, no. 3 (Summer 2006): 299.

<sup>14</sup> In many churches, for instance, church leaders are privy to information about people that would seem far more private than what people give. Yet, they are often prevented from access to giving records for fear that people’s privacy would be violated or the minister would show favoritism toward those who give more than others. In one case, I had counseled a family for months regarding their daughter’s sexual orientation and some harmful behaviors with which she was involved. Months later, the family was extremely angry to find out that I knew what they gave.

11), he is clear to point out that they have lied not only to people, but to the Holy Spirit as well. Most of Paul's epistles contain some admonition to the church concerning money. Many of these letters were to be read to the whole assembly, and some make specific mention of particular people and causes. One of Paul's most poignant exhortations is directed to Timothy: "As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life" (1 Tim. 6:17-19). Other examples abound.

Jesus, Peter and Paul each speak repeatedly and poignantly about the importance of avoiding money's allure and embracing a generous way of heart. They speak not to us individually. In most cases, they speak almost without exception directly to a community or to a church leader urging him to address the community regarding this vital area of spiritual life.

Used to financial privacy in other arenas, Christians have come to expect the same privacy within the local church—who has obliged gladly. Such an arrangement leaves little room for spiritual growth, for it hosts what is spiritually harmful while quarantining the spiritually helpful. In such an arrangement, attitudes and practices of secular culture are given full reign while the nourishing influences of Christian community and biblical teaching are kept at bay. This does not mean that the church should exercise inappropriate control or institute voyeuristic methods of accountability. However, in most contexts the danger is not of the church's overemphasis on giving. In most contexts, the

church has become a place where open and prophetic discussion of a vital area of discipleship is hardly possible.

Where sin is possible or even obvious, the church calls Christians to faithful discipleship with boldness and the conviction that holiness is necessary to following Jesus. The call to imitate Jesus leads Christ-following communities to practice the implications of Christ's teachings that our heart will be where our treasure is (Matt. 6:21) and that we cannot serve both God and money (Matt. 6:24).

Living righteously toward money and possessions opens windows for the spiritual life that cannot be experienced other ways. As the church partners with God to cultivate such righteousness, the church becomes an alternative witness to cultural attitudes toward money and possessions. As Christians have fellowship in communities like these, lives are changed as both church and world more closely align with God's reign.

Faith can be impacted significantly by contextual pressures. With regards to generosity, capitalism, consumerism, and individualism, all compete with genuine Christian faith for preeminence. With these and other tributaries flowing into human lives, it is incumbent on the church to offer relentlessly an alternative witness rooted in the character of God, our creation in His image, and divine grace.

### Generosity as Pure Grace

Generosity is, at its core, about grace. Generosity is the way of heart that causes one to give to those who do not deserve it. As God has given freely to us, we should give freely. Furthermore, Christian generosity is biased decidedly toward unmerited favor

because God has shown the baptized unmerited favor.<sup>15</sup> The gospel brings the triumph of grace over worthiness as a basis for giving and receiving. We are not what we produce. We are God's children—recipients of unspeakably lavish generosity. In response, we work diligently remembering that it is God the Generous that we are serving (Col. 3:23).

In North Dallas, production itself is thought by many to be inherently Christian. This is not only true of North Dallas but of American culture generally. "I am what I produce," functions as a mantra that drives much of capitalist activity. This same mantra is prevalent in some church thinking that questions the validity of any church not growing numerically. Churches, like people, are expected to produce. This way of viewing the world shapes how people give, spend, and receive the generosity of God and others.

A sense that one has earned what one possesses permeates culture, as does the corresponding sense that if one does not have, one must have done something wrong or could have changed their fortune if one made more responsible personal choices. This belief that human lives are largely the product of personal choices is but one in a canon of beliefs that marry capitalism and Christianity, preventing true Christian generosity.<sup>16</sup>

"Christian capitalism" is the result of breeding Christian faith with the economic philosophy of capitalism. North Dallas is one of the wealthiest regions in the nation. This

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<sup>15</sup> Jesus' parable of the unforgiving servant in Matthew 18:25-31 is illustrative of God's passion for humans to show mercy toward one another.

<sup>16</sup> G. Jeffrey MacDonald, "Giving Patterns Reveal Increasing Focus on Those 'Worthy' of Compassion," *Christianity Today* (September 2005). Available online at <http://www.ctlibrary.com/34488>, notes that national giving patterns, "... suggest donors are losing patience with chronic problems such as poverty, in which suffering is arguably exacerbated by questionable choices." This carries over into the church realm, where people give to their churches based on their "worthiness."



wealth leads to a strong belief in capitalism as an economic system so strong that *Christian capitalism* acts as a theology.<sup>17</sup>

Such a view of wealth runs counter to Scripture, which teaches God's ownership of all that is (Psa. 24:1-2), and Divine grace as the source of all humans possess. God's warning to Israel not to forget Him during times of wealth must be taken to heart by God's people today: "Do not say to yourself, 'My power and the might of my own hand have gotten me this wealth.' But remember the Lord your God, for it is he who gives you power to get wealth, so that he may confirm his covenant that he swore to your ancestors, as he is doing today" (Deut. 8:17-18). We do not earn wealth. God grants wealth. We are trustees, not proprietors. All is granted and entrusted by God's grace and our handling of it is subject to His expectations.

This does not mean Scripture acquits humankind of the responsibility to be diligent earners. However, the gospel challenges cultural, merit-based criteria for giving and receiving. Some say when speaking of the poor, "Well if they didn't want to be in that situation, they shouldn't have made such poor decisions." While it is sometimes true that poor decisions contribute to being poor, Christian generosity does not give according to the merits of the receiver. Why? God has not withheld his grace from us despite our unworthiness. The nature of God, and in turn true humanity, is to give generously. As Christians seek God's heart, they are drawn by the vortex of God's generosity toward them in Christ toward a lifestyle characterized by lavish generosity.

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<sup>17</sup> Robert H. Nelson, "What is Economic Theology?" *Princeton Seminary Bulletin* 25 (Winter 2004): 58-79, offers a strong argument for economics as the functional theology of America. Nelson identifies America as a church of economic progress in which economists function as priests of a sort.

Christian generosity causes one to give freely rather than in accordance with productivity. This does not remove any need for discernment in the process of helping. However, it changes the fundamental questions that undergird the discernment process. Rather than beginning with “Does this person deserve my help?” the question should be “What is the generous thing to do?” What is the generous thing to do? The Holy Spirit will assist us in discerning how to best love our neighbor.

### Generosity as Witness to Divine Grace

Christians recognize God as the source of all that is. Christians believe again that “The earth is the Lord’s and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers” (Ps 24:1-2). They affirm the words of Paul that they are not their own but were bought with a price (1 Cor. 6:20, 7:23). Generosity and one of its characteristic practices in particular, giving, testify that what we have comes from God. Giving is a spiritual discipline that trains us to bear witness to God’s gracious provision for us, and that He alone is our God.

Those reared in capitalism’s bosom often feel, *de facto*, that they are the sole arbiters of their fortune—that they have earned what they have. Thus, they have a right to choose how much, to whom, and on what basis they give what they have. This right to choose is woven into the fabric of the American consciousness and strains against the Gospel’s claims of divine ownership and grace.

Christians believe that a person’s relative fortune is not the sum total of their efforts, wit, talent, or charm. Their fortune is blessing, nothing more. Humans have nothing except that which they have received from God’s hand. This is also true of free will. The exercise of free will granted to humankind by God is guided by God’s gracious

giving to all humankind. Even when we give freely, the freedom in which we give was given to us as an act of God's generosity.

God, not humankind, is the owner and giver of all. Those who submit their lives to God's reign embrace this and seek God's will in all, seeking to conform their desires to God's. As it applies to the realm of money and possessions, Richard Foster voices this idea well when he writes, "God's ownership of everything changes the kind of question we ask in giving. Rather than, 'How much of my money should I give to God?' we learn to ask, 'How much of God's money should I keep for myself?'"<sup>18</sup>

Since God gives freely, humans should give freely. In Matthew 10:8, Jesus reminds his disciples, "You received without paying; give without pay" (ESV). Human freedom in giving is important because "the gift consists more in the freely undertaken choice to give than in the things given."<sup>19</sup> However, human beings as recipients of God's generosity are obliged to be generous. We are, in short, "obliged to give freely."<sup>20</sup> We are trustees, not owners. We have received and therefore we give. To this generosity bears witness. We are receivers of divine grace who are now dispensers of divine grace. Conversely, when we consume irresponsibly and give sparingly, we fail to testify to God's grace and risk witnessing instead to the power of cultural norms.

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<sup>18</sup> Richard Foster, *Money, Sex, and Power: The Challenge of the Disciplined Life* (New York: HarperCollins, 1985), 41-2.

<sup>19</sup> Volf, *Free of Charge*, 65.

<sup>20</sup> Ibid. Volf notes that while Paul never *commanded* the Corinthians to give, he emphasized it. He held it up as a high value. He applied guilt, the possibility of shame, their debt to his ministry, etc. All of this was done so that that would be "obligated to give freely."

Speaking of his own times, what could easily be said of these, Martin Luther said, “Greed nowadays has come to be viewed as talented, smart, careful stewardship, sin in general [being] dressed up to look like virtue and not vice.”<sup>21</sup> It is the church’s task to declare reality and work together for the transformation of one another into the image of Christ. In the absence of authentic Christian community and biblical teaching, people more frequently drift toward overconsumption and a performance mentality that are not consistent with Christian belief in God’s ultimate ownership and limitless grace. This is in part because the cultural norms around us are so strong. Thomas Friedman notes that in today’s global economy “countries that are willing to let capitalism quickly destroy inefficient companies so money can be freed up and directed to more innovative ones will thrive in the era of globalization. Those that rely on governments to protect them from such creative destruction will fall behind in this era.”<sup>22</sup>

These capitalist impulses have made their way into the spirituality of churches in North Dallas. Ministers or ministries that do not produce enough quickly enough are replaced. Churches that do not “connect with the community” are quickly swallowed up by larger churches.<sup>23</sup> Such an atmosphere encourages churches to value people based on what they can produce for the church rather than who they are as God’s children created

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<sup>21</sup> Martin Luther, quoted in D’Arcy Blanchard, “Martin Luther’s Pastoral Teachings on Money,” 303.

<sup>22</sup> Thomas L. Friedman, *The Lexus and the Olive Tree: Understanding Globalization* (New York: Anchor Books, 2000), 11.

<sup>23</sup> The Metroplex has more megachurches than any other metropolitan area in the United States.

in God's image.<sup>24</sup> At the same time, people are conditioned to evaluate churches according to the quantity and the quality of the religious goods and services they provide. This breaks down Christian community in nearly all its forms, for true community cannot exist when love is based on one's ability to produce for one's own consumption. In such an environment, authentic Christian generosity rooted in and empowered by God's grace witnesses all the more loudly even as it is more difficult to attain.

The impulse to consume in ways that do not honor divine grace also creates financial hardships that make it difficult to practice generosity through giving. American consumption creates scarcity even in a land of plenty. As Robert Wuthnow has observed, "One of the reasons why so many Americans find it difficult to cut back on the work they do, according to their own accounts, is that they are caught up in a cycle of lifestyle expectations that leaves them financially dependent on every marginal gain they can possibly earn."<sup>25</sup>

The countertheology of consumption is so pervasive that some have argued consumerism has become our culture's religion and that shopping malls have become

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<sup>24</sup> These remarks in no way represent a thorough critique of capitalism. The spiritual problems concerning money and possessions in North Dallas have less to do with intrinsic weaknesses in capitalism than with the breeding of capitalism with Christianity; thus creating confusion as to which is which. Craig Gay, *Cash Values: Money and the Erosion of Meaning in Today's Society* (Grand Rapids: Eerdmans, 2003), 16, remarks, "many of capitalism's contemporary critics misunderstand its essence—commonly assuming it to be simple greed—and that this misunderstanding tenders their criticism somewhat wide of the mark, if not altogether obtuse."

<sup>25</sup> Robert Wuthnow, *Poor Richard's Principle: Recovering the American Dream through the Moral Dimension of Work, Business, and Money* (Princeton: Princeton University Press, 1996), 24.

suppliers of meaning as powerful as any church.<sup>26</sup> The time and financial pressure wrought by a person's surrender to societal lifestyle expectations often leads to a view of time and money that suffocates one's desire to be generous. Serious attempts to form generosity in people must take this into account and offer an alternative set of lifestyle expectations crafted by the gospel rather than capitalism. This will lower personal anxiety, but, more importantly, it will foster deeper discipleship—providing an alternative set of lifestyle expectations that allow for the freer flow of generosity. It will free people to witness in word and deed to God's ownership and grace.

There are many cultural norms that must be overcome for biblical generosity to become the norm in a person's life: a social ideology of rising expectations; technological developments that create new perceptions of what is needed to function well in the culture; higher discretionary income for many people; shopping as an addictive practice; cultural encouragement of pleasure-seeking impulses; consumption as compensation for social isolation, powerlessness, and insecurity; conformity to the values of one's reference group; and competitive consumption that is based on invidious comparisons with others.<sup>27</sup> These are formidable challenges to fostering generosity, but not insurmountable with God.

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<sup>26</sup> James Twitchell, *Lead us Into Temptation: The Triumph of American Materialism* (New York: Columbia University Press, 1999).

