Live the Vision church culture: an ethnographic case study and theological inquiry

Eubanks, P.A.

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An Ethnographic Case Study and Theological Inquiry

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OCMS, Ph.D.

October 2024

ABSTRACT

This thesis is about congregational cultures of money and their impact on religious giving, focusing specifically on Live the Vision church culture (LTVCC) as an ideal type of church culture related to financial giving. LTVCC has been identified by sociologists as a promising approach to address the problem of the decline in giving among American Christians and its underlying problem—a separation of faith and practice in the area of money. Two hallmarks of LTVCC are its appeals for congregants to give to accomplish an outward-focused mission and its primary emphasis on strengthening members' spiritual lives, but a deeper understanding of the social forces through which LTVCC works, and how LTVCC exerts its influence, are needed. This case study contributes the desired knowledge through an in-depth, ethnographic investigation of a single Southern, evangelical church with strong LTVCC characteristics. The thesis describes what LTVCC can look like in a congregation through an exploration of its leadership, discourse, and practices. Insights from this exploration also contribute to a more exact definition of LTVCC and demonstrate the potential for LTVCC to positively influence church-wide giving. This thesis also employs biblical theology, which validates LTVCC as scripturally sound, to provide insights that affirm and amplify sociological findings, and to suggest possible additions to LTVCC for churches. Finally, this thesis identifies several factors that help explain LTVCC's influence, including its engagement with the whole person (i.e., mind, body, and emotion), leading to a theory of sacred connection. This theory partially explains LTVCC's influence among some congregants and suggests a spiritual function of giving beyond functions associated with recognized rational choice and altruism theories – sacred connection and communion with God.

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An Ethnographic Case Study and Theological Inquiry

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A thesis submitted in partial fulfilment of the degree of

Doctor of Philosophy

in Middlesex University

October 2024

Oxford Centre for Mission Studies

DECLARATIONS

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Signed Philip A. Eubanks (Candidate)

Date 16 October 2024

STATEMENT 1

This thesis is the result of my own investigations, except where otherwise stated. Where correction services have been used, the extent and nature of the correction is clearly marked in a footnote.

Other sources are acknowledged by midnotes or footnotes giving explicit references. A bibliography is appended.

Signed Philip A. Eubanks (Candidate)

Date 16 October 2024

STATEMENT 2

I hereby give consent for my thesis, if approved, to be available for photocopying by the British Library and for Inter-Library Loan, for open access to the Electronic Theses Online Service (EthoS) linked to the British Library, and for the title and summary to be made available to outside organizations.

Signed Philip A. Eubanks (Candidate)

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DEDICATION

I dedicate this thesis in memory of Samuel J. Darden and J. O. Pierson whose personal affirmations helped launch and sustain my research journey, even after they passed away.

ACKNOWLEDGMENTS

No project like this thesis is possible without the encouragement and support of family, friends, colleagues, and fellow scholars. I wish to especially acknowledge the following for their contributions.

1. Southgate Christian Church as an exemplar of Live the Vision church culture—Its leaders and members generously provided access and gave of their time, especially the executive pastor who patiently provided data upon data and answered untold questions.
2. Gary Hoag, a mentor and scholarly leader in Christian generosity—His example fuelled my interest in gaining a deeper understanding of the spiritual dimension of financial stewardship.
3. Gary Weedman, President Emeritus of Johnson University and L. Thomas Smith Jr., President of Johnson University—They believed in the value of doctoral research, appreciated my passionate interest, and supported me in both.
4. Alicia Crumpton, an early conversation partner—She provided some key guidance at an early stage of my research.
5. Richard Clark, my colleague at Johnson University—He staunchly supported my research and contributed to numerous conversations as I pondered data, conclusions, and existing scholarship on religious giving and faith formation.
6. Brainerd Prince, an early tutor and conversation partner—His framework for conceptualizing academic discourse and argumentation within a thesis helped me clarify my thematic problem space and ultimate task as a researcher contributing to an academic conversation.
7. The faith-filled community of scholars at the Oxford Centre for Mission Studies, especially Tom Harvey, Damon So, and David Singh—Without their scholarly expertise, oversight, and support I could not have pursued doctoral studies in the United Kingdom.
8. My supervisors, sociologist Peter J. Mundey and New Testament scholar Craig L. Blomberg—They provided the guidance, encouragement, and challenge I needed throughout my research journey. I could not have had better supervisors who patiently and generously gave of their scholarly expertise for this project.
9. My parents, David and Margaret Eubanks—They taught me by instruction and most importantly through their example what it means to give faithfully and generously, and I benefit from their support to this day.
10. My wife Nancy, a meticulous proofreader, and son Joseph—Without their constant affirmation, encouragement, and willing sacrifice of my presence and attention, this thesis would not have been possible nor advisable.
11. Foremost, I thank God. I long considered this thesis beyond my own ability. Its completion is proof that with God, all things are possible. To him be ALL THE GLORY!

