ot good—how much more will hasty feet miss the way! A person's own folly uin, yet their heart rages against the Lord. Wealth attracts many friends, bu t friend of the poor person deserts them. A false witness will not go unpunpever pours out lies will not go free.

or with a ruler, and everyone is the friend of one who gives gifts. The poor are their relatives—how much more do their friends avoid them! Though the em with pleading, they are nowhere to be found.

gets wisdom loves life; the one who cherishes understanding will soon e witness will not go unpunished, and whoever pours out lies will perish. It r a fool to live in luxury—how much worse for a slave to rule over princes! A m yields patience; it is to one's glory to overlook an offense. A king's rage is a lion, but his favor is like dew on the grass. A foolish child is a father's ruin, ome wife is like the constant dripping of a leaky roof. Houses and wealth are

parents, but a prudent wife is ss go hungry. Whoever keeps of for their ways will die. Whe them for what they have don e a willing party to their death nd you will have to do it again Il be counted among the wise, pose that prevails. What a per e fear of the Lord leads to life; ties his hard in the dish; he w

WISEgenerosity

BY CHRIS GABRIEL

hoever tobs their father and drives out their mother is a child who brings grace. Stop listening to instruction, my son, and you will stray from the ledge. A contupt witness mocks at justice, and the mouth of the wicked gulps nitles are prepared for mockers, and beatings for the backs of fools.

the joy, my brothers and sisters,whenever you face trials of many kinds, now that d e testing of your faith produces perserverance. Let perseverance so that you may be mature and complete, not lacking anything. If any of you you should ask God, who gives generously to all without finding fault, and to you. But when you ask, you must believe and not doubt, because the one like a wave of the sea, ¹⁴ own and tosted by the vind. That person should not remarking from the Lord. Such a person is double-minded and unstable in

mole circumstances ought to take pride in their high position. But the rich de in their futualitation —since they will pass away like a wild dower. For the scorehing hert and withels the plant; its blosson, falls and its beauty is he same way, the rich will fade away even while they go about their business, on who perseveres under trial because, having stood the test, that person a crown of life that the i ord has promised to those who love him. When the should slay, "God is tempting ma." For God cannot be tempted by evil, nor anyone, but etch, person is tempted when they are dragged away by their own enticed. Then, after desire has conceived, it gives birth to sin, and sin, when , gives birth to death. Don't be deceived, my dear brothers and sisters. Every set affinis from above, coming dow a from the Father of the beavenly lights. fore, get rid of all moral filth and the evil that is so prevalent and humbly ac planted in you, which can save you. Do not merely listen to the word, a yourselves. Do what it says. Anyone who listens to the word but does not do like someone who looks at his face in a mirror and, after looking at himself, immediately forgets what he looks like. But whoever looks intently into the p gives freedom, and continues in it—not forgetting what they have heard, but o will be blessed in what they do.

Those who consider themselves religious and yet do not keep a tight rein on deceive themselves, and their religion is worthless. Religion that God our Fat pure and faultless is this: to look after orphans and widows in their distreoneself from being polluted by the world.

One person gives freely, yet gains even more; another withholds unduly, er refreshes others will be ref

> fool whose lips are perverse. I asty feet miss the way! A pers the Lord. Wealth attracts man ts them. A false witness wi!! ee.

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prosper. A false witness will not ge uppunshed, and whoever pours out lies is not fitting for a fool to live in fuxury—how much worse for a slave to rule of person's wisdom; yields patience; it is to one's glo y to overlook an offense. A like the roar of a bon, but his favor is tike dervion the grass. A foolish child is and a quarteleome wife is like the constant dripping of a lecky roof. Houses inherited from parents, but a pradent wife is from the Lord. Laziness brings and the shifties: go bungry: Whoever keeps terms adments keeps their life shows contempt for their ways will die. Whoever is kind to the poor lends to he will reward them for what they have done. Discipline your children, for it hope; do not be a willing parent to their leath. A hot-tempered person must p rescue them, and you will hall to do it again. Listen to advice and accept dis the lord's purpose that prevails. What a person desires is unfailing love; be then a tiar. The fear of the Ford leads to tife; then one rests content, unrougl A sluggard buries his hend in the dish; he will not even bring it back to his mocker, and the simple will leaven prudence; rebuke the discerning, and knowledge. Whoever robs their father and drives out their mother is a chi

words of knowledge down evil. Penalties

Bible Study Guide

Consider it pure joy, my brothers and sisters,whenever you face trials of because you know that the testing of your faith produces perseverance. Le finish its work so that you may be mature and complete, not lacking anything

A Note from The Author

WISEgenerosity was built on spiritual and philosophical principles, many of which reflect Biblical teachings and wisdom. This guide is for readers seeking a deeper understanding of these underlying values and beliefs.

This entire project grew out of my own Christian faith journey; however, you do not have to be religious to benefit from this supplement. I hope that you explore the material regardless, on your own or with others.

If you do engage with others, the guide is intended to be useful for lessons and discussions in a Sunday school class, in a Bible study, in a school setting, or in a secular group where you are curious about Judeo-Christian teachings on generosity.

Whatever the situation, I hope that this guide, along with the rest of *WISEgenerosity*, will help you along your path.

All the best,

Chris

[Biblical citations taken from The New Oxford Annotated Bible, New Revised Standard Version, Third Edition, copyright 2001 and from the NRSV provided at https://bible.oremus.org.]

Introduction:

"Do not store up for yourself treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also." [Matthew 6:19-21]

The life questions shared in the Introduction of WISEgenerosity began as a search for the "treasure" Jesus described. Examining our hearts helps to determine who we are, why we are here, and the treasures we are pursuing.

