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Giving was simple when I was a child. From an early age, I was taught to take one dime out of every dollar I received and put it in the offering plate. I never knew anything else. I was raised to believe that giving was just one of the things you did with money. It was effortless. And since I wasn't really earning the money anyway, I never felt any fear associated with giving. I certainly wasn't concerned that giving away money might be a threat to my quality of life. I always had plenty to eat and nice clothes to wear.

But over the years, as my income increased, I began to notice a slight hesitancy in my giving. I was still giving a dime out of every

dollar. But now it was adding up to hundreds or thousands of dollars at a time. And somehow that felt different. Whenever I wrote one of those seemingly large checks, concerns such as these would run through my mind: What if I need the money for something else? Am I saving enough? What if I have an unexpected expense? Is anybody else giving this much?

My struggle didn't stop me from giving a set percentage, but it sure took some of the joy out of it. As I began to evaluate my hesitancy, I concluded that my problem wasn't greed. It was fear. I was slowly turning into a fearful giver. Bottom line—I was losing confidence in my long-held belief that God was who He said He is and that He would do what He's promised to do. Under the growing pressure to make ends meet each month, I was slowly becoming irrational in my thinking about God, His faithfulness, and my role as a steward of His resources.

Since that time, I've discovered that I'm not alone. For many believers, cheerful giving has become fearful giving. We are not opposed to supporting God's kingdom with our resources. And we're really not greedy. But we are concerned. We're concerned that

if we don't look after our own needs first, they might not get looked after at all.

Yet the testimony of Scripture, together with the experiences of millions of believers, sends a resounding response to our concerns. Any fear associated with giving to God's kingdom is irrational. It's on a par with a farmer who, out of fear of losing his seed, refuses to plant his fields. As absurd as that may sound, many of us are guilty of hoarding the financial seed that God intends to be sown for the harvest that is to come. And it's all because of fear.

The principle of sowing and reaping applies to our finances. Those who sow generously can expect to reap generously and receive a bountiful return. Allowing our concerns about the future to limit our giving makes no sense at all. And yet, for many of us there is a lingering fear, a fear that has the potential to rob us of our joy. But worse than that, it's a fear that could cause us to handle our finances in a way that locks us in and locks God out.

In the pages that follow, we're going to unpack this irrational fear of giving. We will study the words of Jesus and we will peer into the lives of several of His modern-day followers. As we do, we'll discover that generous

giving is actually an invitation for our heavenly Father to get involved in our finances. With His involvement comes a promise that should mitigate our fear of giving once and for all. He promises to resupply generous sowers with enough seed to continue sowing generously throughout their lifetimes.

The result?

Fields of gold—in this life, as well as in the life to come.



..

The western sky was growing dark. In a few moments, the entire Oklahoma panhandle would be engulfed in the swirling blackness. Jeremiah Clary began the familiar task of rolling up wet rags and stuffing them in the cracks around the door to keep the dust out. This particular afternoon, the churning winds were carrying tons of airborne topsoil in his direction. Even the slightest opening around a window would result in a solid layer of dirt on every surface in the house.

The Clary family had been lured to the Southern Plains by the promise of bountiful crops and endless, fertile fields of wheat. And for a while, that's exactly what they found.

But throughout the 1920s, thousands of ambitious immigrants plowed up vast portions of virgin grasslands to plant their fortunes. The Great Depression drove even more settlers westward, and they quickly exploited the organic gold mine of America's heartland. Then in 1931, the rains stopped. More than 100 million acres of hopes and dreams stood drying in the baking sun. But that was just a prelude to the real devastation. With nothing to hold the topsoil, the once benign winds of the western plains scooped up the loose earth one grain at a time and turned it into a giant sandblaster.

To make matters worse, the relentless sun radiated the exposed soil, turning the entire region into a vast clay oven that whipped the windstorms into an even greater fury. This unusual combination of earth, wind, and fire bore a resemblance to an apocalyptic wrath. Clouds of dirt rose miles into the sky, leveling everything in sight. Although it had taken a thousand years for an inch of rich topsoil to accumulate, it was blown away in a matter of minutes. In the wake of such a storm, fields of shoulder-high wheat were stripped bare. Tons of soil accumulated in drifts against fence lines, buildings, and dying livestock.

The drought would endure for a decade. As much as eight tons of soil per acre were lost every year. And all along, farmers like Jeremiah Clary kept thinking that surely the rains would return soon.