TABLE OF CONTENTS

FIGURES AND TABLES

LIST OF ABBREVIATIONS

AVG	Average
CAP	Capitalisation
COR	Corinthians
DEUT	Deuteronomy
FT	Foot
GAL	Galatians
LEV	Leviticus
LK	Luke
LTV	Live the Vision
LTVCC	Live the Vision Church Culture
MI	Multiple Initiative
MT	Matthew
NASB	New American Standard Bible
NT	New Testament
P	Page
PHIL	Philippians
PP	Pages
PTBCC	Pay the Bills Church Culture
SCM	Stone-Campbell Movement
SOM	Sermon on the Mount
SFI	Special Financial Initiative
STMT	Short-Term Mission Trip
STM	Short-Term Mission
UI	Unbounded Initiative

V	Verse
VV	Verses

CHAPTER ONE: INTRODUCTION

BACKGROUND

This research project focuses on money, religion, and the impact of congregational culture on giving. The relationship between faith[1] and money has been a topic of interest in the United States since Max Weber sought to connect capitalism in early America and the Puritan work ethic (Lippy 1995; Weber 2011). The connection between faith and money persists with the largest percentage of 2015 charitable giving in the United States designated for religion—a trend that continues since comprehensive philanthropic giving records have been maintained (Giving USA Foundation 2016; Wuthnow 1990; Zunz 2012). However, the percentage of charitable giving designated for religion has been in steady decline, which is attributed primarily to 'demographic shifts' associated with the growing number of Americans who are not affiliated with any religion (Giving USA Foundation 2016:141). Research suggests that the decline in religious giving predate the problem of disassociation that began in the 1990's (Giving USA Foundation 2016; Smith et al. 2008). These reductions in religious giving are reflected in studies that show the decline in the percentage of per capita income being donated to churches by members from 1968 onward (Ronsvalle & Ronsvalle 1995), a trend that continues to the present (Ronsvalle & Ronsvalle 2022).[2]

This decline, evident at the congregational level as reductions in available financial resources, reached a low point in the 1990's such that some described the situation as a 'financial crisis' (Chaves 1999:169; Ronsvalle & Ronsvalle 1996; Wuthnow 1997), while

[1] In this introductory context, faith means religious beliefs and commitment. Later, the scope is narrowed to Christian beliefs and commitment.

[2] The latest published data show that 'Total Contributions as a percent of income decreased from 3.02 per cent in 1968 to 1.95 per cent in 2019, a change of -35 per cent in the portion of income donated to the church compared to the 1968 base (Ronsvalle & Ronsvalle 2022:12).

others claimed it was better characterized as an 'involvement crisis' (Chaves 1999:172). Research about this problem has been conducted over many years from many perspectives, such as the history of church giving in America (Eskridge & Noll 2000; Hudnut-Beumler 2007; Noll 2001), practical theology (Conway et al. 1992), economics (Bell 2012) and, most relevant for my research, the sociology of religion.

Sociologists have focused attention on the impact of congregational culture on religious giving and have identified a type of culture called 'Live the Vision' that generally results in higher giving (Herzog & Price 2016; Smith et al. 2008:131; Starks & Smith 2013). My research focuses on providing a deeper understanding of Live the Vision church culture (LTVCC), but before it can be fully understood and appreciated, one must first know more about the nature of the problem it addresses.

INSIGHTS ON FAITH AND MONEY

A meaningful conversation on religious giving has developed within the sociology of religion over the last 30 years. Sociologists have examined individuals' lived experiences and their social contexts to gain a deeper understanding that seeks to both explain the decline in religious giving and offer suggestions to address the problem of the decline in giving. Wuthnow (1994:ix) approached this problem more broadly by examining 'the relationship between religious faith and economic behavior' among individuals.

Ambivalence Resulting from Many Influences

Wuthnow and others concluded that ambivalence was a dominant attitude of Christians towards their faith and money (Conway et al. 1992; Smith et al. 2008; Wuthnow 1994).[3]

[3] In addition to ambivalence, Smith et al. (2008:102-110) summarizes the issue of giving among the majority of Christians they interviewed as 'unsettled'; most were 'uncomfortable with their own dealings with the matter'. This research also observed that many Christians have some guilt about their low levels of giving, but it is a 'comfortable guilt' that is not 'motivating enough to actually increase giving'.