Reflection Questions:

What are the common treasures people pursue?

Which are you pursuing?

More Notes:

Chapter 1: WISEgenerosity is Key to a Meaningful and Effective Life

In the beginning was the Word, and the Word was with God, and the Word was God. [John 1:1]

So God created humankind in his image. [Genesis 1:27]

For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life. [John 3:16]

Christianity is summarized in these three verses. "Word" can be translated "divine wisdom" and refers to the original order and purpose of God's creation. Human beings were made in God's image to reflect God's character. Human error then compromised creation and produced sin, suffering, and death. Jesus Christ brought God's perfect wisdom back to the world and modeled what God intended for humanity. The pivotal term in John 3:16 is "gave." God gave Christ to the world. Christ gave himself for us. In turn, we are made to give to God and to others. Generosity is the aspect of God closest to the surface of our human nature.

Accordingly, Christ taught that loving God and loving others are the two central elements of discipleship. These are the two "Great Commandments" he presented as the foundation of his ministry:

Jesus said to him, "'You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.' This is the greatest and first commandment. And a second is like it: 'You shall love your neighbor as yourself.' On these two commandments hang all the law and the prophets." [Matthew 22:37-40]

Reflection Questions:

With these Bible verses in mind, how do the concepts of wisdom, generosity, and transformation presented in Chapter 1 relate to your life priorities and to Christian faith?

Chapter 2: The "Why" of Generosity – To Find Fruitful Purpose

Three of the "Four Potential Life Purposes" relate to elements of Christian discipleship: happiness, enlightenment, and fulfillment. The Apostle Paul addresses all three in Philippians 2:2-11. It is a longer passage but worth sharing and reading in full:

Make my joy complete: be of the same mind, having the same love, being in full accord and of one mind. Do nothing from selfish ambition or conceit, but in humility regard others as better than yourselves. Let each of you look not to your own interests, but to the interests of others. Let the same mind be in you that was in Christ Jesus, who, though he was in the form of God, did not regard equality with God as something to be exploited, but emptied himself, taking the form of a slave, being born in human likeness. And being found in human form, he humbled himself and became obedient to the point of death— even death on a cross. Therefore God also highly exalted him and gave him the name that is above every name, so that at the name of Jesus every knee should bend, in heaven and on earth and under the earth, and every tongue should confess that Jesus Christ is Lord, to the glory of God the Father.

The highest expression of happiness – joy – comes from emulating Christ in love and compassion for others. Christ enlightened himself by emptying himself in service to God. God's purpose then was fulfilled, and Christ was exalted to glorify God.

In Christian faith, we are given the same opportunity: empty ourselves and replace our brokenness and mortality with Christ's completeness and eternal life. According to Paul, we express our love of God by serving "the interests of others."

Reflection Question:

Which life purpose (happiness, enlightenment, fulfillment) are you aligned with most strongly? Do the concepts and stories shared in this chapter suggest any potential for changes in your purpose?

Chapter 3: The "Why" of Generosity – Abundance Meaning, and Impact

"I came that they may have life, and have it abundantly." [John 10:10]

The point is this: the one who sows spaningly will also reap spaningly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. [2 Corinthians 9:6-8]

Initial Reflection Question:

Ross Mason and Rais Bhuiyan offer powerful examples of the ways in which WISEgenerosity can benefit our lives and those around us. What impressed you most about their stories?

Deeper Reflection Question:

Living abundantly is a foundational concept for Christians. Considering these two Bible passages, how do you explain the "paradox of generosity" that giving things away actually multiplies their value to us and to others?



Chapter 4: Three Expressions of Generosity – Kindness, Charity, and Philanthropy

"Then the righteous will answer him, 'Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink? And when was it that we saw you a stranger and welcomed you, or naked and gave you clothing? And when was it that we saw you sick or in prison and visited you?' And the king will answer them, 'Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.'" [Matthew 25: 37-40]

Here, Jesus expresses the generous love for others in need that was at the heart of his teachings.

Initial Reflection Question:

What are your thoughts about the three expressions of generosity: kindness, charity, and philanthropy? Which do you think would appeal most to Jesus?

Deeper Reflection Question:

There is an underlying challenge to Christian givers in this passage. What distinguishes faithful followers of Jesus from other people? How can we express our generosity as Jesus did?

Chapter 5: Generosity – Generous Attitudes + Generous Actions

Do not be deceived; God is not mocked, for you reap whatever you sow. If you sow to your own flesh, you will reap corruption from the flesh; but if you sow to the Spirit, you will reap eternal life from the Spirit. So let us not grow weary in doing what is right, for we will reap at harvest time, if we do not give up. So then, whenever we have an opportunity, let us work for the good of all, and especially for those in the family of faith. [Galatians 6:6-10]

The concept of "Inputs" and "Outputs" is foundational. Christians appreciate that we are responsible for inputs and that God is responsible for outputs. Related to WISEgenerosity, our attitude (faith) and our actions (worship, prayer, service, witness, giving, etc.) provide the inputs that draw us closer to God and more able to help others.

Initial Reflection Question:

Kim Bearden and Betsy and David Glass exhibit generous attitudes and actions contagiously and tirelessly. Who in your life similarly "works for the good of all" and has a positive impact on those around them?

Deeper Reflection Question:

How does the contrast between "Ungenerous Inputs" and "Generous Inputs" presented in this chapter relate to your life? Likewise, how do your "Proximities," "Perspectives," and "Priorities" help to support or undermine your faith?