<sup>27</sup> This list is offered in part by James Nash, "On the Subversive Virtue: Frugality," *The Ethics of Consumption: The Good Life, Justice, and Global Stewardship*, ed. David A. Crocker and Toby Linden (Lanham, Md.: Rowan and Littlefield, 1998), 416-36, at 419, quoted in Maria Antonaccio, "Asceticism and the Ethics of Consumption," *Journal of the Society of Christian Ethics* 26, no. 1 (2006): 86.

Christians live within a particular economic construct that brings with it particular values—one being, “demand.” This cultural norm is so strong for most Americans (especially Dallasites) that any attempt to form generosity in people must take the spiritual illnesses associated with this reality into account. As Craig Gay has noted, “Christians cannot avoid participating within and being implicated within capitalism’s ‘Money Metric’, but Christians can seek to act Christianly within it.”<sup>28</sup>

Capitalism’s influence on the church is not altogether bad. Just as capitalism has “generated, and continues to generate, the highest material standard of living for large masses of people in human history,”<sup>29</sup> it has done the same for churches. If the end churches seek is production of certain positive and quantifiable results, capitalism has served the church well. However, Christian capitalism is inadequate as a shaper of true Christian generosity.

Christians are called to a life characterized by responsible use of resources for enjoyment of both oneself and the world. It is the task of the church to heighten communal awareness of the countertheology of consumption and to offer spiritual direction and practices that cultivate the cruciform life. Frugality and voluntary simplicity are but two of many spiritual practices the church can offer.<sup>30</sup> Regular, firstfruits giving is

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<sup>28</sup> Gay, *Cash Values*, 19.

<sup>29</sup> Peter Berger, *The Capitalist Revolution: Fifty Propositions about Prosperity, Equality, and Liberty* (New York: Basic Books, 1986), 43.

<sup>30</sup> See Antonaccio, “Asceticism and the Ethics of Consumption,” 79-96 for further discussion of “ascetic” practices and their usefulness in combating consumerism.

another.<sup>31</sup> These practices are not aimless acts of restraint. They are deeply transformational. Through these spiritual practices and others, the disciple encounters God in ways not possible through other means. It is in the context of Christian community that the generous life is best cultivated.

### The Community of Divine Grace

God exists in three persons living in perfect community. This community is achieved as each person of the Godhead gives themselves one to another in love. Volf agrees, “Because the Godhead is a perfect communion of love, divine persons exchange gifts—the gift of themselves and the gift of the others’ glory. The inverse is also true: Because they exchange such gifts, they are a divine communion of love.”<sup>32</sup> “Christian” community, if it is in fact Christian, should imitate the generous expression of divine love.

Because each human being is created in the image of God who himself exists in community, human beings are created for community. Christians believe that in the eyes of their Creator “it is not good that man should be alone.” This is especially true of the discipleship journey. While it may be possible for a person to become generous in isolation from other disciples, this is neither advisable nor desirable. Christian

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<sup>31</sup> Douglas John Hall, “Stewardship as a Missional Discipline,” *Journal for Preachers* 22, no. 1 19-27, suggests that stewardship is too often reduced to *a means to* Christian mission. Hall argues for, “the biblical metaphor of the steward as a manner of speaking about the *nature and substance* of the Christian mission” (19).

<sup>32</sup>Volf, *Free of Charge*, 85.



community provides fertile soil for spiritual growth of all kinds.<sup>33</sup> This includes the cultivation of the generous life.

Christian generosity is communally oriented. It is focused on generosity that contributes to the common good. “In sum, the Christian conception of generosity connects gifting to an antieconomy of surplus, not scarcity, displacing strife and competition with sharing and mutuality.”<sup>34</sup> The practice of communal spirituality itself stands as both a witness to God’s nature and a witness against extreme individualism that works against healthy spiritual transformation.

The intimate relationship of faith, money, and community was recognized by many of the early church fathers. Until recent times, however, scholars have paid little attention to the economic teachings of the early church. The historical witness of the church is that what one does with money and possessions is at the core of discipleship. One illustration of this is Paul’s collection for the poor in Jerusalem which plays such an important part in Paul’s writings. The collection is not viewed by Paul as something additional to discipleship. It is seen as a part of discipleship. What is true of Paul can be said of the collective historical witness of the church. As Justo Gonzalez stresses, “What

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<sup>33</sup> David Hay, “Spirituality versus Individualism: Why we Should Nurture Relational Consciousness,” *International Journal of Children’s Spirituality* 5, no. 1 (2000): 37-48, argues that spiritual education must nurture relational consciousness as it deconstructs “a socially constructed individualism which is destructive to human community” (47).

<sup>34</sup> Stephen Webb, *The Gifting God* (Oxford: University Press, 1996), 157. Webb’s work provides the reader with a good overview of various theologies of generosity through the ages. Webb also coins the term “theo-economics” to describe his theology of economics.

is clear is that not one major Christian leader held that issues of faith and wealth should be kept separate.”<sup>35</sup>

From its earliest days, the Christian community was an alliance that embraced material as well as spiritual sharing (Acts 2:44-5). Sharing was biased toward the needs of the less fortunate. While it was always voluntary, the sharing of the early church challenged the dominant Roman understanding of private property.<sup>36</sup> Going forward, the church would always engage in this mutual sharing and usually voice an alternative witness to financial practices that were not consistent with the heart of Scripture. It understood itself as a community of divine grace—a generous people that shared God’s blessings with one another just as God had shared his blessings with them. Today’s church should understand itself in the same way—practicing generosity against cultural currents when necessary.

In this light, worship also becomes a sharing event for the people of the God. As we share with God, God shares with us, and we share with one another. Communal worship refocuses our attention from the marketplace to God’s gracious giving. When the church gathers for worship, “It is precisely this shifting of attention from ourselves to God that best forms us, for it reorients our relationships: to God, to other believers, and to the world.”<sup>37</sup>

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<sup>35</sup> Justo Gonzalez, *Faith and Wealth: A History of Early Christian Ideas on the Origin and Significance of Money* (Eugene, Oregon: Wipf and Stock, 1990), 225.

<sup>36</sup> *Ibid.*, 84.

<sup>37</sup> Richardson, Paul Akers, “Spiritual Formation in Corporate Worship,” *Review & Expositor*, 96 no 4 Fall 1999, p 519-535.

It is not only the reorientation of relationships in worship that shapes us. Worship bridges the common gulf between knowledge and action. Worship generates a “performative knowledge.” Debra Dean Murphy observes rightly: “... to admit the intimate connection between knowledge and action, between learning and bodily practice, is to recognize that, for Christians, worship is the site at which our formation and education are initiated and completed (insofar as they can ever be complete).”<sup>38</sup> She continues: “What we *do*, how we *act*, in the liturgical assembly shapes us in particular and powerful ways and is both formative of identity and catechetical in the most basic sense.”<sup>39</sup>

This is why generosity and one of its primary manifestations—giving, cannot be formed through teaching only. Just as the church could hardly comprehend the full meaning of the Eucharist by simply studying it, the “doing” of generosity when offerings are collected is itself a theological claim.

Other actions of worship also aid in forming generosity. For instance, doxology celebrates God’s dominion and provision. Sharing Eucharist with other believers reminds us of God’s generosity to us in Christ and renews our commitment to the Kingdom of God and His people. We act on this commitment as we are generous to those in need and responsive to the needs of the church as it seeks to carry out God’s mission in the world.

The transformational power of God’s Spirit creates in the church a spiritual community that imitates the perfect self-giving love that exists among the Godhead. It is

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<sup>38</sup> Debra Dean Murphy, “Worship as Catechesis,” *Theology Today* 58:3 (2001), 324.

<sup>39</sup> *Ibid.*, 324-5.

then in the rich soil of the self-giving community of the church that generosity is best cultivated. Murphy adds, “Apart from the Spirit, we creatures turn to seek freedom from one another; and when we are disappointed, as always happens, are driven to try to *wrest* freedom from one another and so to a “lust for dominion” over one another.”<sup>40</sup> It is thus within the authentic community of generosity that generosity is best cultivated. “The church is that polity in which freedom is native.”<sup>41</sup>

It is through an “intimate and interdependent relationship with God and others that we come to know who we are (identity) and who we are called to be (vocation).”<sup>42</sup> The experience of deep communion between the human person, God himself, and God’s people, calls into question today’s prevalent countertheologies which stand contrary to the Gospel. This communion instead lifts up values that bring fullness and abundance to life and provides strength and sustenance to live generously as a disciple of Jesus.

#### Generosity as “Being” Rather than “Doing”

“The gospel of stewardship begins by overcoming that within us which prevents our being stewards.”<sup>43</sup> Generosity is a process of becoming, not unlike conversion itself, in which a person comes to perceive the world in a whole new way. As this new way of life takes root, it gives birth to transformed actions. Generosity is not something one

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<sup>40</sup> Ibid.

<sup>41</sup> Robert Jenson, *On Thinking the Human: Resolutions of Difficult Notions* (Grand Rapids: Eerdmans, 2003), 43.

<sup>42</sup> Sondra Higgins Mattheai, “Rethinking Faith Formation,” *Religious Education* 99:1 (Winter 2004): 56-70.

<sup>43</sup> Douglas John Hall, *The Steward* (Grand Rapids: Eerdmans, 1990), 44. Hall’s helpful book offers a marvelous discussion of Jesus as Steward.

does. Generous is something one becomes as one is transformed into the image of Christ the generous. As one is transformed inwardly, so is one's behavior. Generous actions then spring from a transformed heart.

Disciples of Jesus live generously because they have renounced the pride of imagining themselves as owners and because they believe the purpose of their lives is conformity to the ways of Jesus—the one who did not consider equality with God something to be grasped but instead was obedient even unto death on a cross. Jesus himself is the consummate steward. In becoming like Jesus, the great Steward, we thus participate in God's life. This distinguishes Christian generosity from philanthropy or fundraising. Christian generosity is a vibrant part of Christian discipleship and participation in the life of God. It is first about being, rather than doing. Make no mistake: generosity acts. However, generous actions are born as we become more generous, and we become more generous as God the Generous grows in influence in our hearts. This raises the question of how such a way of life comes about.

#### Toward the Spiritual Formation of Christian Generosity

The history of Christian spirituality shows that human behavior can be conditioned toward godliness through the practice of the spiritual disciplines, spiritual guidance, the love of the Christian community, and the work of God's Spirit in the believer. Spiritual transformation is possible. The Apostle Paul offers a beautiful truth, "And all of us, with unveiled faces, seeing the glory of the Lord as though reflected in a mirror, are being transformed into the same image from one degree of glory to another; for this comes from the Lord, the Spirit" (2 Cor 3:18).

As Willard notes, “Discipline is something we do to enable ourselves to do what we cannot do by direct effort.”<sup>44</sup> Over the centuries, spiritual disciplines have proven to be essential in the process of real spiritual growth that manifests itself in better attitudes and actions. Thus, if spiritual transformation is sought, engagement with spiritual practices will be immensely beneficial, if not necessary. Willard agrees, stressing, “The fundamental idea of growing in the ‘Christ focus’ through specific practices is absolutely crucial to knowing Christ in the contemporary world.”<sup>45</sup> The spiritual disciplines discussed in this chapter are not means by which to earn the favor of God or neighbor. They are ways of opening oneself to God’s presence more fully—a means of bringing the “Christ focus” to bear on a particular area of discipleship—the generous life.

*Ongoing* practices are those that are a part of the natural flow of church life. These redemptive habits are “pre-programmed” into the life of the church but fall outside the traditional disciplines. Among these are leadership, vision-casting, and ministry structures that facilitate the implementation of ministry. These structures include small groups, bible classes, and other structures that facilitate continuing ministry. These constant practices provide steadiness and forward progress to the journey of transformation.

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<sup>44</sup> Dallas Willard, “Christ-Centered Piety,” in *Where Shall My Wond’ring Soul Begin? The Landscape of Evangelical Piety and Thought*, eds. Mark A. Noll and Ronald F. Thiemann (Grand Rapids: Eerdmans, 2000), 33.

<sup>45</sup> Willard, *Knowing Christ Today*, 159.

Following the ongoing practices, spiritual disciplines that make up the two-year plan of transformation are divided into those of *abstinence* and *engagement*.<sup>46</sup> Some of these disciplines help foster generosity more directly than others. However, each discipline of abstinence and engagement serves the broader purpose of opening the believer's life more fully to God's presence. Not all of these spiritual practices must be directly applied to the subject of generosity to cultivate such in the believer's life. Occasionally, specific guidance toward generosity will be helpful. At other times, the simple blossoming of the "with God" life will awaken aspects of the heart that will naturally express themselves generously.

*Disciplines of abstinence* call for abstaining to some degree for some time from what might be called one's "normal" desires. Willard explains, "Normal desires include our basic drives or motivations, such as those for food, sleep, bodily activity, companionship, curiosity, and sex. But our desires for convenience, comfort, material security, reputation or fame, and variety are considered under this heading."<sup>47</sup>

One could ask reasonably, "Why would anyone want to do such things? If such wants are 'normal,' why should we abstain from them?" These are legitimate questions. The practice of abstention does not imply there is anything intrinsically wrong with the

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<sup>46</sup> Dallas Willard, *The Spirit of the Disciplines* (San Francisco: HarperSanFrancisco, 1988), 158, divides the disciplines into disciplines of abstinence and engagement. The lists offered here vary from Willard's, but use the language of abstinence and engagement throughout. Willard's warning will be heeded, "In shaping our own list of the spiritual disciplines, we should keep in mind that very few disciplines can be regarded as absolutely indispensable for a healthy spiritual life and work, though some are obviously more important than others. Practicing a range of activities that have proven track records across the centuries will keep us from erring."