This ambivalence acknowledges the connection between Christian teaching and money, but, in the context of counter influences, that connection is not clear and compelling enough to significantly alter behaviour beyond cultural norms. The majority of Christians go about ‘their lives pretty much the same as those who have no faith at all’, especially in the area of finances (Wuthnow 1994:5–6). Why might this be the case? The most important factors are noted next.

First, compartmentalization of the material from the spiritual, which is a common concept in Western thought, keeps money and faith in two separate, unrelated spheres in the minds of many (Bell 2012; Smith et al. 2008; Wuthnow 1994). Therefore, many Christians are comfortable making financial decisions while never considering the implications of their faith. Second, the United States’ historic emphases on individualism, private property (Smith et al. 2008), and maximizing personal benefit (Bell 2012) can create an inherent resistance to any outside influence, even religious faith, in making financial and purchasing decisions (Smith et al. 2008). Third, money is rarely addressed in many churches because clergy feel unprepared and are reluctant to preach on and discuss money. As a result, many Christians only have a vague understanding of biblical teaching on money and do not clearly understand how their use of money should relate to their religious beliefs and commitments (Conway et al. 1992; Smith et al. 2008; Wuthnow 1994; 1997). Fourth, the taboo of discussing money in American society limits the learning, influence, and encouragement that would come from mature Christians if it were discussed more openly (Smith et al. 2008; Wuthnow 1994; 1997).

Finally, one of the foremost counter-influences to Christian teaching on money is consumerism, which exerts an almost overwhelming influence on financial behaviour in the United States (Smith et al. 2008; Mundey 2023; Wuthnow 1994; 1997). Rittenhouse (2013) contends that for many Americans consumerism has become a religion they participate in to establish meaning and significance in their lives. Mundey (2023) examined the quasi-religious nature of American consumerism and explored Christian responses that ranged from purposeful resistance to full participation. Smith et al. consider the challenge of consumerism to Christians as ‘an important piece of the puzzle’ (2008:125) in understanding the relationship between faith and money and emphasize the importance of congregations ‘coming to terms with the power of the American mass consumer economy and culture as they impinge on practical Christian faithfulness’ (2008:147). However, more is at play than external counter-influences.

A Spiritual Problem

Prompted by his earlier findings, Wuthnow (1997) focused additional research on clergy and the church and concluded that the problem is not just financial, but also spiritual:

> What makes the present crisis more serious is that it is also a spiritual crisis. Were it only a problem of budgets, careful management would be enough. But the current crisis is much deeper’ … the [financial] crisis is symptomatic of an even deeper malaise in American religion. People are not drawing connections between spirituality and their daily lives’ … [Reasons for the financial crisis] are both structural and spiritual, that is, they reflect changes in American society but also in our understandings of faith itself and its relevance to our work, our money, and our families (1997:5, 11-12).

Given the predisposition to consider anything related to money as economic and profane, it is critical to recognize that the decline in religious giving is not just a financial matter; it is also a spiritual matter that relates directly to basic Christian beliefs and commitments. This spiritual aspect of the problem helps clarify that the underlying problem is a separation of faith and practice in the area of money[4] and involves deep ‘issues of the

[4] The terms faith and money for this research project are defined as follows. Faith is taken to be Christian beliefs and commitments (Wuthnow 1994). From a technical or economic perspective, money is most often taken as a ‘a single uniform economic entity’—a utilitarian medium of exchange (Miller 1999:8). However, in religious, anthropological, and sociological realms, some assert that money takes on symbolic significance and is even regarded as sacred (Boli 1995; Miller 1999; Smith et al. 2008). In seeking to better understand the relationship between faith and money, the symbolic aspect of money is important. In American culture money is also connected to consumerism. On the one hand, American Christians believe they should give to the church; they believe materialism is a problem; they’re concerned about those in need; and they believe the church is good at and should help people in need (Wuthnow 1994). On the other hand, most Christians participate in materialistic behaviour (Wuthnow 1994) and ‘[t]he vast majority of American Christians give *very little*’ (Smith et al. 2008: 34). Smith et al.’s research (2008), based on 1998 self-reporting data, indicated that 72 per cent of American Christians give 2 per cent or less of their annual

heart' that are central to theology but are often difficult to define and address (Wuthnow 1997:24).

In one sense, Wuthnow (1997) uses the term spiritual to indicate that the problem relates to religion and religious teaching, but his descriptions, which go beyond surface matters, reveal additional meaning. He emphasizes the role of deeper 'issues of the heart' that are theological in nature and not easily defined (Wuthnow 1997:24). The difficulty in defining spiritual 'issues of the heart' (Wuthnow 1997:24) suggests that the spiritual aspect of matters related to faith and money is not fully understood. Addressing this knowledge gap is a focus of the present project, which seeks to develop a better understanding of the spiritual nature of money as it relates to Christian faith in general and LTVCC in particular.