Chapter 6: Possessional Generosity

Whoever is kind to the poor lends to the LORD, and will be repaid in full. [Proverbs 19:17]

Stewardship is a fundamental but difficult Christian teaching. In this understanding, nothing we own is ours. Everything – our resources, our abilities, our relationships – belongs to God. It is not too strong to say that using anything we possess for any purpose other than serving God is like stealing from God. God is so generous, however, that we are given the ability to behave however we wish. Not only that, but God rewards us when we serve God's purposes.

According to this proverb, helping those in need with our resources is like a loan to God. In God's limitless goodness, he repays us with blessings for doing with his treasure what we should be obliged to do anyway. True happiness, enlightenment, and fulfillment come through giving.

Reflection Question:

How have you experienced stewardship in your life? If you are Christian, what opportunities do you have to use your possessions even more fully in service to God?



Chapter 7: Personal Generosity

The LORD God took the man and put him in the garden of Eden to till it and keep it. [Genesis 2:15]

Commit your work to the LORD, and your plans will be established. [Proverbs 16:3]

This chapter explored work as a particular type of Personal Generosity. Human beings were made for work as noted in Genesis, and work offers the potential for satisfaction and reward if it is done faithfully.

Reflection Question:

The principle of stewardship applies to our time and talent as well as to our treasure. As in the proverb, how should you commit your work to your life purpose – and potentially to God?



Chapter 8: Social Generosity

He has told you, O mortal, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God? [Micah 6:8]

"I give you a new commandment, that you love one another. Just as I have loved you, you also should love one another. By this, everyone will know that you are my disciples, if you have love for one another." [John 13:34-35]

Initial Reflection Question:

How do the aspects of Social Generosity covered in this chapter reflect Christ's "new commandment"? What should we learn and apply in our own lives from these examples?

Deeper Reflection Question:

For Christians, how we relate with and treat others is a primary expression of our love for God and our connection with God through Christ. There is a challenge embedded in this "new commandment." Is it clear to those outside of the Christian faith that we are followers of Jesus based on how we behave in love for one another – and for them?

Chapter 9: Emotional Generosity

Jesus began to weep. [John 11:35]

Christians believe that Jesus was fully human and fully God. Part of his being fully human is that he experienced every human emotion. Part of his being God is that he expressed each emotion perfectly. In other words, Christ's feelings were ideal in every situation and circumstance.

The idea of a "generous" approach to emotions instead of a "natural" approach reflects this understanding. Christ always was generous in how he felt. Likewise, the question, "What would Jesus do?" should apply as much to emotions as to any other area of life.

First Reflection Question:

The "righteous emotions" are anger, disgust, fear, and sadness. How should we best express these emotions?

Second Reflection Question:

The "relating emotions" are trust, anticipation, surprise, and joy. How should we best express these emotions?

Chapter 10: Relational Generosity

"This is my commandment, that you love one another as I have loved you. No one has greater love than this, to lay down one's life for one's friends." [John 15:12-13]

C.S. Lewis's concepts of "need-love" and "gift-love" are useful in understanding Relational Generosity. Gift-love relates to Christ's Great Commandments mentioned earlier: we love and honor God by how we serve and support other people. The sacrificial or agape love that Christ demonstrated during his life and then on the cross is our own model for living in relation to others.

Reflection Question:

Lewis explores four expressions of relational love: affection, friendship, romance, and sacrifice. How have you experienced need-love or gift-love in each category?



Chapter 11: Generosity Drivers and Motivators

Some give freely, yet grow all the richer; others withhold what is due, and only suffer want. A generous person will be enriched, and one who gives water will get water. [Proverbs 11:24-25]

The "Four C's of Generous Motivation" relate to faith experience as well as to giving.

- Do we follow Christ because we feel required to (compulsion)?
- Do we follow Christ because we are drawn to him for our own purposes (connection)?
- Do we follow Christ because we believe in the Bible, have experienced God's work in our lives, and anticipate a future life in heaven (conviction)?
- Or do we follow Christ because of a deep sense of empathy, gratitude, and love that comes through personal transformation itself a gift of God through the Holy Spirit (compassion)?

Only the last motivation fully unlocks the blessings and benefits of discipleship in our lives. Faith and generosity based on compassion – meaning shared suffering with Christ – enable us to give fully yet grow richer as promised in the proverb.

Initial Reflection Question:

Oseola McCarty lived a simple life of hard work, thrift, and faith. As a result, she was able to make a huge impact through her generosity. What can we learn from her example?

Deeper Reflection Question:

Consider your motivations for giving and for faith. Which of the Four C's most closely resembles your situation? How might you progress even farther through this sequence?



Chapter 12: Your Generosity Personality

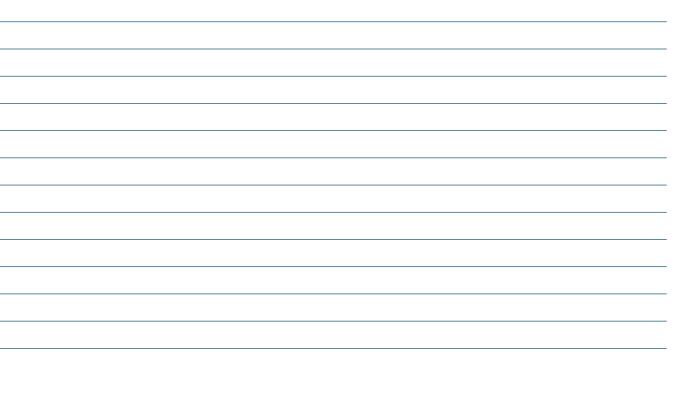
For it was you who formed my inward parts; you knit me together in my mother's womb. I praise you, for I am fearfully and wonderfully made. [Psalm 139:13-14]

But as it is, God arranged the members of the body, each one of them, as he chose. If all were a single member, where would the body be? As it is, there are many members, yet one body. [1 Corinthians 12:18-20]

The Bible teaches that Jesus embodied every good aspect of humanity in one person. The rest of us are incomplete. We are made different by design to complement one another. Our personalities are one example. The world would be worse off if everyone were methodical and worse off if everyone were spontaneous. Likewise, our families, our communities, and our society would suffer if everyone was outwardly focused and socially engaged or if everyone was thoughtful and introspective. WISEgenerosity aims to make us better aware of our own personality and to encourage us to come together with others in order for our joint efforts to achieve more and better outcomes than we could alone.