In a circular area touching five states, more than 850 million tons of land were lost. A reporter passing through the region described it as a giant "dust bowl." The name stuck.

Jeremiah lit an oil lamp as the whole Clary house vibrated under the onslaught of the black blizzard. Somewhere in the stratosphere above him was thirty-four dollars worth of Turkey Red, a special blend of seed he had sown the week before. It was headed in the direction of Missouri now.

Every time he sowed his fields, Jeremiah spent a month's salary in seed. And after five straight years with no income, it was getting to the point where he couldn't afford to keep up the routine much longer. He considered his odds of being wiped out again if he mustered the courage to replant.

Like countless farmers in his shoes, Jeremiah was battling an unusual form of anxiety. During the normal growing seasons of the wet years, it would have seemed

senseless to stockpile seed during planting time. But under the strain of the times, many farmers were developing a psychological aversion to sowing. What if another storm comes and blows away my investment ... what if all my efforts get wiped out again ... what if ... what if ...? Jeremiah began to feel a strange attachment to his remaining precious bags of seed. He knew they were worthless sitting in the barn. But Jeremiah couldn't help feeling that he was better off keeping them there, protecting them from the "what ifs" that blew across the plains with increasing predictability.

A few weeks passed, and some of the other farmers began to plant again. There weren't many days left before the window for germination would slam shut and another hot summer would be underway. Jeremiah almost trembled with indecision. If he didn't plant soon, he'd miss his chance for even a meager crop. And even a meager crop would at least replenish his stores of seed. But if he did plant, he could end up losing everything. He went back to the barn to check his seed one more time. The irony was overwhelming.

Jeremiah Clary was not a greedy man. But

under the mounting weight of uncertainty, he was slowly becoming irrational.

ABANDONING THE FIELDS OF GENEROSITY

You and I live in a dust bowl. Every day, we brace ourselves for the impending devastation that could sweep across the financial landscape and wipe out our stores of seed. In our world, the "what ifs" manifest themselves in circumstances such as diminishing retirement accounts, unexpected expenses, and worldwide economic turmoil. We stuff wet rags around the cracks in our portfolios and hope for the best.

In the midst of it all, we have a crop to produce—a spiritual crop. Like Jeremiah Clary, we have a limited supply of financial seed for sowing in God's kingdom. Perhaps you once dreamed of sowing fertile fields of generosity. But reality has taught you to be more cautious. What if I give away too much? What if there's not enough left for me? What if...?

We're not greedy, but we are a lot like Jeremiah Clary. Under the mounting weight of uncertainty, it's easy to slowly become irrational about our possessions. We lose

sight of who really owns them. We fail to grasp how we should be sowing them for God's kingdom. And we get confused about what we should really fear regarding our finances in this life—like facing eternity having sown only a few handfuls of our personal wealth for God's kingdom.

We're not alone. Millions of Christians around the world are frozen in their financial tracks by this anxiety. In all likelihood, they mean to be more generous. But somewhere along the way, uncertainty creeps in and they settle for the status quo: a watered-down version of what they could be sowing for God's kingdom—if it weren't for their fears.

In the United States, just one third to one half of all church members give any financial support to their churches. **Any.** And of the people who do give something, only 3 to 5 percent give a tenth of their incomes.

Meanwhile, the wealth accumulated by churchgoing people has reached record levels. And despite unprecedented opportunities for global ministry, American Christians give proportionately less today to the church than we did during the Great Depression.

Even those who do give are often tentative

and sheepish about it. They respond when the offering plate is passed or when the annual pledge cards are due. But there's not exactly a burning passion to leverage everything within their grasp to achieve God-sized missions. Too often, Christians take a posture that's reactive rather than proactive. People give reluctantly or to assuage their guilt.

For the most part, the church has responded by simply increasing the pressure on its members. Church leaders create clever fundraising campaigns, send out elaborate mailers, put big thermometers in front of the sanctuaries, and lock the doors until the goal is met. But beneath all this scrambling for market share, I think there's a root problem the church has mostly missed.

For many Christians, the problem isn't that the church lacks brand awareness. Nor is the problem that Christians are too greedy to give. For a lot of people, I think the lack of generosity among Christians can be attributed to plain old fear.