<sup>47</sup> *Ibid.*, 159.

desires to be abstained from. “But in today’s distorted condition of humanity, it is these basic desires that have been allowed to run a rebellious and harmful course, ultimately serving as the primary hosts of sin in our personalities.”<sup>48</sup> So, the best reasons for taking part in disciplines of abstinence have to do with breaking the hold of certain unhealthy addictions to everyday things and surfacing inappropriate relationships to the ordinary. Abstaining from certain behaviors will aid in breaking down everyday idols. This is an important starting place for spiritual transformation that leads to generosity.

*Disciplines of engagement* help neutralize inclinations to sins of omission. They are proactive disciplines. While disciplines of abstinence clear the way for engagement by removing harmful tendencies, disciplines of engagement compliment disciplines of abstinence by fortifying the believer through spiritual actions. Willard adds, “Abstinence and engagement are the outbreathing and inbreathing of our spiritual lives, and we require disciplines for both movements.”<sup>49</sup>

The inventory of spiritual disciplines available to the church is lengthy and must be resourced with some precision to be effective. Thus, both disciplines of abstinence and engagement will be chosen by retreat participants and implemented based on their relevancy to the spiritual issues faced in Highland Oaks’ ministry context and the theology of this chapter.

### Conclusion

The aim of spiritually forming Christian generosity is “to help God’s people grow in their relationship with Jesus through the use of the time, talents, and finances God has

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<sup>48</sup> Ibid.

<sup>49</sup> Ibid., 175.



entrusted to them.”<sup>50</sup> This is easier said than done, and the church has often illustrated this through clumsy efforts to motivate people to change giving habits rather than focusing on the inward realities that birth habits. Some churches complicate things further by using congregational need and potential personal benefits as motivators rather than more gospel-centered principles. Murchison observes:

The problem with stewardship programs in the church is not that they talk too much about money. It is rather that they tend to talk about money in a way that simply adds another (presumably more noble) item to the money demands already distorting, distracting, and diverting church members from living as stewards, accountable to God and responsible for one another.<sup>51</sup>

The church needs more than another program to increase giving. The church needs a comprehensive paradigm for nurturing the generous life in God’s people, understanding that God wants this life for His people. He has called the church to be His primary partner in offering and fostering the “with God” life characterized and blessed by generosity.

Cultivating generous lives by the power of God’s Spirit is not easily accomplished. Much will have to be done and undone. Nevertheless, it is the church’s task to help Christians understand their vocation as people created in God’s image intended to become manifestations of His work in the world. Spiritual formation is not a peripheral concern of the church or an add-on. It is the very purpose of its existence. “The

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<sup>50</sup> Charles Lane, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation* (Minneapolis: Augsburg Fortress, 2006), 11.

<sup>51</sup> D. Cameron Murchison, “Money and Mission: Getting and Spending and the Reign of God,” *Journal for Preachers* 22, no. 1 (2006): 47.

money and possessions from different backgrounds and points of spiritual formation. This must be considered as strategies are developed.<sup>55</sup>

Spiritual transformation, while evident in the actions of the transformed, does not aim at controlling action.<sup>56</sup> Spiritual formation is focused on transforming the whole life and the whole person. It is a matter of all aspects of the self. There is no part of human life that God does not wish to transform into the image of Christ. This includes all attitudes and actions that pertain to money, as well as all spiritual tributaries to those attitudes and actions.

We can be confident that the righteousness we seek is sought for us by God. God wants financial righteousness for all people, for such will result in increased intimacy with him and the furthering of His mission in the world. He has not left Christians alone and empty-handed. Christians have an open invitation to share in God's life through the Holy Spirit and his activity among God's people. The methodology used in crafting the model invited participants to share in God's life and kept this aim for others at the forefront throughout the process of crafting the pathway.

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<sup>55</sup> Steve Fortosis, "A Developmental Model for Stages of Growth and Spiritual Formation," *Religious Education* 87, no. 2 (Spring 1992): 283-98, argues that despite the numerous variables that exist, four distinct stages, "represent the process of spiritual development from the point of religious conversion, to the ideal of full Christian maturity" (284).

<sup>56</sup> Dallas Willard, "Spiritual Formation in Christ is for the Whole Life and the Whole Person," in *For All the Saints: Evangelical Theology and Christian Spirituality*, eds. Timothy George and Alister McGrath, (Louisville, Kentucky: Westminster John Knox, 2003), 46, adds, "This is an absolutely crucial point, and one that distinguishes spiritual formation in Christ from what is done in most twelve-step groups."

## CHAPTER III

### METHODOLOGY

#### Introduction

This chapter describes the methods used in creating a two-year, repeatable model for the spiritual formation of generosity at Highland Oaks. The methodology took into account Highland Oaks' ministry context and the theological perspectives laid out in Chapter 2. In particular, the methodology used to guide the project to completion reflects that all Christians are at the same time children of God, receivers from God and others, part of the community of faith, and part of God's work in the world.

Because generosity is best cultivated among the body of Christ, the process of communal discernment was chosen to facilitate the creation of the model. "The practice of communal discernment is to cultivate communities of Spirit-moved deliberation that affirm the unique and important contribution of all believers to build up the community."<sup>1</sup> The communal discernment process shaped participants even as they sought to shape others in ways consistent with theology articulated in Chapter 2.

The project team gathered, aspiring to create a model that would mold people's hearts when applied over time. That transformation would then bear the fruit of generosity. "Spiritual formation in Christ is oriented toward explicit obedience to Christ,"

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<sup>1</sup> Inagrace T. Dietterich, "Missional Community: Cultivating Communities of the Holy Spirit," in *Missional Church: A Vision for the Sending of the Church in North America*, ed. Darrell L. Guder (Grand Rapids: Eerdmans, 1998), 181.

Inagrace Diettrich observes rightly.<sup>2</sup> The methods used led to the creation of a spiritual formation pathway for cultivating generosity in God's people at Highland Oaks.

### Format

The project utilized a team of thirteen people, comprised of four couples, one single, a participant observer and spouse, and my wife and me. The purpose in convening this team was the forming of a two-year, contextualized pathway to spiritual formation. I served as primary facilitator for group sessions, allowing for maximum group participation following a basic theological introduction to the subject at hand.

The group met in a retreat format Friday night, September 8, through Saturday evening, September 9. The retreat took place about forty miles from the Highland Oaks building at the Tartan Thistle Bed and Breakfast in McKinney, Texas. The venue was well-suited for the purpose of the project—with a hospitable, retreat-like atmosphere.<sup>3</sup> Staying overnight together provided for a highly relational atmosphere in which to shape the model. Our group occupied the entire facility; thus, we had it completely to ourselves. Distractions were minimal, and the serenity and the beauty of the setting were ideal for breakout sessions and devotional times.<sup>4</sup>

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<sup>2</sup> Dallas Willard, "Spiritual Formation in Christ: A Perspective on What it is and How it Might be Done," *Journal of Psychology and Theology* 28, no. 4 (2000): 255.

<sup>3</sup> Room and board were provided for participants in the project.

<sup>4</sup> Lisa M. Hess, "Creative Spiritual Renewal," *Clergy Journal* (Feb. 2006): 19-20, notes the value of non-traditional pedagogical styles in spiritual formation. Such styles "encourage a spirit of experimentation and play among participants who are encased in rigid, culturally assumed institutional roles" (20).

### Participants

Participants in the project had a demonstrated track record of spiritual maturity and regular giving to the church—regardless of the amount they had given.<sup>5</sup> In addition, every effort was made to assemble a team of diverse gender, age, and leadership role at Highland Oaks. This allowed for increased breadth in the process of drafting both the model and the model's ultimate content. Third, the team was limited to twelve participants (excluding the participant observer). This allowed substantial involvement of church members while keeping dialogue manageable and meaningful. The ministry team included the following members: Tim Spivey, Emily Spivey, Jon Mullican, Dana Mullican, Kacy Baker, Seth Cowan, Tommye Cowan, Tom Howard, Kristie Howard, Brian Crisp, Toyia Crisp, Mike McCall, and Diane McCall.

### Description of the Retreat

Friday evening began with the practice of *lectio divina* on Matthew 6:24. The *lectio divina* exercise served to center the retreat on prayerful reflection on biblical generosity. As a natural outpouring of the prayerful, biblical tone set by the *lectio divina* exercise, participants shared their experiences from the *lectio divina* exercise. I then gave participants a journal and asked them to write privately their personal history with giving,

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<sup>5</sup> Regular giving is characteristic of the way of heart the model seeks to cultivate in the church. People who have demonstrated maturity and consistency in ministry possess the ethos through which they not only help craft the plan, but become servant leaders in the execution of the plan.

including how money functioned in their family of origin.<sup>6</sup> When the group came back together, we shared our reflections with one another over an hour's time. This allowed participants to better understand the impact of both biblical and cultural factors in shaping their views of money and possessions.

Following the time of sharing, I shared select details of Highland Oaks' ministry context, including broad giving data. Among the data shared was that 31% of Highland Oaks' members give five-hundred dollars per year or more, 32% give between zero and five-hundred dollars per year, and 37% of Highland Oaks' members give no recordable dollars in a given year. These data provoked a sense of surprise among team members and the team shared their reactions.

Following this time of sharing, I spent forty-five minutes sharing the theology of God's generosity and generosity as a way of life for the Spirit-led. The group spent fifteen minutes reacting. After a short break, we reconvened. I gave the parameters for the following day during which we would craft the project. We also discussed the delimitations of the project. Participants were asked to awaken in time to spend some personal time in devotion at 7:30 a.m. and then dismissed. Some participants stayed up and talked into the night.

Saturday morning proper began with a "working" breakfast, which began with a brief morning devotional led by one of the retreat participants, Mike McCall. This devotional reflected on a time when he had been the subject of someone's generosity and

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<sup>6</sup> A person's family of origin can have an enormous impact on his or her worldview and practices with regards to money. Participants were asked to reflect on whether or not their parents were givers to the church. Then, they were asked to reflect on their personal giving history. The results were kept private but were taken into account for the purposes of the project.

how that impacted his life. As requested, the devotional leader tied it into how God's generosity in Christ has shaped him.

After a short break, the group gathered back in the living room for a time of teaching and group reflection. During this time, I continued to lay out a theology of generosity rooted in the character of God and turned toward the "how" of cultivating the generous life. Following the time of teaching and reflection, participants broke into two groups to discuss the question "how is money spoken of at Highland Oaks?" This question covered various arenas: the pulpit, Bible classes, small groups, in the hallways, and at parachurch events.<sup>7</sup> After the groups were called back together at 9:45 a.m., the group was asked "In light of God's generosity and generosity's place in following Christ, how should the church talk about money?"<sup>8</sup>

Following a break the group reconvened and talked about barriers to honoring God with money and possessions. They were listed on a white board and made objects of

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<sup>7</sup> Highland Oaks has a long relationship with parachurch organizations, due in part because several Metroplex-based parachurch groups were started by the Highland Oaks Church. Among these are Christian Care Centers and Boles Children's Home. Highland Oaks is also heavily involved with Medina Children's Home, Dallas Christian School, Missions Resource Network, Central Dallas Ministries, and Lifeline Chaplaincy. Many of our members sit on the governing boards of these organizations. Many are also among the top contributors of money and time to these groups. Thus asking the "parachurch question" will cause the groups to ponder in what ways the modes of speaking about money are similar between Highland Oaks and fundraisers for parachurch organizations. Parachurch fundraising dinners are prevalent in the Metroplex and are attended by nearly everyone in the church. Last year, I attended six of them myself. I spoke or acted as the Master of Ceremonies at three of them. This leads further to the blurring of the church's identity. As church and state can often be confused, so can the church and charitable organizations when clergy are active in supporting both publicly.

<sup>8</sup> I used this time to refocus the group on the vision of helping "God's people grow in their relationship with Jesus through the use of the time, talents, and finances God has entrusted to them" (Lane, *Ask, Thank, Tell*, 11).

prayer. Group participants took turns praying for deliverance from each barrier personally and for the church. The deliverance we ask for will be for the sake of transforming ourselves and others into the image of Jesus. After prayer, the group was given a list of ministries at Highland Oaks and a list of spiritual disciplines to discuss over a “working lunch.” Over lunch, I offered a brief summary of each discipline, and we discussed briefly where, if at all, we saw any of these already being practiced at Highland Oaks.

After lunch, the retreat team began crafting the model itself. Prior to beginning, they were reminded that their ideas should be rooted in theology discussed while also considering Highland Oaks’ ministry context and barriers to spiritual growth in generosity. The first half of the afternoon focused on leveraging existing avenues of spiritual formation within the church. These became known as “ongoing practices,” over the course of the day. The group believed that substantial avenues for spiritual formation are already in place at Highland Oaks. They are simply underutilized and unfocused. These include but are not limited to preaching, worship, small groups, bible classes, technology and special events. Highland Oaks already has the means to use these avenues for cultivating generosity. However, the group offered numerous suggestions for emphasizing, focusing, and energizing these means for our purposes. These suggestions are reported in Chapter 4.