Reflection Question:

Generosity Personality Types help to indicate what type of giving is going to be most engaging and productive for any one person. How does your Generosity Personality Type help you to better understand your own giving tendencies? How about other people in your life? Are there ways in which your personalities align productively?



Chapter 13: WISEgenerosity Overcomes Generosity Resistance

Have you not known? Have you not heard? The Lord is the evenlasting God, the Creator of the ends of the earth. He does not faint or grow weary; his understanding is unsearchable. He gives power to the faint, and strengthens the powerless. Even youths will faint and be weary, and the young will fall exhausted; but those who wait for the Lord shall renew their strength, they shall mount up with wings like eagles, they shall run and not be weary, they shall walk and not faint. [Isaiah 40:28-31]

Truthfully, generosity can feel wearying at times. There is so much to do and so little time. Can we really make a difference? Perhaps we should sit out this round and save our energy for the next. The world's scarcity mentality creeps into all parts of our life if we're not careful.

For Christians, we are servants of the Most High God. We can accomplish anything aligned with God's abundant purposes for us.

Reflection Questions:

Reflect on the three common excuses that keep people from being more generous: importance (my effort isn't needed), redundance (someone else is doing it), effectiveness (it won't make a difference). Have you heard other people use any of these excuses to justify not being generous? Have you used them yourself?

Chapter 14: Understanding "Bad" Giving – and How to Prevent It

We know that all things work together for good for those who love God, who are called according to his purpose. [Romans 8:28]

For I am convinced that neither death, nor life, nor angels, nor rulers, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord. [Romans 8:38-39]

This is a very challenging teaching followed by a very inspiring one. Generosity is necessary because the world is sinful and broken. We are surrounded by distress and despair. We also see afflictions, illnesses, and hardships affecting those around us, even those who are dedicated followers of Jesus.

An age-old question is, "Why do bad things happen to good people?" A related one posed in WISEgenerosity is, "How do actions intended for good end up causing harm instead?"

In verse 28, the Apostle Paul suggests that there is only one combined purpose to our lives: love God and love others. Any circumstance can bring us closer to God through Christ and the Holy Spirit or can drive us farther from God. Seen in this way, a tragedy today can be a blessing tomorrow if it brings us closer to God and enables us to serve others in the process. This is the way in which terrible events from a worldly perspective end up being exalted from a divine perspective.

In verses 38 and 39, Paul delivers one of the most rousing and reassuring passages in all of Scripture. There is absolutely nothing in hell, earth, or heaven that can separate us from God's love in Christ Jesus. Likewise, if what we do in giving and in service to others is grounded fully in God's love, then we can be confident it will serve God's purposes.

Initial Reflection Question:

Apply the lessons from this chapter to a specific example. What do you do when a stranger on the street asks you for money? Should you react differently? If so, how?

Deeper Reflection Question:

It is challenging to realize that our good intentions to help others may not produce good results at times. WISEgenerosity seeks to increase the benefits and to reduce any potential harm in giving. What situations have you experienced or observed where giving may not have produced ideal outcomes? How could those circumstances have been handled differently?

Chapter 15: Giving and Human Needs

"My grace is sufficient for you, for power is made perfect in weakness." So I will boast gladly of my weaknesses, so that the power of Christ may dwell in me. Therefore I am content with weaknesses, insults, hardships, persecutions, and calamities for the sake of Christ; for whenever I am weak, then I am strong. [2 Corinthians 12:9-10]

Consider Pastor Bruce Deel's "Four P's Prayer." Seeking God's Protection, Provision, Power, and Peace acknowledges God's sovereignty over our lives. Our weakness and the world's brokenness produce many dangers, deficiencies, difficulties, and distractions. WISEgenerosity seeks to turn these weaknesses into strengths through positive, Godly transformation.

Though the goal is spiritual growth, the "WISEgenerosity Model for Human Flourishing" uses a secular framework (Maslow's Hierarchy of Needs). Moving through "deficiency needs" to "growth needs" ultimately helps us to seek knowledge and awareness (cognition), to appreciate beauty in God's creation and in human creativity (aesthetics), to pursue and embrace the best versions of ourselves as God made us (self-actualization), and to recognize that we are not ends in ourselves but are servants of God through Christ (transcendence).

Reflection Question:

Which aspects of this framework resonated most strongly with you? Why? And how might these elements apply to your life?



Chapter 16: Generosity Dimensions

On the way to Jerusalem Jesus was going through the region between Samaria and Galilee. As he entered a village, ten lepers approached him. Keeping their distance, they called out, saying, "Jesus, Master, have mercy on us!" When he saw them, he said to them, "Go and show yourselves to the priests." And as they went, they were made clean. Then one of them, when he saw that he was healed, turned back, praising God with a loud voice. He prostrated himself at Jesus' feet and thanked him. And he was a Samaritan. Then Jesus asked, "Were not ten made clean? But the other nine, where are they? Was none of them found to return and give praise to God except this foreigner?" Then he said to him, "Get up and go on your way; your faith has made you well." [Luke 17:11-19]

Jesus healed and helped many people during his earthly ministry. This miracle can be used as an example of how the Generosity Dimensions apply to giving and receiving.