AFRAID TO SOW

Fear has always been one of the principal enemies of a growing faith. It has a way of clouding our thinking and obscuring the

facts. You may know precisely how God would like you to handle your finances, but fear has the potential to freeze you in your tracks or send you down another path.

It's important to realize that fear and faith often go hand in hand. By nature, when you pursue a growing faith you increase your exposure to potential fears. Actually, fear and faith live parallel lives. Uncertainty is an essential ingredient for both. Without the element of the unknown, there could be no faith. It's in that moment of faith that we learn to rely less on what is seen and more on what is unseen. Faith bridges the gap. But it's also in that moment that we are most vulnerable to fear. Many Christians know how they'd like to give, but fear kicks in before they can bridge the gap with faith.

It's no accident that the Bible addresses this condition head-on. There's no drought when it comes to verses designed to help us let go of our fears and embrace our Godgiven calling to be generous stewards rather than fearful owners. In Matthew 6:33, Jesus assures us that when we seek His kingdom first with our seed, we need not fear being wiped out:

... he will give you all you need from day to day if you live for him and make the Kingdom of God your primary concern. (NLT)

As we are about to discover later in this book, God's nature is to replenish the stores of those who strive to be faithful conduits for His kingdom work. When you participate with God in His mission, you can trust Him to reward you abundantly for every good deed. When you begin to view your wealth from God's perspective, you'll see that the thing to fear isn't giving away too much, but sowing too little.





Jeremiah Clary sat back in the old oak rocking chair on his front porch. The morning sun was gleaming across an endless sea of golden, shimmering wheat in front of him. The early autumn air was crisp. A million sprinkles of dew made prisms out of rays of sunshine, giving the field a brilliant diamond coating. A light breeze gently stirred the wheat, creating rolling waves that looked like breakers of liquid gold washing ashore on Jeremiah's private beach. He smiled with delight.

Jeremiah thought back to six months earlier, during the days of torment and anxiety. He remembered the particular morning when it seemed life itself hung in the balance. He pictured himself huddled in that dusty,

windblown barn, sitting atop the sacks of seed like a mother hen on full alert. Conditions had been perfect for planting at the end of the sowing season. But instead, Jeremiah was locked in the barn, the door held shut with mental bolts. It was a time when he struggled to keep a rational mind.

Since that time, many of Jeremiah's old friends had given up and moved on to California. Others had stayed, trying their hand at something besides farming. But Jeremiah had finally decided to put his hand to the plow one more time. Despite the fear of black blizzards, he mustered the courage to sow the fields with hope once again. And today was harvest day.

As Jeremiah mounted his Massey-Ferguson, he surveyed the richest crop on record in Harper County. It was like driving into a pot of gold. On that same harvest day, other farmers were living out their worst fears. Those who had cowered under the threat of dust storms without sowing were now bare-fielded and empty-handed. Jeremiah took a deep breath and set his leather hat around his brow like a crown of jewels. The flat horizon showed wheat as far as he could see. Fear was nowhere to be found.

ABOUT GENEROUS GIVING

Studies show that U.S. Christians give proportionately less today than they did during the Great Depression.

Generous Giving is a nonprofit educational ministry that seeks to encourage givers of all income levels—as well as ministry leaders, pastors, teachers, and professional advisors—to fully understand and embrace what it means to live generously according to God's word and Christ's example. Generous Giving was launched in 2000 by the Maclellan Foundation, a fifty-year leader in Christian grant making, to stir a renewed commitment to generosity among Christians. Our mission is to motivate followers of Christ toward greater biblical generosity. We envision the hearts and minds of God's people transformed for revolutionary giving.

We offer an array of practical tools such as books, study guides, quarterly briefings, e-newsletters, and an exhaustive on-line library of news articles, statistics, Bible studies, streaming media, and Scriptures and sermons on generosity. We sponsor large and small gatherings, in a safe environment free from the pressure of solicitation, where givers can hear inspiring stories of men and women who have experienced financial freedom through the joy of giving.

We also host the Generous Giving Marketplace, a Web site that brings givers and ministry opportunities together (www.GGMarketplace.org). This is a one-of-a-kind classified listing of hundreds of funding opportunities posted by scores of Christian ministries.

See that you also excel in this grace of giving.
2 CORINTHIANS 8:7, NIV

For more information about Generous Giving, we invite you to contact:



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Secrets of the Generous Life Gordon MacDonald ISBN 0-8423-7385-3

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is such an accurate measure of one's soul.