The retreat turned to focus on specific utilization of the spiritual disciplines in the model at approximately 3p.m. Having spent lunchtime getting acquainted with the disciplines and the previous session looking for places where some of them are already being practiced, the group spent over two hours sharing ways in which new ways of



engagement with the disciplines could bless the church. These are also recorded in Chapter 4.

The broad consensus was that all aspects of the model needed consistent revisiting in order for them to be effective. I noted that their comments suggested an affinity for the basic concept of the spiral curriculum and explained it in rough terms. The group agreed that the structure of the spiral curriculum was exactly the kind of thing they believed would best facilitate the spiritual formation of generosity over time. Because Highland Oaks is growing rapidly, members come from all over the Metroplex and sometimes go through seasons of sporadic attendance, the group believed the frequent “onramps” provided by the spiral curriculum would be effective in allowing people to join the process quickly regardless of when they began attending for the first time or after a period of absence. They also believed that revisiting the concepts and practices of the model on a structured and repeated basis would cause them to “stick” better than alternative methods.

Once the spiral curriculum framework was chosen the composition of the model fell into place quickly. The group labeled the various elements that had been discussed over the course of the retreat and placed them in year one or year two. After some discussion, the group expressed satisfaction with the model and prayed over it.

At roughly 6p.m., each participant was given a questionnaire to fill out and given time to complete it. They were given some final instructions and the retreat finished at approximately 7p.m. on Saturday, September 9, with prayer and thanksgiving for the involvement of each retreat participant.

## Methods of Evaluation

### Participants' Journal Entries

Three qualitative means were used to evaluate the effectiveness of the project. The first is the aforementioned questionnaires that asked participants to rate the retreat, the model, and the impact of both on them personally. The journal entries filed by each individual or couple at the retreat were written in response to the following questions:

1. What impact, if any, do you anticipate *the retreat* having on you as person who follows Jesus?
2. What, if any, affect do you expect *the model of spiritual formation* created on the retreat will have on your own spiritual growth?
3. In what ways do you anticipate the model created will cultivate Christ-likeness in those who engage the model?

As I evaluate the responses, I will look to see if the retreat (and its ingredients) was spiritually formative to the group who participated. The second question will assess the relative optimism as it concerns to the model's ability to shape them personally. Question three is designed to mine the group's opinion of the value of the model for others. I will examine participant's answers for differences and likenesses of opinion and evaluative opinions.

### Participant Observer Notes

A second means of evaluation used was participant observation. Jon Mullican, Minister of Administration at Highland Oaks, served as the participant observer for the project. Mullican works closely with me in various settings, is good with detail, and

embodies the values sought in other members of the team. His education and practical expertise in the area of participant observation were extremely helpful.<sup>9</sup>

As the retreat began, Mullican noted, “Group was relatively relaxed and quiet, scattered around the living room of the bed and breakfast.” He noted that initially the group was quiet and had few questions. When I spoke, they remained attentive and took notes. During the session in which participants shared how money functioned in their household growing up, he noted, “Everyone remained engaged as individuals recounted their memories of money and growing up. Significant laughter as some of the stories came out and some “wow!” moments as the group remembered their childhood.” I concur this was a turning point in the retreat. The group remained somewhat passive until this point. However, from this point on, the group was not only attentive—they were fully engaged.

In laying out the theology of Chapter 2 over the course of the retreat, Mullican noted the group remained attentive and responded to questions or activities whenever asked. However, he noted, “The group remained engaged, however Tim began to preach somewhat here.” I agree with that assessment. There were points in the retreat in which I felt I was talking too much or perhaps communicating in too “preachy” a fashion. However, I felt the need to communicate the theological foundations upon which we would craft the spiritual formation model. The majority of my talking occurred in two sessions of roughly forty-five minutes in length.

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<sup>9</sup> Jon Mullican, Highland Oaks’ Minister of Administration, holds the Masters of Science degree in Organizational Development from Pepperdine University, is a sought after church consultant, and is considered an expert in conflict management and change processes in churches.

The subject of generosity kept the attention of retreat participants throughout, regardless of the session content or format. As Mullican noted, “During break times, individuals discussed “on topic” items sharing personal stories about money and generosity (no football discussions or even family discussions). Every member engaged in these side on topic, side conversations.” He also noted at various points, “Much overtalking and excitement,” and “Tim had to stop the conversations and regain the attention of the group.”

The participant observer captured the essence of the retreat well. The group was attentive (even during segments in which I laid out theological foundations), creative, stayed on topic even during breaks, and was energetic to the point of having to be refocused from time to time.

### External Expert Feedback

The third method of evaluation came from independent experts. This first was Bob Russell—Senior Pastor Emeritus of Southeast Christian Church in Louisville, Kentucky. Russell evaluated the practical impact of the model in the life of the church. Recently retired, Russell has written a book on money and possessions,<sup>10</sup> a book on church leadership that speaks at length about giving in the local church, and has raised tens on tens of millions of dollars for capital campaigns. Given his forty-plus years in ministry at Southeast Christian church and his impact on churches all over the world, it is hard to imagine a source better able to analyze the model’s value for use in the church.

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<sup>10</sup> Bob Russell, *Money: A User’s Manual* (Sisters, Oregon: Multnomah: 1997).

Russell felt, on the whole, that the model would be very helpful in accomplishing the objective of shaping Christian generosity in the church over time. He affirmed the project's repeatability as essential, noting that in his experience "While the light begins to go on for people right away, it takes three to five years for substantial culture change of that type to take root and begin to bear fruit." Russell also believed the spiral curriculum methodology was likely to be effective in creating such a culture change. He noted that Southeast Christian Church had used something similar over the years, though this project's layout was more extensive and added a much needed communal element.

He applauded the emphasis on generosity as characteristic of discipleship and the project's concentration on cultivating the whole person. He also appreciated the description of giving, for some, as "the modern day fasting," remarking that in his experience stewardship that doesn't focus on the cultivating the whole giver will be ultimately less successful. A good plan for cultivating generosity will engage numerous aspects of theology and life, with a view to shaping the "whole Christ in the whole person." Among the aspects of the plan he felt would help accomplish this goal was teaching on generosity "in and out of season," as well as whenever the subject came up in the course of studying other areas of Scripture or in topical sermon series. Russell also affirmed the emphasis on creating teachable moments during the giving time each week.

Furthermore, giving is inextricably tied to worship. Russell explained why he has always opposed automatic withdrawal of giving from a person's bank account rather than traditional giving in the plate: "If giving is an act of worship, then it seems the assembly is an extremely appropriate place for it to happen. It seems to me that removing it from the context of the church's worship potentially removes the connotation of giving as an

act of worship.” He also observed that some churches work hard to deemphasize the giving moment, sometimes apologizing for it and some even encouraging guests not to give. Russell believe that giving has a spiritually meaningful and appropriate place embedded in the church’s liturgy. Rather than apologizing for it or deemphasizing it, churches will more effectively shape people spiritually by helping people understand giving as an act of worship and important part of full discipleship.

While affirming the overall thrust of the pathway’s plan to encourage more communal transparency regarding stewardship, Russell suggested the project account for a common objection to increased transparency regarding giving. The objection is rooted in Jesus’ admonition in Matthew 6:3-4: “But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you.” Russell revealed that he looked at the giving at Southeast Christian Church once early in his ministry. After that, he never looked again. He cited two reasons: 1) he found it depressing, 2) he felt it might cause him to show favoritism to some in the church. While affirming the project’s desire to increase authenticity and truth-telling in a vital area of discipleship, he voiced concern over the extent of project’s methods for encouraging these goals.

When asked what he might add to the project, Russell suggested the project account for one of today’s most substantial spiritual challenges to generosity—the elevation of family priorities over those of the Kingdom. As an example, he pointed to the amount that some spend on weddings, which sometimes surpasses the amount of money given to the church over their lifetime. He noted that “some people feel a strong obligation to pay for their kids’ college tuition, make sure their teen has the right car to

drive, and they have enough money set aside for retirement. However, they don't show the same dedication in their giving." Russell believes the project can be strengthened by noting this reality and giving it consideration in crafting message series, bible class and small group curriculums, as well as other aspects of the spiritual formation plan. Keeping God's Kingdom first in all of life means giving first to "what's best."

Lastly, Russell encouraged me to insure that in teaching the theology of Chapter 2 to the Highland Oaks church as part of the plan's execution, every effort is made to communicate complex theology in simple ways. While acknowledging that he personally enjoyed the chapter, he also asserted the average congregant would have a hard time accessing it as is. I share the concern and have sought to implement the suggestion without draining the theology of its substance. The feedback gleaned from Russell was important in the project's development and joined with feedback from the retreat team and participant observer to insure the project's veracity and quality.

Earl Lavender, Professor of Missions and Spiritual Formation at Lipscomb University, also provided external expert evaluation of the project. His assessment offered valuable critique of the project's aim, process, theology, and feasibility of use in the local church. His evaluation was vital in helping hone the final project.

Lavender began his assessment by affirming the project's aim. In addition to his personal and scholarly interest in spiritual formation, he shared experience working in a congregation with similar issues and demography to those described in Chapter 1. He said that given Highland Oaks' issues, this sort of project is exactly what was needed. In general, Lavender observed that Churches of Christ grapple with the spiritual formation of generosity. In his opinion, it is common for larger, Bible-belt congregations to exhibit

some of the fruit of a malnourished spirituality of money and possessions. These may include: 1) withholding giving in order to have a larger “makeup” or “missions” Sunday that will be publicized in the congregation in the community; 2) use of money as leverage for power within the Body; 3) legalistic questions about “gross” or “net” biblical requirements for giving; 4) and diverting congregational giving to parachurch ministries for the purpose of recognition that local churches don’t tend to give. These are symptoms of a deeper problem, according to Lavender. He believes the problem is that “most churches don’t have an intentional plan for cultivating generosity in people, and it shows.” With regards to my description of the problem in Chapter 1, however, Lavender believed it would be stronger to communicate some stated facts as observations, using phrases like, “it seemed,” rather than simple declaration of fact.

Lavender affirmed the theology offered in Chapter 2 without reservation. Specifically, he commended the project’s emphasis on *Imago Dei*, transformation into the image of Christ, and, in particular, generosity as a key component of whole discipleship as providing the right theological epicenter for the project. While affirming the theological affirmations of Chapter 2, he urged care be taken to substantiate as many of the theological claims as possible. He said, “I agree wholeheartedly with everything you say there, but it would really strengthen your project if you would take the time to flesh some of those points out a bit more.” However, he acknowledged not every theological point could be fleshed out completely in Chapter 2. Finally, he recommended that I define “spiritual formation of generosity” simply and early, so the reader can more easily navigate the project.



Lavender affirmed the methodology of Chapter 3 and believed it set the table for the development of the project. Speaking of the project team retreat context he said, “I don’t see any problem with the way you put the team together. You were right to pick a cross-section of people who demonstrated some level of spiritual maturity, and I also loved the inclusion of hospitality and sharing elements.” The hospitality and sharing elements he mentioned were the overnight retreat context and the inclusion of team members in devotionals, biographical sharing, and the crafting of the plan. The interdisciplinary mixture of didactic, experiential, and communal elements, he also noted, “Were likely to shape the group similarly to how the church is likely to be formed by the project over time.” Lavender inquired whether I was implementing the project in my current ministry context and whether I could see any effect. I remarked that I have both implemented the pathway and have begun to see some early results. He wished there was an element included to measure the results of the project but realized the development of the spiritual formation pathway itself was the project—not the measurement of the project.

Chapter 4 is where Lavender made many of his most helpful observations. He expressed enthusiasm for the use of a spiral curriculum methodology, asserting, “The biggest step forward a spiral curriculum provides most congregations is simply getting them to be intentional with what they’re trying to do.” Continuing, he observed, “For instance, Churches of Christ have plenty of gifted teachers and preachers. In fact, we have some of the best. But we have a lot of preaching that isn’t really going anywhere. That is to say, a lot of preachers don’t really put a lot of thought into planning their preaching in an intentional way that will shape a particular kind of people over time.”

Lavender also believed the spiral methodology coupled with the specific spiritual components of the plan would likely achieve the desired result over time—greater transformation into the image of Christ in a vital area of discipleship. Accessing the spiritual disciplines chosen within the framework chosen was affirmed by Lavender.

The constructive critique Lavender expressed interest in the project going forward, adding that a current student with whom he is working is developing a tool to measure the effectiveness of projects in this mold. He expressed interest in measuring the effectiveness of this project for use in congregations beyond Highland Oaks. I expressed my interest in the same and we agreed to continue to develop the project further.

### Conclusion

The methodology described in this chapter was chosen to facilitate a model intended to aid in solving some of the spiritual problems that hinder life with God—specifically at Highland Oaks. Based on the evaluative measures used, the retreat was successful in crafting a model which is likely to cultivate generosity over time in the lives of those who engage it. This will be accomplished through the teaching of the theological foundations laid out in Chapter 2 and implementation of the plan crafted as described in Chapter 3. Through intentional and consistent engagement with ongoing and spiritual practices, the model will cultivate life with God, and accordingly, the generous life.

