Created to Be Loving and Generous at All Ages: Practical Ideas for Any Congregation

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For as long as I can remember, one of the most popular Scripture verses of all time has been my least favorite. Although it has been one of my least favorite, I can still recite it word for word: “For God so loved the world that he gave his only Son, so that all who believe in him will not perish but have eternal life.” John 3:16 is meant to be words of comfort for those who believe that we will have eternal life in heaven. The theme is displayed on knick-knacks and paintings, even written on signs for football games.

I have come to appreciate and love these words when accompanied by a deep understanding of stewardship and generosity. Read them again with added emphasis, for God so loved the world he gave. As Lutherans, we deeply believe that we are made in the image of God. If the most famous and well-known verse says that our God is a God who loves and gives, then those very character traits, loving and giving, are in each of us, too. It is just a matter of learning and discovering how that takes shape uniquely for each of us at every age and stage of life.

It may sound boastful, but my husband and I are good examples of faithful living. By most measures our son has grown up seeing both his parents “do” faithful things: attend worship, go to Bible studies, be active on church committees, serve in the community, attend rallies for causes important to us, and keep a regular bedtime faith routine.

When my son was five years old and I began a new call, I realized we had missed something critical for him to see: our generosity. One day early into this new call he asked during Sunday brunch what the gold thing was that came around every Sunday. We told him it was the offering plate for money we give to church for God’s important work. Then he asked something that floored me: “Why don’t you put anything in like other people?” I knew that we were regular givers, but, why did he not know this? It was because he never saw us give.

Our son did not know that we were electronic givers. He did not know it was so important to us to grow in the spiritual discipline of generosity that we had our offering automatically deducted from our checking account before our mortgage, before the cellphone bill, before the cable bill, before buying groceries, before everything. What I had missed by using technology to make giving easier for us adults was the opportunity to teach our son about generosity. He had no idea that we were growing to be tithers. No idea that we pushed ourselves to grow in our generosity each year. No idea about this important spiritual discipline.

Knowing that the congregation I serve has more than 50 percent of the members who are e-givers, I wondered how many other families were in the same situation. How would this next generation see and learn about generosity? How do all ages learn to be generous?

Prov 22:6 tells us: “Train up a child in the way to go, and when old, the child will not depart from it.” Thus, the congregation began to think of ways to help all ages in our congregation learn about the spiritual discipline of generosity. Decades ago, James Fowler engaged in research on the stages of faith development. Today these stages are still applicable in helping us to think about the development of generosity according to age appropriate practices and activities. The stages of faith include:

Stage One, Intuitive-Projective Faith for ages 3–7. Fantasy and reality mix together and basic ideas about God are picked up from parents.

Stage Two, Mythical-Literal Faith for school age children. Logical understanding begins in this stage with literal understanding of faith stories.

Stage Three, Synthetic-Conventional Faith for adolescents. Acknowledging different social circles, belief systems begin to form.

Stage Four, Individuative-Reflective Faith for young adults to adult-
how. Critical examination of one’s beliefs; one may become disillusioned.

Stage Five, Conjunctive Faith for middle adulthood. Filled with understanding of paradoxes, both mystery and sacred story.

Stage Six, Universalizing Faith for mature adults. This stage is very rare as it reflects people who dedicate lives solely for others.1

Laura Amabile, Director of the Annual Program Fund in the Unitarian Universalist Association Office of Stewardship and Development, helps translate these stages into generosity practices:

Stage One, Intuitive-Projective Faith for ages 3–7. Effective strategies at this stage would be play-based activities that mimic behavior, such as pretend shopping, playing house, and caring for others.

Stage Two, Mythical-Literal Faith for school age children. Fairness is key at this age. Learning biblical stories about generosity, stealing, hoarding, and equal distribution are key. Generosity and servant activities are to make the world fairer, such as working at a food pantry, so all can meet basic human needs.

Stage Three, Synthetic-Conventional Faith for adolescents. With a more complex worldview and growing understanding of the complexities of money, this stage grows with the freedom to make choices about one’s giving of time and talents. This stage is essential to understand what difference one can make in the world.

Stage Four, Individuative-Reflective Faith for young adults to adulthood. In this stage, the struggle is real and critical to discern one’s own needs versus the needs of others. The ideologies of self over and against the good of the community form not only from historical perspectives (including parents) but are self-forming.

Stage Five, Conjunctive Faith for middle adulthood. In this stage, compassionate responses to needs and justice causes, as well as sacrificial giving for others, are prominent. In this stage, creating a will, leaving a legacy, or other philanthropic generosity is the norm.

