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# *The Giving Journey*

A GUIDE TO THE JOY OF GENEROSITY

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But just as  
you excel in  
everything  
in faith  
in speech  
in knowledge  
in complete  
earnestness  
see that YOU also  
excel in this grace  
of **GIVING.**

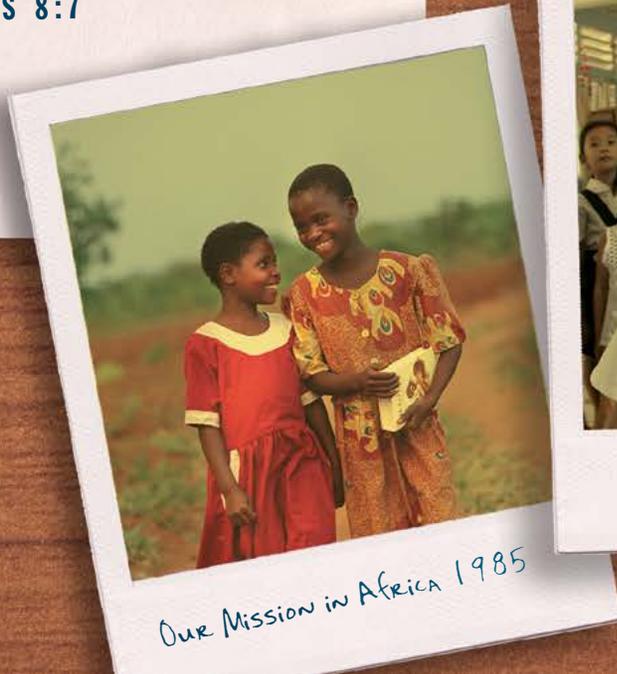
2 CORINTHIANS 8:7

One of the first  
MEMORY VERSES  
I LEARNED

DEAR Beth,  
Mexico is AMAZING!  
I can't wait for you to  
come with me next time.  
The kids here really  
captured my heart.  
I'll send pictures soon.  
Miss you!  
Love  
Chuck

"I judge all things  
only by the price  
they shall gain  
in eternity."

JOHN WESLEY (1703-91)



Our Mission in Africa 1985



First Vision Trip!  
Mexico 1981



"You can give  
without loving.  
But you cannot  
love without giving."

Amy Carmichael (1867-1951),  
missionary to India

# SPIRITUAL GROWTH

*is a journey that unfolds over a*

# lifetime.

Over the years, there are many things that shape its course but one of the most influential factors is money... *for where your treasure is, there your heart will be also.*

Helping believers understand the connection between their finances and their faith is a common theme between our ministries: Generous Giving, The Canadian National Christian Foundation and its ministry arm, ADVISORS with Purpose, *so we often ask...*

## Where is your treasure taking you?

Where you are going with your giving is what we call your Giving Journey. Together, we've developed this concept over the years as we have come alongside believers to help them become wise stewards of their resources. And now we offer the Giving Journey as your guide to exploring your own personal course of growth. And while everyone's path is unique, we have identified some distinct stages that characterize the overall process:



*Emerging Giver*



*Maturing Giver*



*Generous Giver*



*Giving Champion*

*As you walk through these stages* in the following pages, there are facts, resources, testimonies, and observations for personal reflection that will help you understand where you are on your Giving Journey, and how to take your next steps. Inspired by the ultimate gift of Christ, our prayer is that God will use this guide to help you discover new heights of giving, beyond anything you've ever imagined, *"For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich"* (2 Corinthians 8:9).

# Emerging



## *The Emerging Giver*

You are beginning to study what the Bible has to say about stewardship and giving

.....

You are considering, or have started to tithe (setting aside at least 10% of your income for giving)

.....

You may at first be primarily motivated by something other than generosity, such as tax savings, or feelings of obligation

.....

You often give without a pre-determined strategy or plan of action

# The Emerging Giver

{ a Giving Story:  
Chapter 1

## What an exciting moment

it is to begin the journey of giving! What begins with a basic understanding of the biblical reasons for giving often grows into a desire to tithe. But actually, this is only the first step. As you gain God's perspective on ownership, money, and stewardship through His Word, you will learn how and why you are called to give so that you can develop your own personal passion for generosity.