CHAPTER IV  
FINDINGS AND RESULTS

Introduction

This plan is a creative engagement of the spiritual disciplines in a design that aims at the significant cultivation of generosity in participants over a two-year period.

Christians live by the Spirit and must allow the Spirit to guide and empower them as they seek transformation into Christ-likeness. Engaging in spiritual practices helps Christians walk in step with the Spirit. As we walk in step with the Spirit, the Spirit guides, leads, and bears fruit in our lives.

Because the generous life comes about as God the Generous works in the heart and life of the believer as Holy Spirit, the search to cultivate generosity begins with a broader cultivation of the inner life. As the “with-God”<sup>1</sup> life is fostered, Christians can be shown how generosity flows from life in the Spirit. They can also begin engaging in spiritual practices that specifically nurture generosity.

The following ministry plan is designed to nurture such life in the Spirit. This plan integrates practice of the spiritual disciplines with the mission and core values of the Highland Oaks Church of Christ in an effort to cultivate authentic generosity resulting in transformation into the image of Jesus. The plan begins by discussing leadership’s role in carrying out the model. This is followed by a description of the spiritual disciplines and

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<sup>1</sup> This phrase is borrowed from Richard Foster, who fleshes the term out extensively in *Life with God* (San Francisco: HarperOne, 2008).

practices that compose the plan. Finally, an outline and diagram of the plan will be offered. Spiritual practices were selected by the group in accordance with understanding of Highland Oaks' ministry context and theological perspectives. Perspectives laid out below are not mine but those of the group.

### Preparing for Transformation

The group believed that in order for the plan to be embraced and implemented easily into the life of the Highland Oaks Church of Christ, care had to be taken to assure the plan furthered the core values and mission of the congregation. If the plan failed to account for the new core value set and strategic objectives, the likelihood of its success would be diminished. Highland Oaks' emphasis on forming the whole Christian through its four core values coincides nicely with the model. The values of the church are echoed in the model even as plenty of room remains for new ways of forming people into the likeness of Jesus. Before these new insights are likely to be embraced fully, however, the question of how they contribute to the church's overall mission and vision will need to be answered. The mission statement of the Highland Oaks Church of Christ is "to pursue the heart of God and embrace his mission." The four core values describe the aspects of God's heart and mission: Communion with God, Authentic Community, Servant Leadership Development, and Relational Outreach.

The theology and method presented in this ministry plan are consistent with Highland Oaks' mission statement and core values. Therefore, this pathway to spiritual formation should be seen as an attempt to flesh out strategically a method for fulfilling the congregation's already stated objectives. This pathway stresses progress in

communion with God defined by the theology of Chapter 2 and the categories supplied by the congregational mission statement and core values.

### Leading for Transformation

One point echoed by many on the communal discernment team was the importance of church leadership in creating a culture of generosity in the church. It was felt widely that if church leadership (elders and ministers) do not demonstrate generosity both personally and in their “stewardship” of church offerings, church members are less likely to be generous because. Two primary reasons were cited: 1) people will lack visible role models of generosity from among those they respect, and 2) any stress leadership places on the importance of generosity will ring hollow and smack of hypocrisy. It was the broad consensus of the team that people would be much more open to the subjects of sacrificial giving and the generous life if they were confident that church leaders were doing what they were asking church members to do. Sandra Higgins Matthaei agrees, “In an effective ecology of faith formation, teachers, leaders, and preachers are models of a faithful life, not in the sense of being perfect, but in their attempt to be faithful through all of life’s challenges and opportunities.”<sup>2</sup> Churches seeking to cultivate generous hearts in people must have leaders who minister with a foundational ethos provided by personal devotion to having generosity cultivated in them. This will allow them to echo Paul before the church: “Be imitators of me, as I am of Christ” (1 Cor. 11:1, ESV).

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<sup>2</sup> Sandra Higgins Matthaei, “Rethinking Faith Formation,” *Religious Education* 99, no. 1 (Winter 2004): 68.

Elders and ministers should commit to generosity as a way of life. This should be shown in their willingness to give to the tithe and beyond, before they ask the church to do so. Also, churches must show generosity in their “stewardship” of church offerings. The team noted the importance of the church, as corporate Body, demonstrating generosity by taking faith-based risks, helping those in need, and not being “cheap” in their pay of those serving the church.

Project participants also agreed that vision was an invaluable part of inspiring generous behavior. In summary, it is important there be an obvious link between the church’s mission and giving. People are inspired to become more generous as they see God working through the ministry of the church. This can come through sharing stories of life change that occur as God uses His people in ministry.

Vision can also be helped or hindered by language. The communal discernment team preferred the language of “generosity to that of “stewardship.” For them, the language of stewardship, while biblical, denotes a desire to preserve assets rather than give freely. Robert Adams describes the problem well, saying,

The stress on stewardship may be in tension with the virtue of generosity. One way in which this may show itself is in a contrast between carefulness and liberality. Stewards, who administer what belongs to others, have a special obligation to be careful with it... Excessive or anxious carefulness, however, is contrary to the virtue of generosity. Generosity involves liberality, or freedom in using as well as in giving.<sup>3</sup>

The group agreed that the language of stewardship should not to be avoided altogether. Rather, it should be placed within the broader grammar of generosity—a more dominant biblical image.

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<sup>3</sup> Robert M. Adams, “Stewardship or Generosity,” in *Theology in Service of the Church: Essays in Honor of Thomas Gillespie* (Grand Rapids: Eerdmans, 2000): 15-16.

While generosity is not itself the whole of Christian discipleship, it is a vital aspect. This plan seeks to play a role in the broader shaping of whole discipleship, rather than becoming its own end. As was mentioned in Chapter 2, generosity is a way of heart best cultivated in community. Thus, this plan also has been crafted with the broader life of the church in mind.

The inventory of spiritual disciplines available to the church is lengthy and must be resourced with some precision to be effective. Thus, both disciplines of abstinence and engagement were chosen and implemented based on their relevancy to the spiritual issues faced in Highland Oaks' ministry context. The repeatable spiritual formation pathway outlined below is suggested by the group based on theology provided in Chapter 2, as well as consideration of Highland Oaks' ministry context and strategy. Engagement with particular spiritual practices is detailed, along with brief rationale explaining why these particular practices were chosen. The content of the plan will be offered first, followed by the organization of the plan in forms of diagram, outline and samples.

### Disciplines of Abstinence

#### Frugality

Willard explains, "In frugality, we abstain from using money or goods at our disposal in ways that merely gratify our desires or our hunger for status, glamour, or luxury."<sup>4</sup> For cultivating generosity frugality is a vital discipline of abstinence. At the practical level, frugality provides freedom from some of the concrete financial issues that create a barrier in practicing generosity. More importantly, frugality breaks the hold of money on people's hearts. The group felt strongly that given the prevalence of

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<sup>4</sup> Willard, *Spirit of the Disciplines*, 168.

hyperconsumerism in Highland Oaks' ministry context frugality should be a cornerstone discipline in the ministry plan. As Charles Lane echoes, "Stewardship has been kidnapped and is being held hostage by a sinister villain named 'Paying the Bills.'"<sup>5</sup> The discipline of frugality will grow the believer's ability to live within their means and do without as desires are redirected away from material possessions toward the Father.

### Sacrifice

In the discipline of sacrifice, we abstain from the possession or enjoyment of what is necessary for our living. This is different from frugality, which has more to do with our surpluses. Sacrifice is about total dependency on God, denying our want to meet our needs with what is in our hands. It is "a stepping into the darkened abyss in the faith and hope that God will bear us up."<sup>6</sup> The poor widow of Luke 21:2-4 is a biblical case in point. She trusted herself to God's care as she gave sacrificially. Her sacrifice is praised by Jesus as more than the rich man who gave out of his abundance, for she gave sacrificially out of her scarcity.

Sacrifice teaches trust in God's provision. The group believed this was an important opportunity for spiritual growth given Highland Oaks' relative abundance. They felt that sacrifice would guard against the traps of self-reliance and deriving one's worth from what one "produces."

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<sup>5</sup> Charles Lane, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation* (Minneapolis: Augsburg Fortress, 2006), 7.

<sup>6</sup> Willard, *Spirit of the Disciplines*, 175.



## Fasting

The group noted that fasting has never been common practice at Highland Oaks and thus must be introduced with care. Historically, fasting has functioned as a way of drawing close to God through the privation of one's most fundamental desire—the desire for food. Fasting surfaces our tendency to use food for satisfaction rather than sustenance, our use of food to hide deeper spiritual issues, and how deeply our physical desires run. Fasting also helps us find God as a source of nourishment beyond food.

Each of these realizations will aid nurturing the generous life, as each of the statements about the place of food in our lives could be said of money as well. Fasting has aided believers in disciplining more than the desire for food. For instance, fasting helped Augustine discipline his lustful desires. Through disciplining his most basic desire (the desire for food), Augustine grew in his ability to say “no” to other desires. In the same way, fasting can aid the believer in coming to deeper knowledge of God and breaking dependency on fleshly desire.

In twenty-first century north Dallas, it could be said that sacrificial giving is the modern day fasting. In a society that values the monetary unit as a description of worth, the sacrifice of one's money and possessions represents an intense kenosis by which believers declare they Yahweh is God, money is not, and their value is drawn from whom they are as God's children. Fasting from food prefigures and prepares us for the monetary fasting of giving by reminding us that we do not live by bread alone but by every word that proceeds from the mouth of God (Matt. 4:4).

### Secrecy

The discipline of secrecy calls us to abstain from making our good deeds and qualities known to others. Though not called by name, the discipline of secrecy is outlined by Jesus in the Sermon on the Mount in His instructions on prayer, fasting, and giving (Matt. 6:1-18). He introduces his teaching with these words: “Beware of practicing your piety before others in order to be seen by them; for then you have no reward from your Father in heaven” (Matt. 6:1, NRSV). Secrecy guards against the pollution of generosity by self-interest and pride. Secrecy was a discipline the group believed would mitigate Highland Oaks’ history of making known publicly large financial gifts and the pride that often goes with it.

### Disciplines of Engagement

#### Study

The discipline of study engages the written and spoken Word of God by calling the believer to read, meditate, hear, reflect, and pray the words of Scripture. The discipline of study is a cornerstone of this spiritual formation plan, for it is “the primary discipline of engagement.”<sup>7</sup> This engagement can take place through preaching, class teaching, during times of silence or Communion in the assemblies, in the context of small groups, and through Highland Oaks’ midweek bible studies. In terms of content, the group felt teaching should focus on theological themes outlined in Chapter 2 and be aimed practically at various aspects of the “with-God” life.

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<sup>7</sup> Willard, *Spirit of the Disciplines*, 176.

During weekly Sunday gatherings, Highland Oaks is organized around the concept of “The Big Idea,” in which one central idea is taught and woven through assemblies and Bible classes from birth through adult.<sup>8</sup> This allows for improved opportunities to cultivate generosity across all age groups quickly and precisely. As an example, for the message series entitled “More than Money,” the Sunday sermons and Bible class materials across generations were crafted to convey the same message, translated in age-appropriate ways.<sup>9</sup>

It was recommended that one message series focusing on generosity three to four weeks in length be communicated from the pulpit each year. It was also recommended the congregation engage in either one small group study or Wednesday evening study per year of approximately six weeks in length.<sup>10</sup> The discipline of study concerning generosity will thus be engaged by the entire church at a minimum, across age groups,

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<sup>8</sup> Dave Ferguson, *The Big Idea: Focus the Message—Multiply the Impact* (Grand Rapids: Zondervan, 2007). Ferguson argues that churches often try to teach too many ideas on one occasion, thus creating confusion, thin development of the concepts, and difficulty in remembering the teachings of the day. Ferguson also suggests that because most churches do not teach the same things on the same occasion from birth through adult, families lack the ability to integrate what they have experienced on Sunday into life beyond the Sunday gatherings. In 2007, Highland Oaks experimented with this concept and found it highly effective. To this day, classes for children, youth, and adults are all related to the Sunday message—which is related to the class subjects. This system allows for increased integration of all age-based ministries, and leaders of those ministries are included in the initial planning of each message series.

<sup>9</sup> See Appendix B.

<sup>10</sup> The communal discernment team felt it was important to vary the format of the studies. So, the ministry plan recommends a small group study in years one and three, and a Wednesday evening study in year two.

every six months. This does not include teaching that may happen naturally as part of another study.<sup>11</sup>

The communal discernment team felt strongly that consistent teaching on the subject of honoring God with money and possessions was vital to the process of cultivating generosity. This was expected. However, the team really highlighted the importance of teaching on money “out of season,” that is, when the church was not actively raising funds for a particular initiative. This allows congregants to trust the intent of the teaching. As one participant noted, “Even though I know the Bible says we need to give, it’s hard for me to, if I think the church has an ulterior motive.”

This is echoed by experts on both spiritual formation and preaching on money. Preaching on money “out of season” makes it easy to talk about money openly when the church has specific needs. When such a time comes, generous giving will come much more naturally than if generosity has not been intentionally fostered on an ongoing basis. Preaching and teaching that is reactive and need-based rather than proactive and formation-based will necessarily focus on the action of giving rather than formation of generosity.