Wuthnow's (1997:7) understanding of the spiritual nature of the problem is reflected in several of his recommendations to clergy, who, he argues, 'must play a key role' in addressing the problem:

> [P]reach more clearly and imaginatively about stewardship … [G]ive ... members better reasons to contribute to the church … [Help members] connect their faith to their work … [Address the] pressures and anxieties of contemporary life … [Confront] matters of money and materialism [from a Christian perspective, and focus on the] … meanings of stewardship (Wuthnow 1997:7, 12).

Miller's research confirms Wuthnow's encouragement to give attention to meanings associated with stewardship. She focuses on meanings ascribed to money in religious giving at the congregational level and questions the assumption that money is an 'impersonal instrument, devoid of meaning' (1999:2). People do associate spiritual meaning with money as it relates to their religious giving and this 'meaning making' seems to occur at the congregational level as part of its 'universe of meaning' or church culture (1999:12). Some congregations sacralise money in the context of religious giving, while others view giving more as a mundane responsibility required to 'pay the bills'

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incomes. Median annual giving was $200. So, the symbolic nature of money and its connection with consumerism are important aspects included with money for this research.

(1999:82). Those who attach sacred meaning to religious giving tend to give more generously. With these conclusions, she 'raises the important question of how people are socialized into the culture of a church' when it comes to financial giving (1999:134).[5]

A Complex Problem

A significant factor that makes the separation of faith and money an especially difficult problem to understand and address is its complex nature. Smith et al. (2008:3) examined the question, 'Why do American Christians give away so relatively little of their money?' and highlighted the complexity of human behaviour that is influenced by numerous social and psychological factors. They identified some of the complexities involved in the relationship between Christian faith and money.

One complexity involves how activity in one area of life can impact another:

> [M]any specific domains of life are typically shot through with social, cultural, and organizational influences not normally associated with them. Most aspects of life in human society are interconnected together in complex and sometimes unexpected ways (Smith et al. 2008:191).

An example of this complexity and interconnectedness is the tension and conflict that exists between the Christian ideal of giving generously, the American ideal of individual ownership, and consumer culture's treatment of money as sacred (Smith et al. 2008). Most Americans, even dedicated Christians, understand the sentiment behind the statement: no one is going to tell me what to do with my money! Another example of interconnectedness is Smith and colleagues' finding of the overwhelming influence of 'mass consumer economy and culture' in limiting how much American Christians have available to give (2008:145). The compartmentalization[6] of the spiritual from the material realms, as discussed previously, also complicates the issue of faith and money, because it

[5] Miller answers that socialization takes place in 'songs ... prayers [and] ... sermons' (Miller 1999:135). This research hopes to provide additional insight in answering this question.

[6] Smith et al. (2008) use the term segregation, but compartmentalization seems to be used more generally (Conway et al. 1992; Wuthnow 1994).

prevents many Christians from even considering how their religious lives relate to and are influenced by society and culture at large. A final complexity involves awareness of all the factors that motivate human behaviour. Many American Christians 'operate as de facto philosophical idealists' who place primary emphasis on what they believe and think and assume their 'actions and experiences' flow directly from these beliefs and thoughts (2008:192). Individuals need to also consider that we all are 'embodied and social creatures' that are formed by actions and habits, including money practices, and many outside influences (2008:192). '[W]e humans are profoundly constituted, formed, influenced, and governed by a variety of material, institutional, relational, and cultural factors and forces' (2008:192).

Smith et al. also point out that people are not altogether autonomous in their thoughts and actions. Some factors that shape and influence behaviour in profound ways are 'not entirely under … conscious control …. We ... occupy a world of bodily, material, cognitive, emotional, relational, and organizational constraints that profoundly govern our thinking and doing' (Smith et al. 2008:193). Some of these insights are consistent with James Smith's philosophy of human action (Smith 2013), discussed later, that influenced my research to consider how aspects of LTVCC relate to human action, cognition, and emotion.

Problem Summary

The literature covered thus far provides insights into the nature of faith and money associated with declines in religious giving among Christians. The separation of faith and practice regarding money is identified as a key underlying problem (Wuthnow 1997). This separation is largely seen as the result of ambivalence, due to a lack of biblical understanding and numerous counter-influences, with its spiritual and complex nature making it especially difficult to address (Conway et al. 1992; Smith et al. 2008; Wuthnow

1994). These insights provide an important context for understanding LTVCC, which I discuss next.