Just got back from a "church date" with Beth. As usual, I can't quit thinking about her but there's something else I can't seem to get off my mind tonight. I caught a glimpse of the amount on her cheque as the offering plate passed by me in the service this morning. How can she give that kind of money? On her salary? I make three times as much and I just throw in some money now and then, whenever I feel like it. Her silent witness really touched me today.

I want to be as obedient in my walk.

From this day forward,  
I'm tithing.

## RESOURCES for EMERGING GIVERS:

for more information,  
turn to our Resource  
Guide on pages 12-13



### READ

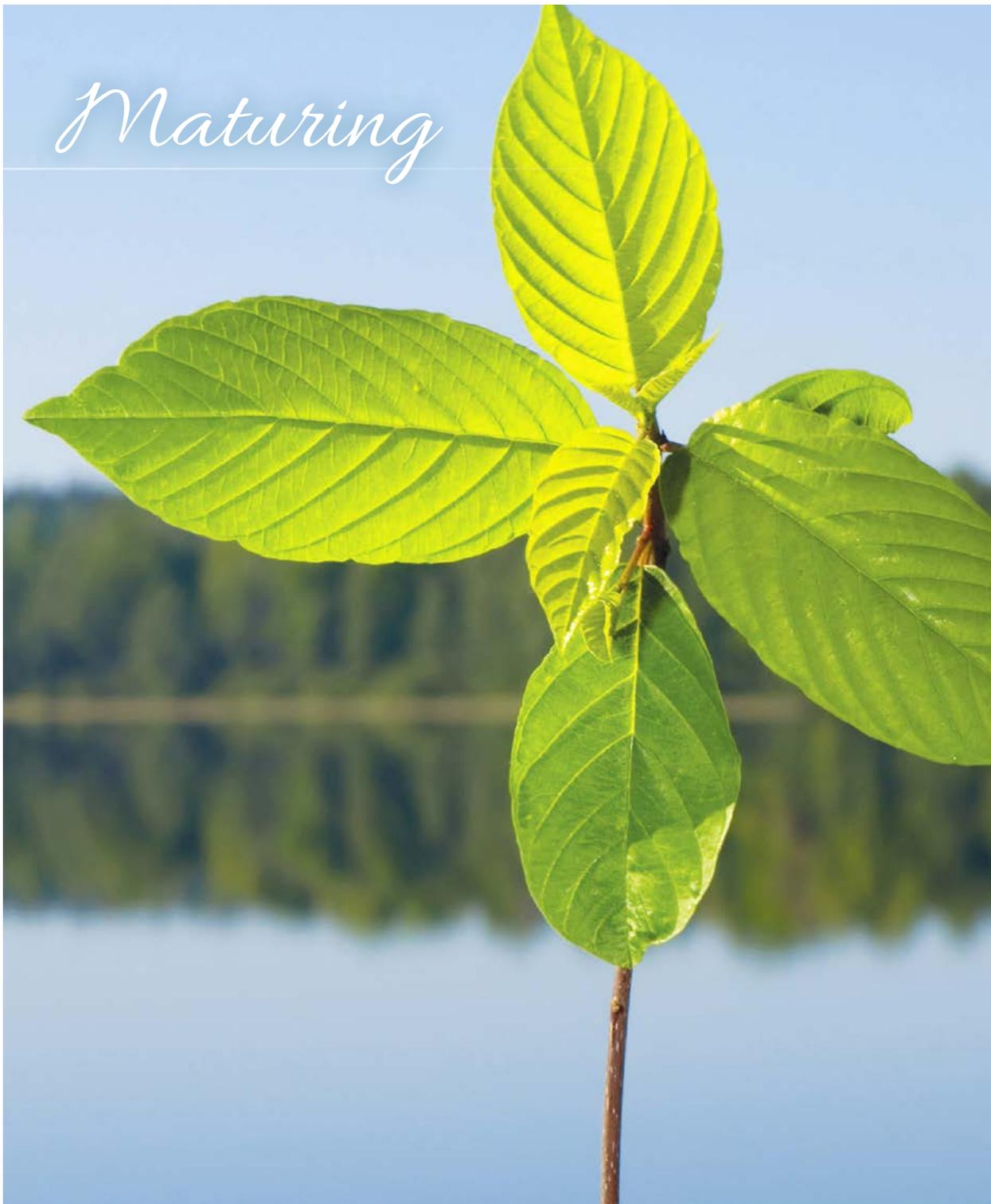
**The Treasure Principle**, by Randy Alcorn to unearth the fundamental truth that should compel us all to greater giving



### VISIT

GenerousGiving.org, an online resource of what the Bible says about money, generosity, and stewardship

# Maturing



## *The Maturing Giver*

You have a growing desire to give  
beyond a minimum of 10%

.....