Stage Six, Universalizing Faith for mature adults. It is very rare for people to reach this stage, where individuals live solely for others. Sacrificing one’s life for a cause is the ultimate act of generosity.2

If the old saying is true, “you can’t teach an old dog new tricks,” there is justifiable need to begin teaching about generosity early in life. Knowing the developmental stages are critical. The congregation begins to model with both cognitive and experiential learning. Here are a few of our best practices:


How do you teach a child about giving generously and sacrificially when they really have no idea of the value of money?

Tithing Challenge
(best for Stages 1, 2, 4, and 5)

How do you teach a child about giving generously and sacrificially when they really have no idea of the value of money? We tried a four-week worship series that began with the children but also included a tithing challenge to the entire congregation.

Week One: Each household in the congregation was invited to count the items in their kitchen pantry and give 10 percent away. The following Sunday, they brought all their items forward during the children’s sermon and placed them in a shopping cart. We sent all the items to an area food pantry.

Week Two: Households were encouraged to count the number of clothing items in their closets and tithe them. The following Sunday, piles and piles of clothes and shoes were donated to the thrift shop run by the congregation.

Week Three: The focus was on sacrificial giving. Children were asked to count their toys and give 10 percent away. Adults were encouraged to count leisure items. These items were also donated in the local community.

Week Four (the final week): We encouraged parents and children to tithe a week of income by doing the math together and discussing together the implications of what that would mean. The following Sunday we doubled the weekly offering in my small congregation!

Easter Egg Hunt for Generosity
(best for Stages 1, 2, 3, 4 and 5)

The congregation I serve is a middle- to upper middle-class suburban congregation. For the Education Planning Team, the annual Easter Egg Hunt brought little joy with the idea of more candy going home to just sit around until the next holiday. Instead, an Easter Egg Hunt with meaning was planned. Eggs were hidden, but they were empty eggs (empty like the tomb). Children still retrieved eggs, but they were returned to three large baskets. Each basket was designated for a great cause (for example, ELCA World Hunger chicks, the local baby pantry, or Lutheran World Relief for those suffering from disasters). The basket with the largest number of eggs won. Each egg represented one dollar to be given to that organization. Each child went home with a small gift bag of goodies for participating in the Easter Egg Hunt. This strategy allowed the children to be part of the decision-making process of where the congregation’s generosity would go.

Currents in Theology and Mission 45:2 (April 2018)
During education time for all ages, we took the opportunity to think about one’s personal perspective about money as a way of reflecting on one’s stewardship journey. The process reveals our attitudes, behaviors, and feelings about money.

Money Autobiography Conversations
(best for all ages and stages together in cross-generational conversation)

Talking about generosity is critical to positive engagement and growth in generosity. Personal experience with those we know and love in our families, as well as with people we respect and trust from our faith communities, has a critical role for growing in this spiritual discipline. During education time for all ages, we took the opportunity to think about one’s personal perspective about money as a way of reflecting on one’s stewardship journey. The process reveals our attitudes, behaviors, and feelings about money. In multi-age small groups, we reflected on these questions and shared our responses:

1. What is the earliest experience with money that you remember?
2. As a kid growing up, did you feel rich or poor? Why?
3. How is your attitude toward money influenced by family, peers, society, or other factors?
4. What is your most prized or favorite possession? Would it be hard to give it away? Why or why not?
5. How does your faith guide you in your use of money?

Give and Get Game
(good for all stages, best all stages together)

This game helps everyone understand generosity, giving, receiving, sharing, hoarding, and fairness. Start by filling small bathroom size cups with a small number of plain M&M’s or Trix cereal (gluten-free and multi-colored).

Give the following group instructions: “Now we are going to play the Give and Get game. Listen carefully as I give the instructions. The object of this game is simple. Either give or get candy/cereal using your spoon. You have two minutes to play. Stand, if you are able. Include those who may play the game from their chairs. Go!”

As people engage in “the game,” observe how the group reacts. Listen for comments. If people ask for further instructions, simply repeat what you said earlier.

You may keep and eat your “winnings.”

• Was the Give and Get Game confusing? What would have made it easier?
• Was everyone playing by the same rules?
• Who do you think won? Why? Who does “the world” say won?
• Did anyone have a strategy?

Family Giving Circle
(best for Stages 3, 4, and 5)

Teenagers need to feel a sense of ownership of their generosity. Similar to my son, who did not see us being generous when the offering plate was passed, one family shared that they gave to many organizations, including the congregation, yet their teenage children were not a part of any of their decisions. Household members were given an assignment to research and prepare their case for an organization they believed should receive a set portion of their family’s generosity. Each family member then presented their case and the family voted on where and how the funds should be distributed. This begins to form the habit of personal generosity, even if the teens do not have significant personal means.