LIVE THE VISION CHURCH CULTURE—A PROMISING SOLUTION

As briefly described in the background, Smith et al. (2008:99), through interviews of '26 Christian church pastors and 51 church parishioners', observed a culture in some churches that helps members overcome the challenges described above and live out their Christian faith more consistently in the area of money. Smith et al. (2008:131) label this culture as 'Live the Vision' church culture (LTVCC). LTVCC pastors and church leaders focus on 'helping people grow in their spiritual lives' (Smith et al. 2008:137) and exhibit an attitude and approach to money that sees it as a significant aspect of members' spiritual lives and formation, as an important area for connecting with God, and as a means through which members partner with God to help the church accomplish its mission. Because of these attitudes towards money, LTVCC pastors overcome the common compartmentalization of the material from the spiritual—as well as the taboo against talking about money—to discuss it openly and throughout the year, not just during an annual stewardship initiative. Money is treated in a holistic manner and members are encouraged to relate their Christian beliefs to all areas associated with money, including not only determining how much to give, but also resisting materialistic consumerism.[7]

Key Characteristics of LTVCC

Overall, the key characteristics of LTVCC outlined by Smith et al. (2008) are: (1) money is discussed openly and freely; (2) money is treated in a holistic manner; (3) money is presented as an important aspect of discipleship and formation; (4) priority is placed on

[7] It should be noted that not everyone in a given church maintains the same view of money as the general church culture (Smith et al. 2008).

members' spiritual lives; and (5) giving is promoted as an opportunity to accomplish a church's outward-focused mission. Subsequent research referencing LTVCC, which is described further below, highlights various features and contributes nuance and understanding. Mundey et al. (2011:305) emphasizes LTVCC's integration of 'money and spirituality' and positioning of giving as fundamental to worship and Christian life. Starks and Smith (2013:5) contribute the importance of church leaders communicating and collaborating with congregants in developing a vision and mission and relating these to 'a proper Christian use of money and wealth'.[8] Mundey et al. (2019:406) describe LTVCC's framing of giving as something congregants do as part of their 'religious identity'.[9] The most frequent aspect of LTVCC identified by others is mission calls to give (Herzog & Price 2016; Mundey et al. 2019; Starks & Smith 2013), which relates to characteristic five described above. Since Smith et al. (2008) and others do not provide a definition of LTVCC per se, but only describe it through various characteristics, my research seeks to affirm these characteristics and clarify relationships between them to provide a succinct and comprehensive definition.

Other Cultures

Along with LTVCC, Smith et al. (2008:128-138) also identified another ideal type of church culture—'Pay the Bills' church culture (PTBCC)—and noted that some churches exhibit 'Mixed Cultures' along the spectrum between the two ideal types of LTVCC and PTBCC.[10] Miller (1999) previously contrasted church cultures that emphasized paying

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[8] '[T]his approach stimulates "buy-in" … and a shared sense of ownership, responsibility, and enthusiasm' that encourages generous giving (Starks & Smith 2013:5).

[9] Relating money to religious identity as a characteristic of LTVCC can also be inferred from Herzog and Price (2016).

[10] As ideal types, LTVCC and PTBCC are ideological constructs that allow analytical categorization of churches that exhibit characteristics associated with either LTVCC or PTBCC (Mundey 2014). These constructs are unlikely to exist in the real world in their pure form. Rather, characteristics describing an actual church may display some overlap between these ideal types.

the bills with those that attach sacred (i.e., sacralised) meaning to religious giving. While there are similarities between church cultures that sacralise religious giving and 'Live the Vision' churches, these two cultures are not necessarily synonymous.

Consistent with Other Findings

Many elements of LTVCC confirm findings of other researchers. One of LTVCC's most distinguishing characteristics is its focus on 'helping people grow in their spiritual lives' (Smith et al. 2008:137), which aligns with Wuthnow's (1997) analysis that the separation of faith and practice in the area of money is a spiritual problem. Smith et al.'s identification of 'Live the Vision' as a 'pastoral leadership style', as well as a church culture (2008:180), highlights the important role of church leaders and is consistent with Wuthnow's argument that 'clergy must play a key role' if the church is to effectively address the problem (1997:7). The context of church culture highlights the important influence of meanings associated with money that are promoted and maintained at the congregational level (Miller 1999).

Need for Additional Research

While seeing much promise in LTVCC, Smith et al. (2008) do not claim a full understanding of this approach and call for additional research to

> shed more light on other social forces associated with that culture, including its language, practices, texture, and strategies. But we think the distinction between the two ideal type cultures ['Live the Vision' and 'Pay the Bills'] is significant, financially important, and warrants further exploration (2008:180).

My research project takes up the challenge to examine social forces within LTVCC to deepen understanding of LTVCC at the congregational level and provide insights into how LTVCC influences congregants to live more faithfully with money. Before presenting my research agenda, I first discuss additional sociology of religion research works related to my project and introduce others I engage with in this thesis.