Jesus modeled all three of the giving dimensions perfectly. He was sincere in his desire to help the lepers. He sacrificed his time and power to heal them. In doing so, he created a circumstance so significant that we are reading about it more than 2,000 years later. If we are giving, we should model Christ's example.

The other side of the story is important as well. We can imagine all ten lepers agreeing that the healing they experienced was substantial. What about satisfying? Only one saw fit to provide thanks and praise to God for this miracle. How significant was the result? In nine cases, bodies were healed, but souls were not renewed as well. In the tenth case, the healing was physical and spiritual. Only the Samaritan received the full blessing of Jesus' gift. Likewise, we should consider our response when we receive gifts from God as well as from other people in our lives.

Reflection Question:

Imagine a gift you recently made or one you are considering now. It could be a charitable or philanthropic contribution to a nonprofit organization. It also could be a present for a friend or loved one. How is this gift W.I.S.E. from your perspective and from the recipient's? Was or is there a way to increase any of the generosity dimensions involved?

Chapter 17: Wealth Success and Wealth Failure

"Give and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back." [Luke 6:38]

"From everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded." [Luke 12:48]

John D. Rockefeller was the wealthiest person in the history of the U.S.A. At his death in 1937, he was worth an estimated \$1.4 billion, or about 1.5% of the entire economic output of the country at the time. Rockefeller also was a devout Christian, a dedicated family man, and a highly generous giver. He is estimated to have donated nearly \$550 million over his lifetime, much of it to faithful causes. Biographers cite Luke 6:38 as one of his favorite Bible verses.

In contrast, the Vanderbilts were a toxic blend of worldly values and ambitions. While both families had many critics, the contrast in their faith foundations and ultimate fortunes makes for a striking comparison.

Reflection Question:

What impressed you as the crucial differences in the trajectories of the Rockefellers and the Vanderbilts? Do lessons from their experiences apply to your own family?

Chapter 18: Proximity – Closer Is Better

"Look, the virgin shall conceive and bear a son, and they shall name him Emmanuel," which means "God is with us." [Matthew 1:23]

"Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers?" He said, "The one who showed him mercy." Jesus said to him, "Go and do likewise." [Luke 10:36-37]

"Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you." [Matthew 28:19-20]

Jesus modeled proximity. He came humbly into the world – God made flesh – so that he could experience life with us and teach us how best to experience life.

As considered earlier, the faithful purpose of our lives as modeled by Christ is to love God and to love others. With this central focus in mind, we are called then to tend to our own wellness and spiritual growth, to care for those immediately around us, and to serve and support others as we are able in our communities of faith, in our communities of residence, and ultimately in the wider world.

There is another important factor for believers to consider regarding Generosity Proximity. In the Parable of the Good Samaritan (Luke 10:25-37), a hated outsider helps the traveler in need and not a priest or a temple leader who pass by. Followers of Jesus must consider who truly is their neighbor. Doing so likely will produce opportunities for giving that fall outside of our immediate surroundings and circumstances and lead us into communities where distressed and marginalized neighbors are most in need.

Likewise, Christ came to save not just Israel (his own community of origin) but the whole world. As reflected in The Great Commission from Matthew 28, our individual efforts may be best applied close to home, but the wider church is called to spread the "good news" of the Gospel everywhere.

Reflection Question:

Reflect on any current or anticipated gifts that you're considering. How do they relate to Generosity Proximity where effective giving begins with purpose, then self, then family and friends, then community, then the world at large?

Chapter 19: Proportion – Larger Is Better

He looked up and saw rich people putting their gifts into the treasury; he also saw a poor widow put in two copper coins. He said, "Truly I tell you, this poor widow has put in more than all of them; for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on." [Luke 21:1-4]

This teaching from Jesus is a challenge of proportion. The contrast is striking between the poor widow quietly giving what she had to God while the well-dressed and wealthy around her made a show of giving much larger sums delivered with much less commitment and sacrifice.

Jesus implies that most of the givens to the temple either were discarding assets they didn't need ("tin giving") or were genuinely sharing of their resources as required by Jewish law and custom ("golden giving"). As the scene played out, only the widow demonstrated true sacrifice in her desire to honor God and to demonstrate her faith ("diamond giving").

Initial Reflection Question:

What examples of tin giving can you think of in your own experience or in the wider world? What examples of golden giving can you think of? What examples of diamond giving can you think of? What made the diamond giving special and different from other gifts? Are there opportunities in your life for more of this kind of giving?

Deeper Reflection Question:

Looking beyond the monetary values involved, what are the "two copper coins" in your life? These are essential and valuable resources and capabilities that you might try to justify not sharing fully with God and with others. How can you demonstrate diamond giving with them as the widow did?

Chapter 20: Production – More Frequent Is Better

Then Peter came and said to him, "Lord, if another member of the church sins against me, how often should I forgive? As many as seven times?" Jesus said to him, "Not seven times, but, I tell you, seventy-seven times." [Matthew 18:21-22]

Peter thought he was being generous in this passage. Forgiving a trespass seven times (a symbolic Biblical number for earthly completeness) would be considered ample by most people. Demonstrating the difference between God's generosity and human generosity, Jesus tells Peter that he should forgive seventy-seven times – essentially infinitely. This teaching offers perspective on God's limitless grace.

The magnificent abundance of God's grace also inspired the concept of Generosity Production. Taking "generosity velocity" to a higher level, a "Transformational Cycle of Grace" can be expressed this way:

This is the ultimate "virtuous cycle." The blessings and benefits of faith build on each other and expand as they are experienced and expressed. Likewise, we are able to serve others even more frequently and more effectively when we are inspired by faith through grace.