Because Highland Oaks typically raises funds for Benevolence in May and Global Missions in December each year, ideal “out of season” times for preaching on money and possessions include January–March, and June–October. While the subject of money undoubtedly will be broached during seasons in which the church is raising money for a

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<sup>11</sup> For instance, if the church is studying the Sermon on the Mount, Jesus’ teachings on money in Matthew 6 may be studied as encountered, while not part of a formal series on the subject of money and possessions.

particular purpose, such times should not comprise the most important biblical teaching on money.

### Worship

The study of God's Word and mighty deeds opens the way for worship, which focuses the heart of the believer on the worthiness and generosity of God. The group discussed multiple "elements" of worship but spent the most time talking about the possibilities for spiritual formation provided through praise, Eucharist, and the offering. Worship in general was seen by the group as pivotal to any effort at spiritually forming generosity in the church because it provides consistency and interdisciplinary means of enjoying God's life. Worship heightens our awareness of God's generosity toward us in Christ and the generosity of His provision for our needs. As the church worships, God is glorified, encountered, and awakened in each believer, for "Worship is a communal enactment of God's presence."<sup>12</sup>

While worship is transformational, its first purpose is not transforming the worshipper. Worship is:

... first and foremost the service of God and needs no other justification. The transformation of worshipers is not its central aim. In fact, we are not apt to be changed by worship if we come to it primarily to be changed, for then we will be back to concentrating on ourselves. The transformation of the church is a by-product of the liturgy. It occurs only when the church is determined foremost to simply worship God.<sup>13</sup>

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<sup>12</sup> Tod E. Bolsinger, *It Takes a Church to Raise a Christian: How the Community of God Transforms Lives* (Grand Rapids: Brazos, 2004), 88.

<sup>13</sup> Robert Webber and Rodney Clapp, *People of the Truth* (Harrisburg: Morehouse, 1988), 69-70.

While worship is not to focus chiefly on forming the believer, it presents distinct opportunities for spiritual formation. As Debra Dean Murphy notes, “What we *do*, how we *act*, in the liturgical assembly shapes us in particular and powerful ways and is both formative of identity and catechetical in the most basic sense.”<sup>14</sup>

Worship’s role in the spiritual formation of generosity is to aid the Christian in ordering desires rightly. This means wanting God above all else, wanting the simplicity and emptying of Christ over the trappings of greed and materialism and wanting life in the Spirit over life spent in pursuit of pleasure and things. This right ordering of desire happens as the church worships. Calls to worship voice the nature of God the Generous. Hymns articulate God’s generosity seen in His acts of mercy, creation and sacrifice of His Son on the cross, and sending of the Spirit into the hearts of every believer. The Eucharist provides the climax of transformational reflection on God’s generosity toward us in Christ.

From Eucharist naturally flows the offering, an all too quickly dismissed time in the liturgy of most congregations. Bolsinger correctly remarks,

... we sometimes forget that the earliest form of worship was to kill an animal, to offer grain, to pour out some wine. Go back to Cain and Abel and you’ll recognize that long before there were prayers and songs and organs and drum sets, there was the offering. The offering is the oldest, most basic and straight-forward form of worship. It is giving something to God.<sup>15</sup>

As we give, we declare Jesus’ lordship over that of money, we trust in God’s provision, we thank God for His generosity toward us, and we offer what has been

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<sup>14</sup> Murphy, “Worship as Catechesis,” 324-5.

<sup>15</sup> Bolsinger, *It Take a Church*, 104.

entrusted to us for His work in the world. All of this and more happens in this single act of worship.

The group held that intentionality was the key to engaging worship for the purpose of spiritually forming generosity. Using the vocabulary of generosity in prayers and liturgical readings, choosing hymns that highlight God's generosity when appropriate, and tying Eucharist into God's generosity to us in Christ were among the ideas put forth by the team. The team's biggest contribution at this point was a series of creative ideas for highlighting the transformative power of generosity as expressed in the act of giving. Among them were 1) using the time during the collection of offerings to tell stories of life change facilitated by the church's giving, 2) coaching those offering reflections and prayers for the offering on how to better communicate a theology of giving, and 3) using the time during the collection of offerings to report on ministries funded through the offerings of the church. More ideas were offered, and will be implemented in the ministry plan.

### Prayer

Prayer continues and furthers our communion with the Father. Willard agrees, "Prayer and giving are the first two concrete ways of venturing on the Kingdom of God and finding its reality."<sup>16</sup> In accordance with the group's convictions, this ministry plan seeks to foster a rich prayer life in both the believer and believing community.

The group felt strongly that the church must teach on prayer, allow time for prayer in its various forms, and lift up prayer as vital to healthy and growing communion

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<sup>16</sup> Willard, *Knowing Christ Today*, 160.

with God. This can happen through prayer exercises like *Lectio Divina*,<sup>17</sup> teachings on prayer, evenings set aside for prayer, prayer retreats,<sup>18</sup> setting aside special spaces for prayer, and several other ways. The group suggested Highland Oaks set aside space in the building exclusively for the purpose of prayer. This “prayer space” could find creative ways to encourage both life with God and generosity through décor, reading, and meditations provided in the space.

In addition, each Sunday, the church sets aside time for prayers for the offering. Just as those who offer meditations and prayers for the Lord’s Supper are asked to think through what they wish to say and pray for, the same should be asked of those who pray over the church’s offerings. The prayers of the church are never to be taken lightly nor are its offerings. What happens at the moment of offering is profound, mysterious, and beautiful. Retreat participants noted it is common for those who offer communion thoughts to take great care in communicating those thoughts but to simply offer a quick prayer with no reflection beforehand. The group observed that presenters may not feel the time of offering was important and that talking about money was too delicate to elaborate on much publicly. As a solution, the group suggested those who preside at the time of offering should be coached to put prayer, thought, and reflection into what they will say. The group believed more poignant times of reflection and prayer on the subject of generosity would aid in binding the church together in focusing on generosity and tie the

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<sup>17</sup> Ten of the retreat participants experienced *Lectio Divina* for the first time on the retreat. Nine found the exercise a refreshing and prayerful way to read Scripture. One admitted it was “weird” for him.

<sup>18</sup> Participants unanimously found the retreat environment a helpful and enjoyable way to facilitate spiritual growth. Many remarked that having such retreats simply for the purpose of prayer would enrich the spiritual life of the congregation.



act of giving to prayer and worship more clearly. This enhanced focus on the giving moment in the assemblies is but one small way in which prayerfulness can help cultivate generosity in the church.

Prayer is conversation with God that may involve doxology, confession, waiting, listening, intercession, and reflection. It is this moment by moment practicing of God's presence, to use Brother Lawrence's language, that most obviously transforms people into the image of Jesus. Thus, seeking to cultivate a rich life of prayer in general is most vital in cultivating generosity.

### Fellowship

As was argued in Chapter 2, the church is a vital context for the spiritual formation of generosity. The discipline of fellowship provides a more intimate setting in which faith can grow. Retreat participants generally agreed the fellowship facilitated by the retreat context and method allowed for more open sharing of experiences and opinions than a class or Sunday worship environment ever could have. While instructional content provided to small groups and bible classes matters, small groups and bible classes provide an invaluable context for growing relationships in and of themselves. Both content *and* context matter.

The group noted that Highland Oaks is far too large for fellowship to flourish only through events and times when the whole church is gathered. As one participant expressed, "If you don't know me, I'm not going to want you to tell me what I should do, and I'm not going to tell you what's really going on with me." Thus, the retreat team emphasized the importance of small groups, retreats, and Bible classes as contexts in which redemptive relationships can flourish. These relationships help provide the

atmosphere of “accountability, care, and a sense of belonging that is vital to balance and progress in communion with God,” spoken of in Highland Oaks’ second core value. In such an atmosphere, instructional content can be learned and applied in a communal setting, providing a proper ecology for the generosity’s growth. Matthaiei points out,

An essential element of an effective ecology of faith formation is that we know each person by name, a practice that affirms each person as a child of God. In other words, persons come to know themselves and their vocation in relationship to God through relationships with family, friends, teachers, pastors, and others who take time to know them and support their growth in faith.<sup>19</sup>

In a church the size of Highland Oaks, no individual can know the names of every person in the congregation. However, the vibrant small group and adult education ministries of Highland Oaks provide fertile soil for the fostering of redemptive relationships.

Fellowship also provides the opportunity for redemptive confession. During the retreat, participants were informed of the “rule of 1/3.” This rule is accepted as doctrine by professional church fundraisers. It teaches that in any given context, regardless of geography or socio-economic factors, roughly one third of a congregation will give zero recordable dollars to the church, another one-third of a congregation will give five hundred dollars or less per year (roughly ten dollars per week), and only one-third will give more than five hundred dollars per year.<sup>20</sup> The rule’s margin of error is five percent and Highland Oaks’ giving patterns are consistent with the “rule.” When the retreat participants were notified of this, they expressed shock and resolve to encourage one another and their fellow Christians to grow in generosity. Further, the group urged

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<sup>19</sup> Matthaiei, “Rethinking Faith Formation,” 61.

<sup>20</sup> Quoted by church giving expert Paul Gage in *FundRaising Today* seminar, February 7-9, 2006.

leadership to tell the church this difficult truth, trusting the fellowship of the church to handle the information with redemptive resolve rather than condemnation or judgment. This is the power of fellowship.

Speaking of new converts, John Wesley asked: “Who watched over them in love? Who marked their growth in grace? Who advised and exhorted them from time to time? Who prayed with them and for them as they had need?”<sup>21</sup> Wesley’s questions pointed to the need for a community of formation that provided relationships, structures, and practices for the goal of deepening one’s communion with God. Highland Oaks voices the need for such relationships and structures in its second core value, *authentic community*, affirming, “We believe that accountability, care and a sense of belonging are critical to balance and progress in communion with God.” Dallas Willard agrees, “fellowship with other disciples, living and dead, is another practice essential to the ‘Christ focus.’”<sup>22</sup>

### Service

Service is an expression of generosity through action, often in nonmonetary ways. “In service we engage our goods and strength in the active promotion of the good of others and the causes of God in our world.”<sup>23</sup> In the act of serving, we are embodying the humility of Christ, the Servant Savior. Through these acts of humility, we get used to giving away ourselves, our resources and our energy for the sake of others. Matthaei

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<sup>21</sup> John Wesley, “A Plain Account of the People Called Methodists,” in *The Works of John Wesley* (Nashville: Abingdon Press, 1989), vol. 9, “The Methodist Societies: History, Nature, and Design.” ed. Rupert E. Davies. 254–80. (1749)

<sup>22</sup> Willard, *Knowing Christ Today*, 157.

<sup>23</sup> Willard, *Spirit of the Disciplines*, 182.

adds, “Not only do persons share the common beliefs, values, attitudes, and lifestyle of their faith, but also the communion of the faith community frees them to use their diverse gifts for loving God and neighbor.”<sup>24</sup>

The retreat team believed that service was Highland Oaks’ greatest current strength when it came to the spiritual formation of generosity. However, the group felt the church could benefit from greater focus on service as means of imitating God’s generosity and its formative aspects. Accordingly, service was incorporated into the plan.

Through acts of service, the church gets to act generously in a “hands on” way. Through ongoing service opportunities for individuals and the whole congregation, service helps cultivate generosity *through practice* so giving and other practices of generosity become more natural for those who actively serve. Many service opportunities exist at Highland Oaks.<sup>25</sup> Thus, engaging the discipline of service will involve heightening of awareness and participation in these ministries. It will also require

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<sup>24</sup> Matthaei, “Rethinking Faith Formation,” 59.

<sup>25</sup> To cite one example, Highland Oaks’ *Caring and Sharing* ministry is an on-site ministry to the poor in the community. It offers cash assistance, job placement, food and clothing, and counseling to those in need. All church members can help on an ongoing basis.

Each year, two major congregational community service opportunities are offered: the *Fall Carnival* attracts up to 10,000 guests per year, comprised largely of neighborhood poor. Rides are brought in for the enjoyment of children, blood pressure tests and flu shots are provided for free, and all food and drinks are provided. Hundreds of volunteers are needed.

*Hoops for the Highlands* is a large “three on three” basketball tournament organized by the community for the benefit of struggling local schools. Highland Oaks donates facilities, sponsorship and volunteer help to this event which draws 3,000 – 4,000 people from the community every year.

teaching, prayer and liturgy that tie together missional acts of service with the Kingdom of God.

### An Invitation to Life with God

The group held that an invitation to the “Christ focus” is where the pathway should begin. They echoed what Dallas Willard says of people, “They would love to be generous—if they only thought they could.”<sup>26</sup> Participants believed generally that some of Highland Oaks’ members would be hesitant to enter the generosity pathway because they felt their financial circumstances were too dire to allow for real growth in generous life. Others might dismiss generosity as something that was not their spiritual gift.

The ministry plan begins with an invitation to transformation and assumes that all people who wish to grow in Christ-likeness are capable of doing so, and thus become more generous. Jesus promised to bless and fill those who hunger and thirst for righteousness (Matt. 5:6). He called His followers to seek God’s kingdom first (6:33). Therefore, this spiritual formation pathway begins an annual season of invitation and preparation, inviting those who are hungry and thirsty to the feast of God.