You understand that everything  
belongs to God and that you  
are a steward of His assets

.....

You are developing an intentional  
strategy for how much,  
how, where, and when to give

.....

You are willing to listen  
to respected advisers who share  
a biblical worldview

# The Maturing Giver

{ a Giving Story:  
Chapter 2

*As you mature in your faith* and the principle of stewardship takes root, your sense of freedom from possessions and money will increase, along with your sense of responsibility as a steward. To chart the right course for your resources today and for generations to come, you will need the influence of wise counselors, experienced professional advisors, and other generous givers.

\$100,000  
I still can't believe  
what happened today!

How am I going to break this news to Beth? I know she respects LARRY as much as I do, after all he's been counseling us with our finances ever since we first got married - almost 10 years now. But she is NEVER going to believe the DARE he threw out at me today..

GIVE AWAY \$100,000 dollars  
next year! That's almost as much as my  
entire salary!

I think he's crazy! But after he explained how I can give away some appreciation in our family business, I can see a way that  
this might be possible!

But I still have to figure out a way  
to convince Beth -  
or maybe Lord, you already have...

## RESOURCES for MATURING GIVERS:

for more information,  
turn to our Resource  
Guide on pages 12-13

### VISIT

[www.advisorswithpurpose.ca](http://www.advisorswithpurpose.ca)  
to learn how to find a  
Christian Financial advisor  
near you (click on "Find a  
professional advisor")

### ATTEND

a Journey of Generosity an  
event designed to help inspire  
and encourage joyful  
generosity; call  
1.866.336.3315 for details