Reflection Questions:

What most impressed you about the Generosity Productivity examples shared? What examples of productive generosity have you witnessed – when one good deed led to another and another?



Transformational Cycle of Grace

Chapter 21: Power – Stronger Is Better

Then Jesus called the twelve together and gave them power and authority over all demons and to cure diseases, and he sent them out to proclaim the kingdom of God and to heal. He said to them, "Take nothing for your journey, no staff, nor bag, nor bread, nor money—not even an extra tunic. Whatever house you enter, stay there, and leave from there. Wherever they do not welcome you, as you are leaving that town shake the dust off your feet as a testimony against them." They departed and went through the villages, bringing the good news and curing diseases everywhere. [Luke 9:1-6]

Christians believe that our power to do good comes not from ourselves but as a gift from God. Jesus empowered his apostles to represent him in the world and to help and heal others. He instructed them to take nothing with them on this mission but to rely only on God's provision and blessing.

Lives of Christian discipleship are the same. Revisiting the concept of stewardship from Chapter 6, God has given us every attribute and resource we possess: all of our treasure, all of our time, all of our talent, and all of our ties to others in our circle of influence. Powerful Giving in faith recognizes God's gifts and seeks to harness them through prayerful attention to passion, opportunity, and impact.

Initial Reflection Question:

Do you agree that fully purposeful and productive giving comes when you align passion, opportunity, and impact? Where do you see opportunities for "powerful" giving in your own life?

Deeper Reflection Question:

For Christians, what passion for witness and service has God given you? Where can you apply that passion in opportunities to glorify God and to love others? How can you steward these opportunities in a way that will produce maximum impact for God's kingdom?

Chapter 22: Present – Now Is Better

To another he said, "Follow me." But he said, "Lord, first let me go and bury my father." But Jesus said to him, "Let the dead bury their own dead; but as for you, go and proclaim the kingdom of God." Another said, "I will follow you, Lord; but let me first say farewell to those at my home." Jesus said to him, "No one who puts a hand to the plow and looks back is fit for the kingdom of God." [Luke 9:59-62]

This passage may seem harsh to us. Surely, it is okay for us to respect the dead and to engage lovingly with our families, yes?

Key to this passage is an overriding urgency. Jesus knew that his days on earth were few. Nothing–nothing–was more important than an opportunity to commune with him and to receive the eternal blessings he was providing. In this case, the essential opportunity to follow Jesus in person needed to override whatever other merely important tasks existed.

Initial Reflection Question:

Considering the tension between meeting current life needs versus devoting resources for generosity, what is your balance between giving now and giving later? What are potential blessings and benefits from sharing more time, talent, treasure, and ties now?

Deeper Reflection Question:

For followers of Jesus, what are we unwilling or unable to put aside for Christ? What idols are keeping us from being as dedicated to loving God and to loving others in the Present as we are called to be?

Chapter 23: WISEgenerosity Example – Fully Engaged Giving

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 Timothy 6:17-19]

This admonition from the Apostle Paul to his young student Timothy is one of my favorite Bible passages. John and Teresa Croyle exemplify this teaching as well as anyone I've met.

Preparing to leave college, the Croyles were "rich" in talent, in opportunity, in their love for each other, and in their love of God through Christ and the Holy Spirit. Foregoing more worldly "success," they used their spiritual and material riches over decades to transform the lives of thousands of others – children in desperate situations and, in turn, everyone with whom these kids eventually came to be in contact. This witness and service truly are "life that really is life."

Reflection Questions:

What impressed you most about the story of John and Teresa Croyle and Big Oak Ranch? Are there parallels between the Croyles' lives and your life in terms of inspiration and opportunity?

Chapter 24: Giving Through Life's Ages and Stages

Praise the Lord! Happy are those who fear the Lord, who greatly delight in his commandments. Their descendants will be mighty in the land; the generation of the upright will be blessed. Wealth and riches are in their houses, and their righteousness endures forever. They rise in the darkness as a light for the upright; they are gracious, merciful, and righteous. It is well with those who deal generously and lend, who conduct their affairs with justice. For the righteous will never be moved; they will be remembered forever. [Psalm 112:1-6]

The fruit of the Spirit is love, joy, peace, patience, kindness, generosity, faithfulness, gentleness, and self-control. There is no law against such things. [Galatians 5:22-23]

For everything there is a season, and a time for every matter under heaven. [Ecclesiastes 3:1]

There are blessings and benefits given and received from WISEgenerosity. These have the potential to endure through generations. There also are consequences arising from lack of generosity. Unhappily, these difficulties can endure for generations as well.

We each have an opportunity to live with a purposeful and practical sense of who we are and where we are in life. Moreover, how we give can and should change at different points in time.

Likewise, different age groups have differing perspectives that should be appreciated and harnessed for good. From the elder Silent Generation, to Baby Boomers, to Gen Xers, to Millennials, to the youngest iGen cohort, a generational framework can help us to pursue the "fruit of the Spirit" in ways that are appropriate and effective given our ages and stages of life.

Initial Reflection Question:

How does your current age and stage of life fit into this generational model? Does the framework suggest giving opportunities based on your situation?

Deeper Reflection Question:

How does Christian discipleship align with this framework? If you are a Jesus follower, what role do you see for yourself in opportunities for faithful witness and service along these lines in your family, in your church, and in your community?