### Outline of Two-Year Plan

The following is an outline of the sample two-year, repeatable, spiritual formation pathway to cultivating generosity that emerged from the retreat according to the methodology delineated in Chapter 3. Each year engages ongoing practices, as well as selected disciplines of abstinence and engagement. While some of these ingredients are interchangeable, it is important that over time each of the aforementioned disciplines are

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<sup>26</sup> Willard, *Knowing Christ Today*, 160.

taught and engaged to cultivate generosity that is comprehensive, theologically and practically. Following a brief description of the plan's structure, a diagram of the model will be offered, followed by an outline of the repeatable two-year plan. Other samples of aspects of the ministry plan are provided in Appendix B and Appendix D.

### Structure of the Plan

This plan has been crafted in the form of a spiral curriculum. "A spiral curriculum has the student constantly revisiting topics and truths, with the aim of working these truths deeper into the fabric of our lives."<sup>27</sup> The spiral curriculum model was chosen because, as Wilhoit explains:

A linear curriculum has much to commend it in many areas of study, but the wisdom of the ages saw the circular curriculum, analogous to the church year, as far more appropriate for spiritual formation. The circular curriculum re-presents subjects again and again and provides opportunities to go deeper into these subjects.<sup>28</sup>

One further benefit of the spiral curriculum method is its flexibility. Because spiral curriculums revisit topics regularly, people can enter the spiritual formation pathway at virtually any point of their spiritual journey, life stage, or tenure at the church. This was important to the group given Highland Oaks' rapid growth in recent months. Each year of this spiritual formation pathway will thus connect believers with selected disciplines of

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<sup>27</sup> James C. Wilhoit, *Spiritual Formation as if the Church Mattered: Growing in Christ through Community* (Grand Rapids: Baker Academic, 2008), 119. Wilhoit notes, "In the early twentieth century, the field of religious education adopted the linear acquisition curriculum model used in math and science instruction. Educators thought that students mastered basic material and then moved on to more and more complex learning."

<sup>28</sup> Ibid.

abstinence and corresponding disciplines of engagement repeatedly over the course of the two-year plan. The design of the spiritual formation model is as follows:

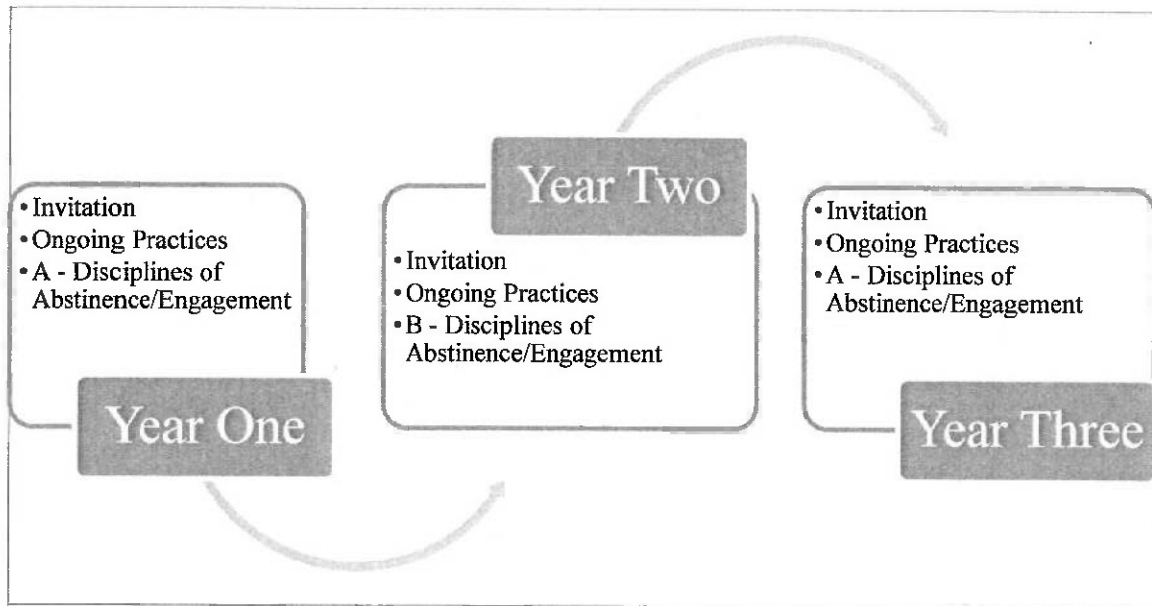


Figure 2. Repeatable structure of the spiritual formation model.

### Year One

- Ongoing Practices
  - Invitation to Transformation<sup>29</sup>
    - Vision Sunday in January emphasizing mission statement, core values, and importance of growing in Christ.
  - Emphasize participation in worship, small groups, classes, and ministry.
  - Coaching and Mentoring of Communion thought presenters.

<sup>29</sup> An invitation to transformation will be offered each year in January during the church's annual "Vision Sunday." In this message, the mission statement and core values of the church will be emphasized and begin a message series on generosity-related themes/texts.

- Stories of life change told during the time of offering. This should occur at least monthly.
- Transformational preaching that preaches on generosity “in and out of season.” Such preaching includes not only an annual message series in January but also sermons from biblical texts that arise naturally as the preacher is preaching through books of the Bible, various topics, or from the lectionary.
  - 3-week sermon Series on Stewardship in January following Vision Sunday.<sup>30</sup>
    - Correspondingly, Bible classes for all ages will form the communal context for further study of the text(s) of the day, discussion, and implementation of message content.
- Annual special offering for the poor in May.
  - Leading up to the annual offering, vision and mission will be tied into the act of giving for ministry to the poor through the message series and liturgy.<sup>31</sup>

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<sup>30</sup> As mentioned earlier, Highland Oaks’ ministry system links Bible classes for all ages to sermon series. Thus, a four-week sermon series also births a four-week Bible class for all ages. Sample sermon series complete with texts, titles, and “big ideas,” are included in Appendix B.

<sup>31</sup> For the month leading up to the offering, attention will be paid to tying the annual offering for the poor into the broader mission of the church. Essentially, saying, “we are the incarnational presence of Christ in the world today. Generosity toward the poor is consistent with discipleship, and our mission as a church.” This can be accomplished in a variety of ways. The important thing is linking theology to the practice of giving, and giving as characteristic of Spirit-led believers.



- Annual special offering for Global Missions in early December.
  - Leading up to the annual offering, vision and mission will be tied to the act of giving for global mission endeavors through the message series and liturgy.<sup>32</sup>
- *Living Water* book discussion group on books relevant to the spiritual formation of generosity (Summer).<sup>33</sup>
- Disciplines of Abstinence/Engagement/*Core Value(s)*
  - Fasting/Prayer/*Communion with God, Authentic Community*
    - Weekly day of prayer and fasting for the month leading up to the offering for the poor.<sup>34</sup>
    - Four-week message series on prayer (June-July)
  - Sacrifice/Worship/*Communion with God, Authentic Community, Servant Leadership Development*
    - August–September Wednesday evening class study on the “how” of stewardship.<sup>35</sup>

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<sup>32</sup> The message series leading into this special offering will emphasize the link between God’s heart for people and our heart for people expressing itself in generosity toward global mission. A sample message series of this nature is included in the appendix.

<sup>33</sup> *Living Water* book discussion groups offer church members the opportunity to read and discuss books within the context of community. Offered year-round, these groups gather in *The Well* at either Highland Oaks’ Dallas campus, Plano campus or at local coffee shops. Those that are a part of this plan would select books relevant to the objectives of this plan. Examples are Richard Foster’s *The Challenge of the Disciplined Life* and Randy Alcorn’s *The Treasure Principle*.

<sup>34</sup> This ties the act of giving into the practices of emptying and filling. It will also help the church identify with the poor and hungry.

- November message series highlighting global mission and, secondarily, Christian generosity toward that end.
- Frugality/Service/*Communion with God, Authentic Community, Servant Leadership Development, Relational Outreach*
  - April - Hoops for the Highlands
  - October – Highland Oaks’ Fall Carnival

## Year Two

- Ongoing Practices
  - Invitation to Transformation
    - Vision Sunday in January emphasizing mission statement, core values, and importance of growing in Christ.
  - Emphasize participation in worship, small groups, classes, and ministry.
  - Coaching and Mentoring of Communion thought presenters.
  - Stories of life change told during the time of offering. This should occur at least monthly.
  - Transformational preaching that preaches on generosity “in and out of season.” Such preaching includes the annual message series in January, as well as sermons from biblical texts that arise naturally as the preacher is preaching through books of the Bible, various topics, or from the lectionary.

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<sup>35</sup> Crown Financial’s *Money Map*, Dave Ramsey’s *The Total Money Makeover* and Willow Creek’s *Good Sense* are examples of the kind of study envisioned here.

- 4-week sermon Series on Stewardship in January.
      - Correspondingly, Bible classes for all ages will form the communal context for further study of the text(s) of the day, discussion, and implementation of message content.
  - Annual special offering for the poor in May.
    - Leading up to the annual offering, vision and mission will be tied into the act of giving for ministry to the poor through the message series and liturgy.
  - Annual special offering for Global Missions in early December.
    - Leading up to the annual offering, vision and mission will be tied to the act of giving for global mission endeavors through the message series and liturgy.
  - *Living Water* book discussion group on books on topics relevant to the spiritual formation of generosity (Summer).
    - Coaching of those offering Communion meditations on how to talk about the offering on Sunday mornings.
- Disciplines of Abstinence/Engagement/*Core Values*
  - Frugality/Service/*Communion with God, Authentic Community, Servant Leadership Development, Relational Outreach*
    - January message series stewardship emphasizing frugality
    - April - Hoops for the Highlands
    - October – Highland Oaks’ Fall Carnival

- Weekly service projects running from the week after Easter–May special offering for the poor, and from Thanksgiving–Christmas.
- Secrecy/Fellowship/*Communion with God, Authentic Community, Relational Outreach*
  - Small Group study of Christian stewardship<sup>36</sup>

### Year Three

- Repeat ongoing practices of Years One and Two.
- Repeat spiritual practice emphases of Year One.<sup>37</sup>

### Conclusion

While the components of this spiritual formation are ordered into a particular chronology, the order of these disciplines is less important than making sure they are each revisited with regularity. The progression diagramed and outlined above embraces practices of abstinence and engagement simultaneously to provide balance and progress to the spiritual journey. While emphasized at particular points in each year, spiritual practices are spread over the course of the year to keep a steady “I.V. drip” of transformational teaching and practice going. This will aid in shaping generosity as a way of life rather than as a subject to be studied sporadically. Because of this model’s structure, someone who is sick or out of town for some stretch of time will not have to

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<sup>36</sup>As with the Wednesday evening classes, the aim here is equipping people with practical steps to reduce debt, live frugally, and give generously. The small group venue provides intimate fellowship as an atmosphere for confession, transparency, and prayer.

<sup>37</sup>In accordance with the spiral curriculum model, a hypothetical year four would repeat the spiritual practice emphasized in year two.

wait long before practices relevant to the cultivation of generosity are encountered once more. This model also places emphasis on spiritual practices strategically throughout the year in an effort to leverage the natural rhythms of church members' lives and the ministry system of Highland Oaks.

Transformation to a life of generosity will occur as church mission and values are expressed in specific engagement with the spiritual practices that best cultivate generosity. The fruit of this transformation will be greater conformity to the image of Jesus. Through the Spirit's activity, human lives bear fruit typical of those in whom Christ's Spirit dwells. These fruits include those mentioned explicitly in Scripture (Galatians 5), as well as generosity expressed in the act of giving.

## CHAPTER V

### REFLECTION AND DISCUSSION OF FINDINGS

The purpose of this doctoral project thesis was to apply the ministry competencies to which I have been exposed in the doctor of ministry program to a unique need within my own ministerial context. This thesis addresses the inadequate spiritual formation of generosity in the people of the Highland Oaks Church of Christ. The issue was addressed by convening a team of members from Highland Oaks to craft a repeatable spiritual formation pathway toward that end. This final chapter explores the project's implications, generalizations, and conclusions for ministry, as well as questions for further exploration and future actions as a result of this project.

#### Implications for Ministry and Generalizability

Of the six conclusions gleaned from this project that can be applied to other ministry settings, the first is the importance of leadership in the project's success. Participants in the ministry intervention team agreed that in order for generosity to be cultivated over time, church leadership would need to be both supportive and involved in the execution of the model. One member of the team commented, "Throughout our history, the Senior minister has functioned as chief development officer of the church." Such is often the case in churches, and sometimes erodes the Senior minister's credibility in teaching on the subject of generosity because the church is more prone to question the minister's motives and support from the eldership. The project will be more successful if

the entire church leadership (comprised of ministry staff and elders) engages in the implementation of the project. The project should be formally presented to the elder group by the Senior minister and by selected members of the ministry intervention team. Following the presentation, an invitation to involvement with the project should follow.

Second, the selection of the spiritual discernment team for the crafting and the implementation of the project is essential. Every effort was made to assemble a team of diverse gender, age, ethnicity, and leadership role at Highland Oaks. This allowed for increased breadth in both the process of drafting the model and the model's ultimate content. Most importantly, participants in the project had a demonstrated track record of spiritual maturity and regular giving to the church—regardless of the amount they had given. Regular giving characterizes the way of heart the project seeks to cultivate in the whole church. People who have demonstrated maturity and consistency in ministry possess the ethos through which they cannot only help craft the plan but can become servant leaders in the execution of the plan. The group was unanimous in their willingness and passion to serve in the plan's implementation. Choosing a team at random or without consideration of generosity's presence or absence in the lives of those on the team will lead to a poorer plan and implementation.