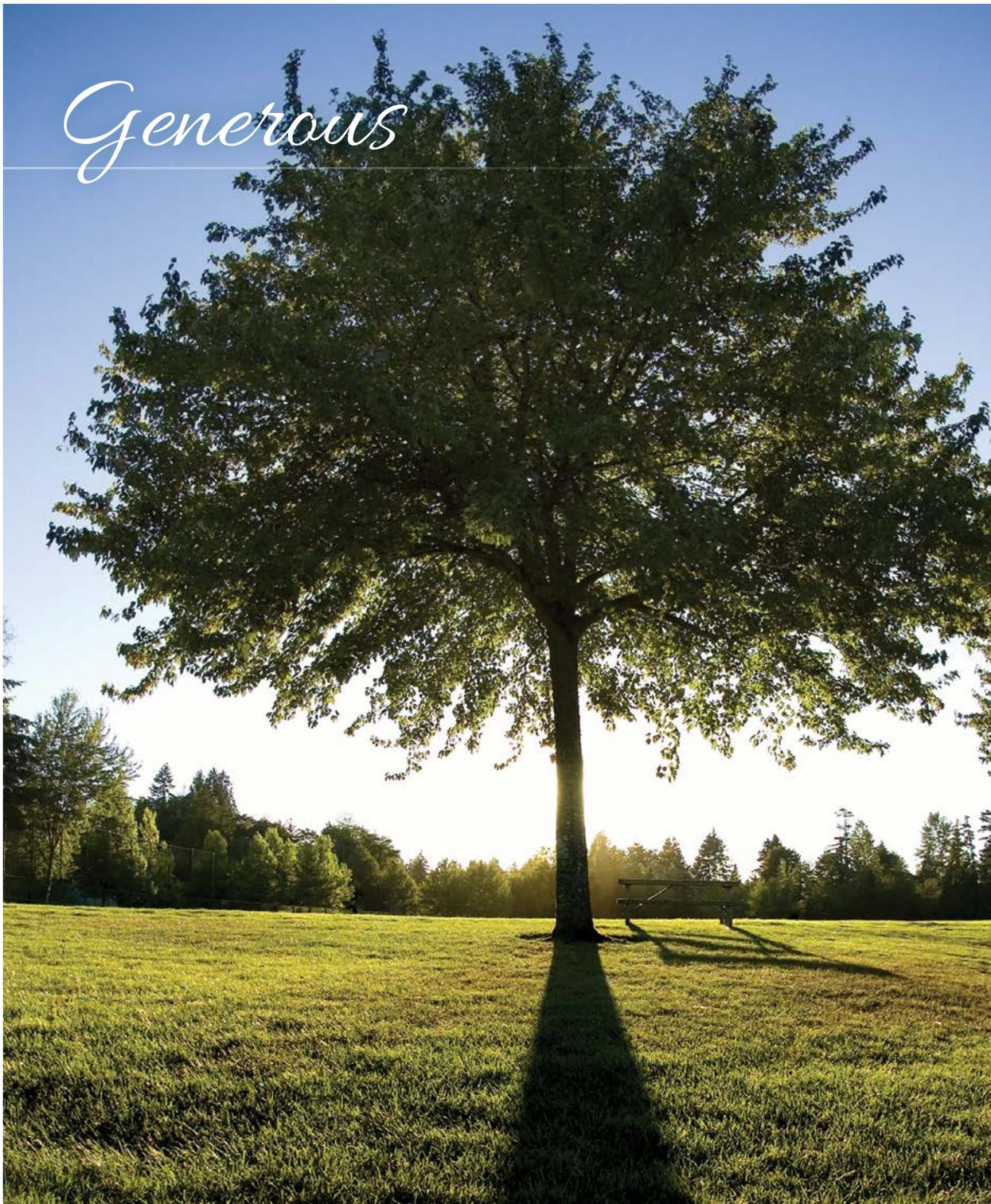
### OPEN

a CNCF Giving Fund at  
[www.cncf.ca](http://www.cncf.ca) to help you  
manage your giving

### READ

**Fields of Gold**, by Andy  
Stanley to understand how  
giving is an invitation for our  
heavenly Father to get  
involved in our finances

# Generous



## *The Generous Giver*

You give as an outward, material expression of your spiritual commitment to God

.....

You recognize God's ownership of all things and give out of both your income and assets as led by the Lord

.....

You give cheerfully, sacrificially, and at times, anonymously

.....

You have prayerfully prepared a plan for the transfer of your wealth and the accomplishment of your giving goals

# The Generous Giver

{ a Giving Story:  
Chapter 3

## When your journey becomes

an exciting adventure to the very heart of God, you know your heart is truly changed. It's important at this stage to get involved in a community of like-minded givers that encourages one another to love and good deeds. And as your generosity grows in Godly proportions, so do your giving needs. To experience the joy of giving more, you have to give more wisely. Tax savings, simplicity, and flexibility in your giving methods can help you give more effectively and creatively than you ever imagined.

Wow Lord-

you really opened my eyes tonight.  
I've worked so hard and thought  
I deserved so much, but You ARE  
the one who is deserving, Father.  
As much as I have given over the years,  
I don't think I really understood  
until tonight just how much my heart  
needs to change. It's not about the  
money, or how much I've done for you.

It's all about You Father,

and what you've done for me.  
I don't want any credit,  
I just want You to use me  
and use whatever I have for Your  
Glory. Beth and I can't spend the  
rest of our lives laying on a beach...  
or putting around the golf course.

We will not waste these remaining  
years we have on earth.

Please Lord - let us be used and show us  
how to finish strong

Order 10 copies of Don't Waste Your Life  
for small group

## RESOURCES for GENEROUS GIVERS:

for more information,  
turn to our Resource  
Guide on pages 12-13



READ

The Eternity Portfolio by  
Alan Goddhardt available at  
the Generous Giving Library



ATTEND

A Journey of Generosity  
event in your area; call  
1.866.336.3315 for  
ore information



VISIT

www.cncf.ca to try the innovative  
gifts calculator and learn the power  
of giving before the sale of an asset

# *Giving Champion*



## *The Giving Champion*

You have a passion to spread the good news of generosity with your family, friends, and colleagues

.....

You mentor others and influence them to live more generously

.....

You look for opportunities to share your giving story

.....