Chapter 25: Exponential Giving

As it is written, "He scatters abroad, he gives to the poor; his righteousness endures forever." He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God. Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others, while they long for you and pray for you because of the surpassing grace of God that he has given you. Thanks be to God for his indescribable gift! [2 Corinthians 9:9-15]

We referenced 2 Corinthians 9:6-8 in the section on Chapter 3 ("God loves a cheerful giver"). This passage follows just after and finds the Apostle Paul exhorting the church in Corinth to give generously in support of those back in the home church of Jerusalem. The reward for their giving was promised as a "harvest of righteousness" and "thanksgiving to God" in addition to supplying for "the needs of the saints." In other words, their gifts accomplished both of the Greatest Commandments: they loved and honored God by loving and supporting others.

In Biblical terms, the rewards for faithful service to God are limitless. Paul himself traveled tirelessly and suffered greatly for the sake of his ministry to the gentiles. In return, he may have been the most influential person who ever lived, having written the majority of the New Testament and having started the global Christian movement.

Exceptionally generous people are all around us. You doubtless know examples of marvelously dedicated people helping others in your community.

In my own experience, Bruce and Rhonda Deel are amazingly productive and effective examples of honoring God by serving others. They continue to produce an exponential impact at City of Refuge, and it is an honor to have been a small part of their story for nearly twenty years.

Reflection Questions:

What stood out to you most about Bruce and Rhonda Deel and the City of Refuge story? What other examples of exponential generosity have you seen? How does this chapter inspire you to look for your own opportunities to pursue exponential giving?

Chapter 26: Changing the World One Relationship at a Time

What has come into being in him was life, and the life was the light of all people. The light shines in the darkness, and the darkness did not overcome it. [John 1:3-5]

Consider your own call, brothers and sisters: not many of you were wise by human standards, not many were powerful, not many were of noble birth. But God chose what is foolish in the world to shame the wise; God chose what is weak in the world to shame the strong; God chose what is low and despised in the world, things that are not, to reduce to nothing things that are, so that no one might boast in the presence of God. He is the source of your life in Christ Jesus, who became for us wisdom from God, and righteousness and sanctification and redemption, in order that, as it is written, "Let the one who boasts, boast in the Lord." [1 Corinthians 1:26-31]

The concept of "Optimal Giving" is described in the introduction to Section 3, Part 2 of *WISEgenerosity* (pages 308-309). The goal is to produce the best outcome for both the giver and the receiver in any situation.

For Christians, Jesus is the source of life and light in the world. Likewise, he is the ultimate example of Optimal Giving. As considered throughout this guide, Christ's love and willingness to serve and sacrifice are the model for all other giving.

The story of young Ruby Bridges and her kind teacher is one of love triumphing over hate and light over darkness. They also represent a theme repeated throughout the Bible and reflected in WISEgenerosity. The most meaningful and effective examples of giving can come from sources others might consider surprising: the young, the poor, the sick, the elderly, the outsider, and the outcast.

In the Bible, God uses the foolish, the weak, and the despised to shame those the world considers wise, strong, and successful. The world idolizes power, wealth, and fame. God blesses and rewards service, sacrifice, and love.

Reflection Questions:

What came to mind while reading about Ruby Bridges Hall and Barbara Henry? Can you think of other examples where a potentially isolated example of generosity produced large results?

Chapter 27: WISEgenerosity Ripple Effects

So we have known and believe the love that God has for us. God is love, and those who abide in love abide in God, and God abides in them. [1 John 4:16]

"And remember, I am with you always, to the end of the age." [Matthew 28:20]

For by grace you have been saved by faith, and this is not your own doing; it is the gift of God – not the result of works, so that no one may boast. For we are what he has made us, created in Christ Jesus for good works, which God prepared beforehand to be our way of life. [Ephesians 2:8-10]

The idea of ripple effects is a powerful one on which to end. None of us knows the ultimate impact that will be produced by any giving of which we are a part.

Christians believe that ripple effects come most fully from receiving God's love and sharing it with others. Christ also taught us to anticipate a time to come when God's creation is restored to wholeness and completeness. Until then, WISEgenerosity is a means by which we can draw on God's power to bring heaven closer to us here and now.

Grace is essential to understanding discipleship. In Christian belief, we do not earn our way into God's favor. No acts of generosity, however meaningful and effective, can make God love us any more or less. Rather, WISEgenerosity is produced by aligning ourselves with God (considerate attitude) and being willing to love others in service to God's will (caring action).

In turn, God has made us for "good works." Each of us was created for specific purposes and has unique attributes and abilities to use in service to God's kingdom. We are blessed when we invite Christ to transform our lives through the power of the Holy Spirit. In turn, we abide in God and God in us as we are able to love God and to love others more fully.

Initial Reflection Question:

How have you experienced the ripple effects of others' giving?

Deeper Reflection Question:

For Jesus followers, how can you initiate ripple effects yourself using the example of Christ and the power of the Holy Spirit?

Afterword: Continuing on a Path of WISEgenerosity

For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich. [2 Corinthians 8:9]

"You are the light of the world. A city that is set on a hill cannot be hidden. Nor do they light a lamp and put it under a basket, but on a lampstand, and it gives light to all who are in the house. Let your light so shone before men, that they may see your good works and glorify your Father in heaven." [Matthew 5: 14-16]

Generosity is natural, but it is not normal. We choose to be generous and, through WISEgenerosity, we are able to cultivate kindness, charity, and philanthropy in ourselves while inspiring W.I.S.E. giving in those around us. Followers of Jesus have further opportunities to emulate Christ, to pursue good works, and to glorify God through loving God and loving others.