Third, it is important that the model aligns well with the congregation's existing ministry system. Because Highland Oaks uses "The Big Idea" concept, the pathway's content can be easily disseminated throughout the ministry system quickly and thoroughly. When sermons, classes, and small groups are aligned across all ages, preaching on subjects relevant to generosity creates a spiritual reverberation in which the information is dispersed into the class, group, and ministry environments at the same

time. All congregations seeking to implement this model should attempt to align the ministry system with the plan in order for it to achieve maximum impact. For instance, in congregations where “The Big Idea” is not used, more nuanced plans for various age groups may be necessary. This model fits Highland Oaks’ values and ministry system.

Fourth, the plan must be cast in the broader terms of discipleship and life in the Spirit. Practices like preaching on the subject “out of season” and engagement with the disciplines of abstinence and engagement will place the issue of generosity in broader context of life with God. This is where it belongs. Congregations who attempt to prod people toward generosity when the church needs money will run into trouble. Generosity is part of life with God. It is the identity of a Christ-follower. It is not peripheral to discipleship. Generosity is at the core of discipleship. Highland Oaks’ tradition of raising money for special causes and preaching/teaching on the subject in such seasons without engaging other spiritual practices is a primary culprit in the malnourished spirituality of money and possessions that plagues Her. Through “in and out of season” engagement with the disciplines of engagement and abstinence, increased attention to the time of offering in assemblies, and other strategies laid out in Chapter 4, the church will come to see generosity as a way of life, not as a task to be accomplished.

Fifth, community is a vital context for spiritual formation. Participants in the retreat unanimously appreciated the communal context in which the crafting of the plan occurred. Specifically, they expressed pleasant surprise at how openly people were willing to share their thoughts and personal experiences with money and possessions. This allowed for authentic sharing and removed barriers that privacy set up. The plan calls for much engagement with spiritual practices of engagement and abstinence to occur



in community. This will help provide an environment of authenticity leading to deeper, relational faith. This is also consistent with Highland Oaks' second core value: Authentic Community—We believe accountability, care, and a sense of belonging are vital to balance and progress in communion with God. The more open people can be with one another and the more openly the church can discuss subjects related to generosity, the more effective the pathway is likely to be in accomplishing its stated goals.

Sixth, the pathway must be consistent and repeated. The team noted that throughout Highland Oaks' history there were long stretches during which the subject of generosity was not addressed from the perspective of spiritual formation. As such, people could join the church and be asked to give to particular causes, but it might be years before they experienced meaningful teaching or engagement with spiritual practices related to generosity as a way of life. The plan's duration and repeatability allows for anyone at any time to enter the church at a point of meaningful engagement with theology and practices that cultivate authentic generosity.

#### Personal Impact of the Project

The subject of generosity is one for which I have a great deal of personal passion. It was a pleasant surprise to find that those who were a part of the intervention team not only shared my passion but in some cases surpassed my passion for the subject. It is easy for ministers to feel rather alone in the process of cultivating generosity or encouraging the church to give. This project woke me up to God's work in the lives of people in ways invisible to me before the retreat. This drew me closer to the Lord personally and built community between me and all members of the retreat team.

Hearing the spiritual journeys of the spiritual discernment team with regards to money made a significant impact on me and called me to seek personal growth in generosity. Because I have always been a tither, I considered myself a relatively generous person. I came to see through the testimonies of those on the team that I was a relative lightweight. One member of the team talked about how he viewed his capacity to earn as His gift to God. As an upper-middle-class earner, he lives on as little as possible (about twenty percent of his gross income) and gives the rest to the church and to other causes.<sup>1</sup> The married father of three children holds little in savings, owns one car, and lives quite modestly. He could possess far more but has made the decision to live a radically generous life. It is hard not to be stirred by such stories of generosity as a way of life.

After securing external expert feedback and processing it for purposes of this project, I wish I would have secured the experts sooner as to be able to spend more time securing and fleshing out the implications of their critique. Bob Russell's knowledge of the local church and Earl Lavender's knowledge of spiritual formation are gold mines to be quarried. I am thankful for the time I had and the feedback they provided. However, I wish I had spent more time cultivating this aspect of the project.

Throughout the project's implementation, I continued to grapple with many of the issues presented in Chapter 1. I transitioned from Highland Oaks to a new ministry in August of 2008. Thus, I will not observe firsthand the ripened fruit of this project in the life of Highland Oaks. However, I was blessed to see it blossom and believe it will continue to do so going forward. In the months after the project's launch, I observed

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<sup>1</sup> This information came by way of one-on-one conversation during one of the breaks. This information was not shared with the broader group.

more sacrificial giving and frugal living. I witnessed more comfort in discussing money and possessions openly in the church. The church demonstrated greater consistency in giving and deepening care for the poor. These were but some of the emerging results of increased focus on cultivating generosity at the Highland Oaks Church of Christ.

#### Internal and External Validity Issues

This project was to craft communally a repeatable, two-year spiritual formation pathway to cultivate generosity at Highland Oaks. This project was also an effort to integrate the ideas gleaned from the doctor of ministry program into my ministry context at Highland Oaks. The retreat team stayed focused on the goal and understood that the pathway, although possibly applicable to other congregational settings, was being designed specifically for realization at Highland Oaks.

We agreed from the beginning that more attention needed to be paid to the spiritual formation at Highland Oaks. Accordingly, we energetically sought means by which this might be accomplished. The team concluded that a variety of practices should be introduced by various means, including adult classes, sermons, ministries, small groups, seminars, one-on-one, service projects, and seasons in which generosity is a special emphasis.

This spiritual formation pathway should be applicable in other congregational settings with few changes in its format, provided that congregation's leadership is willing to engage and support the pathway fully. It may also be preferable for that church to convene an intervention team to hone the pathway according to unique spiritual concerns of that ministry context.

There were members of the intervention team that contributed more than others. While this may not be unusual, it made feedback from some of the more introverted members of the team more difficult to acquire. One way this could have been avoided was to allow for breakout sessions during the retreat during which group size would be smaller and perhaps allow for a greater degree of comfort in sharing. All members of the team did participate at some level and the questionnaire allowed for a segment of equal input. Thus, the findings of the project remain valid.

The method of content delivery and the collection and analysis of the data help maintain the internal validity of the project. I based the content of the retreat discussion upon the perceived needs of the ministry context discussed in Chapter 1 and theological perspectives laid out in Chapter 2. As outlined in Chapter 3, I followed established procedures in collecting data through participant observation, questionnaire, and the use of independent experts. This triangulation method of data collection and evaluation mitigates the adverse impact of personal biases on the outcome of the intervention.

#### Future Implications

The model began implementation in January, 2007, following presentation to church leadership in November, 2006, by myself and three members of the intervention team. Implementation began with Vision Sunday, with a three-week message series to follow, entitled "More than Money," which will inaugurate the spiritual formation process discussed in Chapter 4.

The eldership embraced the model enthusiastically. They offered their support, prayers, and willingness to play a part in the implementation of the model. The intervention team suggested the best way for this to happen would be for the elders to

focus on the ministries of prayer and teaching. The elders agreed to participating in these ways enthusiastically and encouraged the model's implementation as soon as was prudent.

The ministry intervention team unanimously expressed a desire to continue involvement in the plan's implementation. We discussed possible ways to make this desire a reality. Accordingly, each group member or couple agreed to lead either a Bible class, small group or a *Living Water* book discussion group during the first cycle of the year's implementation. Some members of the intervention team also agreed to offer the reflections and prayers for the offering during the January the pathway commences. Finally, the ministry intervention team agreed to convene in the summer of the pathway's first year to evaluate the implementation of the pathway to that point.

### Conclusion

This thesis reported a doctor of ministry project to develop a spiritual formation pathway leading to the cultivation of authentic generosity at the Highland Oaks Church of Christ. A communal discernment team was chosen for the purpose of crafting the pathway in a retreat setting. The efficacy of the process in shaping the model helped limit the exposure of the results to my personal biases. Through the process of crafting the plan the team was shaped spiritually in profound ways through sharing, prayer, reflection, and common devotion to the task of crafting the pathway. This communal effort resulted in a model for the spiritual formation of generosity that will cultivate generosity as a way of life at the Highland Oaks Church of Christ for years to come.

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## APPENDIX A

### INFORMED CONSENT FORM

**Title of Project: "More than Money: Cultivating Authentic Community at the Highland Oaks Church of Christ"**

1. Explanation of procedures to be followed and expectations for participants.
  - I am enlisting twelve people (not including myself) to attend a retreat for the purpose of crafting a repeatable, two-year process of spiritually forming generosity in the church.
  - I am using four criteria for selecting the people I invite: spiritual maturity, interest in the subject, role at Highland Oaks, and willingness and ability to commit to attending the retreat.
  - Participants will agree to offer honest feedback and engage the subject of generosity with integrity throughout the course of the retreat.
  - Team members will participate in one weekend retreat. eleven meetings which will take place on Friday night, September 8, 2006 at 5pm to Saturday, September 9, 2006 at 2p.m. Each team member is expected to participate in at least ninety percent of the retreat.
  - There will be no financial commitment required of team members and no financial compensation offered for participation.
  - Part of each team member's participation will be to share his/her "spiritual journey story" with the rest of the team.
2. There are no significant risks or discomfort associated with participating in this project.
3. The significant benefits that team members can expect are a deepened understanding of the theological and practical dimensions of forming generosity in themselves and in other Christians and a deepened fellowship and friendship among themselves.
4. There are no alternative procedures associated with this project.

5. Team members will be identified by name as participants in the project. However, field notes and/or participant observer notes will not assign names to comments made during meetings. Notes of peoples' "spiritual journey stories" will not identify the name of the person.
6. Team members are free to withdraw consent and/or discontinue participation in the project at any time without explanation.
7. Team members will not receive any monetary compensation.
8. Team members may contact the following for answers to pertinent questions about the research project:                      Tim Spivey    760-745-7732

I hereby give my consent to the above stipulations and agree to participate in this project according to the stated conditions:

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Name

---

Telephone

## APPENDIX B

### SAMPLE "BIG IDEA" PLAN FOR SUNDAY MESSAGE SERIES

*Series Big Idea: Jesus' teachings in the Sermon on the Mount provide His followers with a foundational understanding of the essence of what it means to follow him. Following Jesus means trusting in God's provision and obeying His call to offer ourselves as salt and light in the world.*

Sunday, January 7, 2007 (Vision Sunday)

*Series: More than Money*

Message Title: "So Blessed"

Message Text: Matthew 5:1-16

The Big Idea (TBI): In the Beattitudes, Jesus describes life with God that brings His blessing and empowerment to be salt and light in the world.

Sunday, January 14, 2007

*Series: More than Money*

Message Title: "Christ, our only Master"

Message Text: Matthew 6:19-24

The Big Idea (TBI): Where our treasure is, there our heart will be also. When our heart is with Christ, we trust him with money and possessions.

Sunday, January 21, 2007

*Series: More than Money*

Message Title: "A Requiem for Worry"

Message Text: Matthew 6:25-34

The Big Idea (TBI): God provides for His people. Because of His generosity and love for us we can trust God to provide all our needs.

Sunday, January 28, 2007

*Series: More than Money*

Message Title: "I Thought You'd Never Ask"

Message Text: Matthew 7:7-14

The Big Idea (TBI): God loves to give good gifts to His children. As those who have received from God, we are called to do to others as we would have them do to us

## APPENDIX C

### PARTICIPANT QUESTIONNAIRE FOR JOURNAL ENTRY

1. What impact, if any, do you anticipate *the retreat* having on you as person who follows Jesus?
2. What, if any, effect do you expect *the model of spiritual formation* created on the retreat will have on your own spiritual growth?
3. In what ways do you anticipate the model created will cultivate Christ-likeness *in those who engage the model*?
4. Which parts of the retreat were most helpful to your personal spiritual development?
5. Would you be willing to play a part in the implementation of the spiritual formation pathway created on this retreat?

## APPENDIX D

### SUGGESTED RESOURCES FOR “LIVING WATER” BOOK DISCUSSION GROUPS AND SMALL GROUP STUDY

- Alcorn, Randy. *The Treasure Principle*. Sisters, Oregon: Multnomah Books, 2001.
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## BRIEF VITA

Timothy W. Spivey was born in Long Beach, California, on October 14, 1975. Timothy graduated from the Center for International Commerce (CIC) honors program at Long Beach Polytechnic High School in 1993. That same year, Timothy began his collegiate education at Pepperdine University, earning the Bachelor of Arts degree in Religion (1997), Masters of Science degree in Ministry (2000) and Masters of Divinity degree (2000). During that time, he also served as Minister of Campus and Worship for the University Church of Christ. After graduating Pepperdine, Timothy served as an interim minister for the Palo Cedro Church of Christ in Redding, California and as Senior Minister for the West Houston Church of Christ. From 2002-2008, he served as Senior Minister for the Highland Oaks Church of Christ in Dallas, Texas, during which time he published several articles and one book, *Jesus: the Powerful Servant* (College Press, 2006). Timothy currently serves as Senior Minister for the North County Church of Christ in Escondido, California, where he lives with his wife Emily, and their three daughters, Anna, Olivia, and Norah.