You look for ways to use your spiritual gift of generosity to transform your community for Christ

# The Giving Champion

*While we are all called to give,* some feel called to devote their lives to championing the cause of generosity. These Giving Champions play an invaluable role in God's Kingdom-building work, as they challenge others to live more generously. They are a powerful influence with their peers and the other givers they mentor. And they never hesitate to leverage their gifts, contacts, and experience to multiply giving efforts.

## RESOURCES for GIVING CHAMPIONS:



### OPEN

a CNCF donor-advised Giving Fund at [www.cncf.ca](http://www.cncf.ca)



### READ

**The Freedom of Simplicity**, by Richard Foster to learn how to live in the moment and let go of the need for control



### TRAVEL

with Opportunity International on an Insight trip and discover how to multiply your giving [www.opportunityinternational.ca](http://www.opportunityinternational.ca)

## a Giving Story: Chapter 4

Just got back from Dallas,

I can't believe how many men showed up! Lord, if you'd had ever told me when I first started this that Beth and I would be giving our testimony to a room full of hundreds of people, I would have said no way! And I still can't believe the conversation we had with that young couple afterwards. He reminds me so much of myself at that age. He seems so excited and I'm glad that he was inspired by our journey. But when we made the commitment to tithe 25 percent of our business, we never knew how hard that could be at times when things got rough. But dear Jesus, what a blessing it has been to see how You've always been faithful to us, and to see the awesome things that you've done through our giving.

OF FATHER, WE CAN'T OUT-GIVE YOU!  
PLEASE HELP ME LORD TO TEACH  
THAT TO JIM...SO THAT HE WILL KNOW THE  
BLESSING OF GENEROSITY.

follow-up with Jim 555-0406  
about the sale of his property

# Resource Guide



## Emerging Giver

**VISIT** Generous Giving's "Stories & Testimonies" section of their website for countless encouraging examples. For more resources, visit <http://www.generousgiving.org/books>.

### READ

- **Stott on Stewardship: Ten Principles of Christian Giving**, by John R.W. Stott – a classic from the man Rev. Billy Graham called, "the most respected evangelical clergyman of the 20th century"
- **God and Your Stuff**, by Wesley Wilmer to learn how to build the vital link between your earthly possessions and your eternal soul
- **How To Be Rich** by Andy Stanley. Pastor Andy Stanley biblically redefines what wealth is, how to use it, and helps you practice being rich so you will be good at it if you should ever be so fortunate.
- **Gospel Patrons** by John Reinhart. This inspiring and challenging book is an encouragement to maximize your resources for Kingdom building work. It is the story of men and women, behind the scenes, became catalysts for many amazing works of God.
- **After the Faith Decision, All Else is Stewardship** by Lorne W. Jackson. Read the story of the founder of the Canadian National Christian Foundation whose life and beliefs can attest to the conviction that when we truly embrace stewardship as the call of God on our lives, we will together change the world and the Kingdom of Heaven will have come.



## Maturing Giver

**CONSIDER** giving a non-cash asset such as real estate or business interests; learn more at [www.cncf.ca](http://www.cncf.ca)

**ENROLL** in the Compass Ministries small group facilitator training found at [www.compass1.org](http://www.compass1.org)

### READ

- **A Life Well Spent**, by Russ Crosson – the primary theme of financial planner Russ Crosson's book is that we need to be deliberate about training our children in finances according to scriptural principles
- **Money: The Currency of Hedonism**, by John Piper – a booklet that examines the concept of Christian motivation as delight, rather than duty; available at [GenerousGiving.org](http://GenerousGiving.org)
- **Generous Living: Finding Contentment through Giving**, by Ron Blue with Jodie Berndt – respected financial advisor and NCF founder, Ron Blue shows what happens when you become a giver, and helps you start right where you are, to cultivate a generous lifestyle