RELATED CONVERSATION WITHIN THE SOCIOLOGY OF RELIGION

While my research draws directly from Smith et al. (2008), it is a continuation of an ongoing conversation within the sociology of religion. In addition to Wuthnow (1994; 1997) and Miller (1999), others are contributing to research on religious giving related to church culture and meanings associated with money.

Vaidyanathan and Snell (2011:190) developed and assessed 'typologies of motivations for and obstacles to giving'. One of the motivations for giving was 'normative giving' since people often follow accepted norms (2011:193).[11] Interviewees varied in how they defined normative giving with comments suggesting either a Live the Vision or Pay the Bills orientation. Church culture was identified as an important influence on how normative giving is defined in a particular congregation. The typologies developed proved helpful in describing various motivations for and obstacles to giving but were unable to clearly identify mechanisms that explain religious giving. These results highlight the need for research that looks beyond broad typologies to understand motivations for religious giving. My research seeks to partially meet this need by pursuing a deeper understanding of factors within LTVCC that explain its influence.

Mundey et al. (2011:303) conducted research into giving at the congregational level and investigated the possibility of sacralisation of money through different 'frames' or levels. They found some churches sacralised money in both the 'act of giving' and church ministry outcome frames, while others sacralised money only in the congregational outcome frame (Mundey et al. 2011:313).

Starks and Smith (2013:12) found in their research on the gap in Catholic giving[12] that 'spiritual engagement with money' is the most significant factor explaining the gap

[11] The full typology developed by Vaidyanathan and Snell (2010:189) includes '"socialized giving," "need giving" "normative giving," and "guilt giving" as potential motivators, and "wealth insecurity," and "giving illiteracy," and "comfortable guilt" as potential obstacles'.

[12] Starks and Smith's (2013) research on giving examined 'attendance' (2013:9) and several social-psychological orientations, such as the following: peoples' 'compassion and empathy, their materialistic

in giving between Catholics and mainline Christian churches in the United States. They determined that a LTVCC[13] resulted in more people tithing and put forth a 'theoretical argument ... that congregational culture also shapes spiritual engagement with money' (Starks & Smith 2013:24).[14] What is the relationship between LTVCC and spiritual engagement with money? Starks and Smith suggest that 'more visionary and participatory parish cultures encourage members to view their use of money as a spiritual matter, which in turn increases financial giving' (Starks & Smith 2013:24). Given the overwhelming influence of consumerism, as noted above,[15] do critiques of consumerism or other discourses associated with LTVCC encourage a spiritual engagement with money?

More recently, Herzog and Price (2016), researching numerous types of giving under the broader topic of generosity, sought a deeper and more nuanced understanding of giving by examining the influence of numerous factors through both quantitative and qualitative methods. They defined generosity as '*giving good things to others freely and abundantly*' and noted that '*the giver can benefit*', which distinguishes generosity from '"pure" altruism' (Herzog & Price 2016:2, italics original). They go on to argue that rational choice theories, which 'assume actors act first out of self-interest', and altruism theories, which require actors to be 'free of intention for self-benefit', 'artificially

values, and their spiritual engagement with money' (2013:11). In addition, Starks and Smith examined 'congregational cultures' of money to determine if a respondents' congregation could be characterized as a 'pay the bills' culture or a 'living the vision' culture (2013:20).

[13] Starks and Smith's definition of LTVCC focused on 'spiritual growth and vision for the religious congregation's mission' (Starks & Smith 2013:20).

[14] Starks and Smith identify influence of congregational culture on 'spiritual engagement with money' (2013:12) as a theoretical argument because the complicated statistical analysis required to validate this conclusion was beyond the scope of their research. However, they did note that 'the congregational culture scale and the spiritual engagement scale are correlated at approximately .30, which is consistent with ... [their] argument that congregational culture shapes spiritual engagement with money' (Starks & Smith 2013:24).

[15] See the section above on Ambivalence Resulting from Many Influences. Consumerism is noted as one of the influences that promotes the ambivalence of many Christians towards money as it relates to their faith.

simplify … human motivations' and that the lived reality of generosity lies somewhere in between these extremes (2016:2-3).[16]

Herzog and Price (2016) undertake the task of not only understanding the complexities involved in giving, including those identified by Smith et al. (2008), but also their interactions. Relying on the insights of Smith et al., Herzog and Price focused on the impact of religious 'calls to give' and found that those who experience '"vision" calls to give' associated with LTVCC are more likely to give and 'give higher donation amounts' (Herzog & Price 2016:232). Herzog and Price do not examine the impact of other aspects of Live the Vision church culture, but they do call for religious leaders to find ways to relate giving to religious life and identity (Herzog & Price 2016:296). Although Herzog and Price do not specifically associate this recommendation with LTVCC, others do make this connection (Mundey et al. 2011; 2019), as discussed above. Conceptually, the terms Christian life and identity are similar to Christian discipleship and formation, and relating money to Christian life and identity is a logical expression of LTVCC's holistic treatment of money.

