

BUILDING A CULTURE OF GENEROSITY

HAVE FAITH AND ASSUME SUFFICIENCY, NOT SCARCITY

Many fear they will not have enough to live on. This is called "The Scarcity Assumption". It is a very natural, human reaction, but it is not a faithful reaction.

Our faith teaches us that God will provide sufficiently for all our needs if we but trust in God's promises. And this is so even when we give away the largest portion or amount that we have ever given!

So, we step out on faith that a good and gracious God will continue to provide for us in the future as God has in the past. After all, God has promised to do this!

We are called to trust God as Abraham did of old and so many others did through the pages of the Bible. These examples were written for our instruction and for our assurance. We learn to give in faith with the assumption of sufficiency, not scarcity. God will provide for us. God cares for us.



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As you consider your giving to St. Stephen this year, please consider how you can grow in your own generosity.

An idea for someone whose income has gone down in the past year:

Everyone can grow in generosity, even if that means the overall dollars given decreases. Perhaps, even if before your income decreased you were giving away 2% of your income, now with your income being less, can you find a way to grow the percentage of giving to 3 or 4%? There are people in our congregation who will need to decrease their total dollars given because of loss of work or other reasons.

Other ideas:

1. Systematic giving leads to generosity. For most people, we can grow significantly in our giving just by making our gift on a regular basis. Sign up for automatic giving! Growing giving by \$1 per day equates to significant growth over the course of a year.
2. An extra gift or two during the year. A story was shared from a congregation that participated in this program last year about a person who said, "I'm not sure what the future holds for me, but for now I'm doing okay, so I will double my giving in the month of April". Well, what is we all decided to double our giving one month or even two months next year?
3. Give in a tax efficient way. If you are age 70.5 or older, you are able to give directly from a traditional IRA/401k to St. Stephen and have that distribution qualify as your required distribution. Or if you have an appreciated asset, you can give that to the church and avoid capital gains. Please contact a tax professional for all the details about this. Most people find they can be more generous when giving in a tax efficient manner.

You may have your own ideas for growing in generosity. As a church family, as we each grow in our generosity, it will have a tremendous overall impact!