In whatever situation you find yourself, here are three short questions to answer now in your WISEgenerosity journey:

- What breaks your heart and troubles your mind?
- What lights you up and makes you come alive?
- What is your next step of WISEgenerosity?

ot good—how much more will hasty feet miss the way! A person's own folly uin, yet their heart rages against the Lord. Wealth attracts many friends, bu t friend of the poor person deserts them. A false witness will not go unpunpever pours out lies will not go free.

or with a ruler, and everyone is the friend of one who gives gifts. The poor are their relatives—how much more do their friends avoid them! Though the em with pleading, they are nowhere to be found.

gets wisdom loves life; the one who cherishes understanding will soon e witness will not go unpunished, and whoever pours out lies will perish. It r a fool to live in luxury—how much worse for a slave to rule over princes! A m yields patience; it is to one's glory to overlook an offense. A king's rage is a lion, but his favor is like dew on the grass. A foolish child is a father's ruin, one wife is like the constant dripping of a leaky roof. Houses and wealth are parents, but a prudent wife is from the Lord. Laziness brings on deep sleep, ss go hungry. Whoever keeps commandments keeps their life, but whoever of or their ways will die. Whoever is kind to the poor lends to the Lord, and them for what they have done. Discipline your children, for in that there is a willing party to their death. A hot-tempered person must pay the penalty ad you will have to do it again. Listen to advice and accept discipline, and at libe counted among the wise. Many are the plans in a person's heart, but it is pose that prevails. What a person desires is unfailing love; better to be poor effear of the Lord leads to life; then one rests content, untouched by crouble, ries his hand in the dish, he will not even bring it back to his mouth! Flog a he simple will learn prudence: rebuke the discerning, and they will gain hoever robs their tather and drives out their mother is a child who brings grage. Stop listening to instruction, my son, and you will stray from the ledge. A concurt witness mocks at justice, and the mouth of the wicked gulps titles are prepared for mockers, and beatings for the backs of fools.

ire joy, my brothers and sisters,whenever you face trials of many kinds, now that d e testing of your faith produces perservance. Let perseverance so that you may be mature and complete, not lacking anything. If any of you you should ask God, who gives generously to all without finding fault, and to you. But when you ask, you must believe and not doubt, because the one like a wave of the sea, ¹⁴Jown and tosted by the wind. That person should not removithing from the Lord. Such a person is double-minded and unstable in

mole circumstances ought to take pride in their high position. But the rich their humili, tion —since they will pass away like a wild flower. For the scorehing hert and withels, the plant; its blosson, falls and its beauty is he same way, the rich will fade away even while they go about their business, on , who perseveres under trial because, having stood, the test, that person e crown of life that the i ord has promised to those who love him. When e should slay, "God is tempting me." For God cannot be tempted by evil, nor anyone, but cleft person is tempted when they are dragged away by their own enticed. Then, after desire has conceived, it gives birth to sin, and sin, when , gives birth to death. Don't be deceived, my dear brothers and sisters. Every set gift is from above, conting dow a from the Eather of the heavenly lights. fore, get rid of all moral filth and the evil that is so prevalent and humbly as planted in you, which can save you. Do not merely listen to the word, a yourselves. Do what it says. Anyone who listens to the word but does not do like someone who looks at his face in a mirror and, after looking at himself, immediately forgets what he looks like. But whoever looks intently into the p gives freedom, and continues in it—not forgetting what they have heard, but o will be blessed in what they do.

Those who consider themselves religious and yet do not keep a tight rein on deceive themselves, and their religion is worthless. Religion that God our Far pure and faultless is this: to look after orphans and widows in their distrest oneself from being polluted by the world.

One person gives freely, yet gains even more; another withholds unduly, poverty. A generous person will prosper; whoever refreshes others will be ref

Better the poor whose walk is blameless than a fool whose lips are perverse. I knowledge is not good—thow much more will hasty feet miss the way! A perleads to their ruin, yet their heart rages against the Lord. Wealth attracts man even the closest friend of the poor person deserts them. A false witness will ished, and whoever pours out lies will not go free.

Many curry favor with a ruler, and everyone is the friend of one who gives gift shunned by all their relatives—how much more do their friends avoid ther poor pursue them with pleading, they are nowhere to be found.

The one who gets wisdom loves life; the one who cherishes understand prosper. A false witness will not ge unpainshed, and whoever pours out lies is not fitting for a fool to live in uxury—how much worse for a slave to rule of person's wisdom; yields patience; it is to one's glo y to overlook an offense. A like the roar of a Pon, but his favor is tike devion the grass. A foolish ethicit is and a quartelsome wife is like the constant dripping of a lerky roof. Houses a inherited from parents, but a pradent wife is from the Lord. Laziness brings and the shiftiest go blangry. Whoever keeps terms adments keeps their life shows contempt for their ways will die. Whoever is kind to the poor lends to he will reward them for what deep have doag. Discipline your children, for i hop; do not be a willing party to their fleath. A hot-tempered person must parescur them, and you will hall e to do it again. Listen to advice and accept dis the ard you will be counted among the wise. Many are the plans in a person's the Lord's purpose that prevails. What a person desires is unfailing love; be than a trar. The fear of the Lord leads to fife; then one rests content, unrough A sluggard buties his hend in the dish; he will not even bring it back to his mocker, and the simple will learn prudence; rebuke the discerning, and knowledge. Whoever robs them father and drives out their mother is a chi shame and disgrace. Step listening to instruction, my son, and you will s words of knowledge. A corrupt witness mocks at justice, and the mouth of th down evil. Penalties are prepared for mockers, and beatings for the backs of f Consider it pure joy, my brothers and sisters,whenever you face trials of because you know that the testing of your faith produces perseverance. Le finish its work so, that to unay be mature and complete, not lacking anything