- **Secrets of a Generous Life**, by Gordon MacDonald – offers fresh insights on an underappreciated and often overlooked aspect of the Christian life, explaining why we are called to generous living, how to live that way, and why it brings such joy
- **The Generosity Factor**, by Ken Blanchard and S. Truett Cathy – best-selling author, Ken Blanchard (*The One-Minute Manager*) and fast-food entrepreneur S. Truett Cathy (*Chick-fil-A*®) create a parable that demonstrates the virtues of generosity
- **Celebration of Discipline (specifically, Chapter 6)**, by Richard Foster – this Christian classic is a comprehensive guide to all the basic biblical spiritual disciplines
- **Wealth Conundrum**, by Ralph Doudera – Doudera, a money manager who handles millions, takes you along on his surprising 10 personal journey over the Class 5 Rapids of Mammon
- **Raising Money-Smart Kids: How to Teach Your Children the Secrets of Earning, Saving, Investing, and Spending Wisely**, by Ron and Judy Blue – This easy-to-understand guidebook shows how parents and children can enjoy a lifetime of financial wellbeing and security that results in financial independence and family harmony
- **Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt**, by Howard Dayton – addresses the profound impact that handling money has on a person's relationship with God
- **Sound Mind Investing**, by Austin Pryor – experienced investment advisor Austin Pryor offers



# Resource Guide



## Generous Giver

**STUDY** “Designing a Family Stewardship Philosophy,” at [www.cncf.ca](http://www.cncf.ca) resources library and

**LEAD** a Compass Ministries teaching solution in your church or workplace; visit [compass1.org](http://compass1.org) for teaching options

**TRAVEL** on a Vision Trip to a ministry locale to experience firsthand the effectiveness and potential of their work

### READ

- **The Law Of Rewards** by Randy Alcorn – Randy Alcorn, best-selling author of *The Treasure Principle*, makes a clear, compelling case for an underemphasized scriptural principle: that believers will receive differing rewards in heaven depending on their actions and choices here on earth. Taken mainly from excerpts of *Money, Possessions, and Eternity*, *The Law of Rewards* shows how our faith determines our eternal destination but our behavior determines our eternal rewards.
- **Don't Waste Your Life**, by John Piper – a passionate call to make our lives count for eternity. Piper says, “The wasted life is the life without this passion. God calls us to pray and think and dream and plan and work not to be made much of, but to make much of Him in every part of our lives”
- **Splitting Heirs**, by Ron Blue – explains how to pass along an inheritance without leaving your children with an unhealthy dependence on money
- **Eternity Portfolio**, by Alan Gotthardt – respected CPA and financial advisor Alan Gotthardt combines biblical teaching with modern investment-portfolio theory and offers fresh, practical how-to's for strategic and satisfying giving
- **How Much Land Does a Man Need?** by Leo Tolstoy – the classic tale of a man who was never satisfied with what he had, his life wasted by greed and envy; this simple, engaging text is still as powerful as it was when it was written over a 100 years ago
- **Master Your Money**, by Ron Blue – combines the Bible's timeless teachings on stewardship and responsibility with up-to-date advice on financial management and cash control
- **Family. Money. The 5 Questions Every Family Must Answer**, by David Wills, Terry Parker, and Greg Sperry – this book from NCF's leadership team explores the dynamic of family money



## Giving Champion

**HOST** a Journey of Generosity event. Call 1.866.336.3315.

### READ

- **Half-Time: Changing Your Game Plan from Success to Significance**, by Bob Buford – instead of a transition to be feared, Buford makes midlife an introspective journey of abundance that will unleash God's best for you
- **Heaven**, by Randy Alcorn – from this biblical scholar who has spent years studying what the Bible has to say about heaven comes a refreshing description of an afterlife where people lead task-oriented lives with greater mental and physical acuity than ever before and look forward to seeing loved ones, including pets, who are still on earth
- **Four Lessons on Money: From One of the World's Richest Preachers**, by Charles Edward White – tells the story of legendary evangelist, John Wesley, a man who knew how to make money, and how to spend it



# The Giving Journey AT-A-GLANCE



## Emerging

You begin to study what the Bible says about stewardship and giving

You are considering, or have started to tithe (setting aside at least 10% of your income for giving)

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You often give without a pre-determined strategy or plan of action



## Maturing

You have a growing desire to give beyond a minimum of 10%

You understand that everything belongs to God and that you are a steward of His assets

You are developing an intentional strategy for how much, how, where, and when to give

You are willing to listen to respected advisers who share a biblical worldview



## Generous

You give as an outward, material expression of your spiritual commitment to God

You recognize God's ownership of all things and give out of both your income and assets as led by the Lord