It is noteworthy that Herzog and Price (2016) do not include consumer culture in their webs of affiliation. They do, however, include consumer culture's influence through the 'Acquisition Seeking' social psychological factor (Herzog & Price 2016:169), but the quantitative statements used[17] are likely to identify those who are very acquisitive or strongly resist consumerism and likely do not recognize its broader influence that is more pervasive (Mundey 2023; Rittenhouse 2013; Smith et al. 2008; Wuthnow 1994). Herzog and Price (2016:219) do include a 'Friends' web of affiliation that might account for some impact of consumer culture, but their focus is more on how this affiliation encourages or

[16] I will come back to rational choice and altruism theories in Chapter Nine as I propose a theory that includes another dimension other than self or the other.

[17] Herzog and Price (2016:169) asked interviewees to respond to the following statement to evaluate the 'Acquisition Seeking' social psychological factor. 'I admire people with expensive homes, cars, and clothes. … I buy less than I can afford to resist consumerism or to help others' (2016:167).

discourages giving, not consumer behaviour. In summarizing the implications of their research of numerous interacting factors that influence individual giving, Herzog and Price (2016:298) advise that for understanding situations where 'the level or commitment of the donor' matters, scholars should 'dig deeper into the characteristics of individual subpopulations of givers.' My research into LTVCC follows this admonition of digging deeper into the sub-population of religious givers who are exposed to LTVCC to learn more about the nature of this culture and its impact on individuals.

SEEKING INSIGHTS FROM BIBLICAL THEOLOGY

In addition to the sociology of religion, my research engages with biblical theology. In some respects, LTVCC can be viewed as a model that endeavours to explain increased giving of congregants at churches that share common characteristics. Since LTVCC is predominately described in theological terms, it is appropriate to examine LTVCC through the lens of biblical theology to evaluate consistency between the two and also to investigate whether biblical theology can provide suggestions for how our understanding of LTVCC might be enhanced, not only for the academy but also for practitioners seeking to apply the LTVCC model to their congregations. Incorporating biblical theology in this thesis is also supported by the high view of scriptural authority maintained by the church I am researching. However, there may be more to LTVCC's influence than social dynamics and theological concepts.

INTERACTING WITH JAMES SMITH'S PHILOSOPHY OF ACTION

Recognizing that the problem of the separation of faith and practice in the area of money can be expressed as a lack of consistent Christian action provides an opportunity to bring the philosophy of religion into the conversation through the work of James K.A. Smith

(Smith 2009; 2012; 2013).[18] James Smith's research, which addresses the same problem,[19] seeks to develop a 'model of the human person ... to provide an adequate account of Christian *action*' that results in a 'philosophy of action' (Smith 2013:4-6, italics original) he describes as a 'liturgical anthropology'[20] (Smith 2012; 2013:xvii). He proposes that human action is not so much the result of cognitive reasoning, but that action emanates from the core of who people are. Smith (2013:150) identifies this core as a person's 'imagination' and gives much attention to its formation. Not denying the role of cognition, he emphasizes the importance of affective and embodied influences in the formation of the imagination. Central to his thesis is an understanding that 'behaviour is a nexus of loves, longings, and habits that hums along under the hood, so to speak, *without needing to be thought about*. These loves, longings, and habits orient and propel our being-in-the-world' (Smith 2013:12, italics original). Smith is often critiqued for his lack of consideration, almost exclusion, of cognitive influence (Faroe 2013; Thiessen 2010), a critique with which I agree, especially in his proposal of worship being the only solution to which he gives much attention (Smith 2013). However, there is something that rings true in his explanation of the source and pre-reflective nature of American consumerism's almost overwhelming influence.

Smith's model, which involves 'cultural analysis and critique' (Smith 2013:4) and claims to explain much consumer behaviour, as well as other behavioural phenomena in

[18] While James Smith's work primarily seeks to 'advance conversations in philosophy of religion' he also states that his work has 'implications for the social sciences, particularly social-scientific accounts of religion and religious phenomena' (Smith 2013:xix). He most directly applies his findings to Christian worship but also sees 'implications for Christian education and Christian formation' (Smith 2013:xvii).

[19] James Smith was prompted to pursue his research to address the problem he observed that Christian universities in the U.S., while helping students develop a cognitive Christian worldview, were not effectively producing Christian 'agents' whose actions reflected their stated beliefs (Smith 2013:12). This problem can be stated more succinctly as a lack of consistent Christian behaviour.