Family Mission Trips
(best for all Stages)

For the last several years, we have organized all-age mission trips, so we can learn and grow from one another. People from six decades in life gathered together, so as to connect more deeply to God and each other, learning and growing through generous acts. Activities included working in community gardens, serving in soup kitchens, making nursing home visits, doing light cleaning, playing board games with the homeless, and restocking the food pantry. Both domestic and international family service learning trips are available through various organizations.

Children’s Literature
(best for Stages 2, 4, and 5; good for all)

Children’s literature provides a wonderful opportunity for all ages to engage in biblical stories, as well as delving into discussions about generosity. The format is inviting to children, yet all may explore the concepts. Here is a list of my favorites, including a brief summary of each book.

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3. These questions come from a larger resource from Rediscover Macedonia from the ELCA, which can be found at http://download.elca.org/ELCA%20Resource%20Repository/Personal_Money_Autobiography.pdf

4. Give and Get comes from an expansive great resource called “The Generosity Project,” which can be found at: http://download.elca.org/ELCA%20Resource%20Repository/The_Generosity_Project_Our_Table_is_Ready.pdf A revised and expanded version called 5G: Growing in God’s Grace Generation to Generation is schedule to be released in the spring of 2018.
How Full is Your Bucket? For Kids by Tom Rath and Mary Reckmeyer.

In this book, Felix begins to see how every interaction in a day either fills or empties his bucket. Felix realizes that everything he says or does to other people fills or empties their buckets as well. Follow along with Felix as he learns how easy it can be to fill the buckets of his classmates, teachers, and family members. Before the day is over, the reader sees how Felix learns to be a great bucket filler and, in the process, discovers that filling someone else’s bucket also fills his own.5 This book addresses abundance versus scarcity thinking. It is an example of the cheerful giver in 2 Corinthians 9.

Mama Panya’s Pancakes: A Village Tale from Kenya by Mary and Rich Chamberlin.

On market day, Mama Panya’s son, Adika, invites everyone he sees to a pancake dinner. How will Mama Panya ever feed them all? This clever and heartwarming story about village life in Kenya teaches the importance of sharing, even when you have little to give.6 This book offers a vital lesson about the biblical understanding of abundance instead of scarcity. It reflects the story of the feeding of the 5000 in Matthew 14 and the widow of Zarephath in 1 Kings 17.

Extra Yarn by Mac Barnett.

With the help of a colorful box of yarn and a girl named Annabelle, we learn about abundance and greed. This is a book to read for fun. There is no need immediately to try and extract a moral from it. Any adult will recognize in this story unexpected bounty, a generous spirit, the effect of beauty, and the sterility of greed—all important topics in the Christian life. This is a book to read many times; the following observations may emerge in discussion. Annabelle is a model of good stewardship as she shares the gift that has come her way and makes her surroundings beautiful. John the Baptist reminds us what to do with extra gifts in Luke 3:10. Selfish greed cannot receive such a gift. We are recipients of such bounty every day, not by magic but by God’s providence. Psalm 104, Matthew 6:26-30, and Genesis 1 may help readers to name some of these gifts. Beyond material gifts, we have spiritual gifts, as in John 14:2-27 or Galatians 5:22.7 Again the feeding of the 5000 or the widow of Zarephath are key stories from the Bible.

As we learn about generosity, no matter the age or the stage of development, the goal is love—love for God and love for neighbor, expressed in giving generously in response to God’s abundant generosity. When experienced through books, games, conversations, servant events, or worship experiences, generosity can be nurtured from generation to generation.

1. Which of these exercises would you like to try in your ministry setting and why?

2. If you could form a cross-generational gathering of households to teach one other about Jesus and generosity, who might you invite? Knowing that the church can likely have eight or nine decades of different-aged people together, make a list of people that covers all those decades that you could invite to do the money autobiography exercise. What would be your learning goals for that time?

3. Prayerfully make a list of a planning team of people who might be interested in leading this work in your ministry setting. Who might be included beyond your stewardship team?

O God, from my youth you have taught me, and I still proclaim your wondrous deeds. So even to old age and grey hairs, O God, do not forsake me, until I proclaim your might to all the generations to come.

—Psalm 71:17–18

It is through generosity, among the other spiritual disciplines and practices, that we proclaim God’s wondrous deeds, among our youth to those of old age and with grey hairs, witnessing to God’s might to the next generations. We do this as growing disciples, so that each of us may boldly say: “For God so loved the world God gave—and so do I!”

For Discussion:

7. http://storypath.upsem.edu/extra-yarn/