You give cheerfully, sacrificially, and at times, anonymously

You have prayerfully prepared a plan for the transfer of your wealth and the accomplishment of your giving goals



## Champion

You have a passion to spread the good news of generosity with your family, friends, and colleagues

You mentor others and influence them to live more generously

You look for opportunities to share your giving story

You look for ways to use your spiritual gift of generosity to transform

**READ** *The Treasure Principle*, by Randy Alcorn to unearth the fundamental truth that should compel us all to greater giving

**VISIT** GenerousGiving.org, an online resource of what the Bible says about money, generosity, and stewardship

**VISIT** [www.advisorswithpurpose.ca](http://www.advisorswithpurpose.ca) to learn how to find a Christian Financial advisor

**ATTEND** a Journey of Generosity event designed to help inspire and encourage joyful generosity

**OPEN** a CNCF Giving Fund to help manage your charitable giving ([www.cncf.ca](http://www.cncf.ca))

**READ** *Fields of Gold*, by Andy Stanley to understand how giving is an invitation for our heavenly Father to get involved in our finances

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**TRAVEL** with Opportunity International on an Insight trip and discover how to multiply your giving [www.opportunityinternational.ca](http://www.opportunityinternational.ca)

If I sell my \$300,000 worth of stock first, then give...

I paid \$75,000 for it so...  
My gain is \$225,000  
(Assume 50% tax bracket...)  
Capital gains taxes owing - \$56,250  
Charitable tax credit - \$121,875  
Gift to charity - \$243,750

But if I give before I sell the stock...

Gift to charity - \$300,000  
Capital gains taxes owing - NONE!

Charitable tax credit - \$150,000

So I get a bigger tax credit and save on taxes as well.  
And with the extra savings on taxes of \$56,250 we'll be able to extend beyond the village of Joska and help kids across the whole region!

**COMPASS**  
-finances God's way™

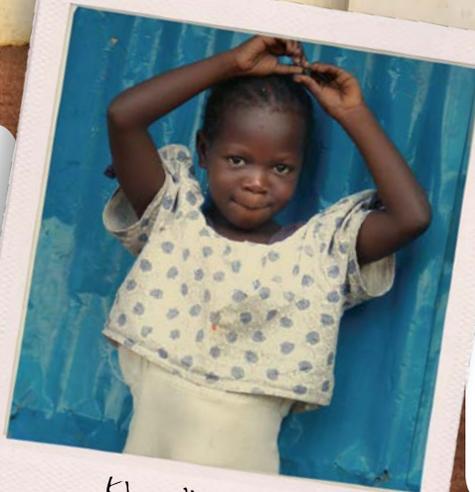
Compass is equipping people worldwide to faithfully apply God's financial principles so they may know Christ more intimately, be free to serve Him and help fund the Great Commission.

{[www.compass1.org](http://www.compass1.org)}

**ADVISORS**  
with Purpose  
Canadian National Christian Foundation

ADVISORS with Purpose exists to help Christians, ministry organizations, churches and charities understand and practice biblical stewardship

{[www.advisorswithpurpose.ca](http://www.advisorswithpurpose.ca)}



Khewethwa age 8  
Joska Village in Kenya

**CNCF**  
Canadian National Christian Foundation

Canadian National Christian Foundation (CNCF) exists to enable faithful stewards to give wisely to further the work of God around the world

{[www.cncf.ca](http://www.cncf.ca)}

**GENEROUS GIVING**

Generous Giving seeks to motivate followers of Christ to greater biblical giving and see them transformed for revolutionary generosity.

{[www.GenerousGiving.org](http://www.GenerousGiving.org) / 423.755.2399}



*Generosity is a never-ending journey.*

VISIT [WWW.GIVINGJOURNEY.COM](http://WWW.GIVINGJOURNEY.COM) TO CONTINUE YOUR JOURNEY WITH US.



THE GIVING JOURNEY PROJECT IS A COLLABORATIVE EFFORT OF GENEROUS GIVING AND THE CANADIAN NATIONAL CHRISTIAN FOUNDATION. THIS BOOKLET ALSO FEATURES RESOURCES BY COMPASS AND ADVISORS WITH PURPOSE.