[20] James Smith describes his model as liturgical because it is based on the formative significance of our 'thickest [ritual] practices' that he argues relate to matters of 'ultimate concern' in that they are 'formative for identity, that inculcate particular, normative visions of "the good life" and do so in a way that means to trump other ritual formations' (Smith 2012:167). He claims such ritual practices of ultimacy, even 'secular rituals' can be considered liturgies (Smith 2012:176).

American culture (Smith 2012; 2013), provides insights into how LTVCC works and why it helps Christians live more faithfully in the area of money. His work raises the importance of examining whether elements of LTVCC focus on the body (action), mind (cognition), and affective (emotion) aspects of a person. Of course, the general concept of cultural influence implies a broader, whole-person experience. Still, the question remains: Does LTVCC explicitly engage the whole person through *action*, *cognition*, and *emotion* (ACE)? If so, how significant is this holistic engagement, which will hereafter be referred to as *ACE-holism?* This project also provides an opportunity to evaluate James Smith's theory as to whether cognition plays a significant or only minor role in LTVCC's influence.

My Research Agenda—Enhancing the Understanding of LTVCC

My research is a continuation of the conversation within the sociology of religion that focuses on congregational culture and its impact on religious giving. A more recent review of religious giving literature called for additional research into congregational cultures of money, especially identifying the need for a more nuanced understanding of LTVCC (Mundey et al. 2019:409). This project not only seeks to contribute a deeper understanding of what LTVCC is, but also it addresses the need to investigate how it works. Smith et al. (2008) acknowledge the complexities involved, as described above, but they have not put forth any theory that accounts for them, or that seeks to explain how LTVCC may work to influence Christians to live more faithfully in the area of money, other than to identify factors present in a general cultural situation. This research explores whether there is anything identifiable within LTVCC itself that helps explain its influence.

Specifically, my research seeks to develop an enhanced understanding of LTVCC through a sociological inquiry of a single Christian church exhibiting strong LTVCC characteristics and an engagement with biblical theology. The sociological research focuses on Southgate Christian Church (a pseudonym), which is described further below, and follows the suggestion of Smith et al. (2008) by seeking a deeper understanding of LTVCC through exploring the social forces of leadership, discourse, and practices. This in-depth study also provides a needed rich description of what LTVCC can look like in a congregational setting. The engagement with biblical theology examines select New Testament passages to gain insights into the inherent theological nature of LTVCC. These insights also serve as source material for analysing Southgate Christian Church data, given its acceptance of biblical authority. These social and biblical perspectives are used to evaluate LTVCC's known characteristics, identify new characteristics for consideration, and to gain insights into LTVCC's motivational influence on congregants, including ACE-holism. These aims are summarized in the following primary research question:

> How do qualitative ethnographic and quantitative giving data from Southgate Christian Church, biblical theology, and relevant sociological or philosophical theories affirm, question, and improve the LTVCC model?

To answer this primary question, the following secondary questions are explored. How do qualitative data from Southgate Christian Church exhibit LTVCC, especially as viewed through leadership, discourse, and practices? How do qualitative data from Southgate and biblical theology affirm and deepen our understanding of LTVCC's known characteristics and further enrich our understanding of LTVCC? How does biblical theology evaluate LTVCC's consistency with Scripture and suggest additions to LTVCC for churches to consider? How do quantitative giving data and qualitative data from Southgate demonstrate the impact of LTVCC on church giving? How do qualitative data from Southgate Christian Church, biblical theology, and relevant sociological and philosophical theories help explain LTVCC's influence?

THE PATH FORWARD

This thesis will seek to provide an enhanced understanding of LTVCC through affirming, questioning, and improving the LTVCC model. The chapter overviews presented next describe the path forward.

Chapter Two will present the theological and sociological methodologies used in this research. The sociological portion, which can be summarized as a single-case case study approach using ethnographic methods, will give careful attention to the appropriateness of this approach. After describing the data gathering procedures, I will address the key issues of my reflexivity as a researcher and conclude with ethical considerations. The biblical theology methodology will show how Scripture passages were selected for examination and present the interpretive framework employed in the analysis. Finally, I will discuss my philosophical position and its implications for both the sociological and theological aspects of this research.

Chapter Three is a foray into biblical theology, an area in which no previous LTVCC research has ventured. Four select passages from the New Testament will be examined to evaluate consistency between LTVCC and Scripture and to gain understanding that will serve as an interpretive lens through which to evaluate findings in other chapters. Analysis of these passages will validate LTVCC as scripturally sound through affirming and providing insight into the Bible's holistic treatment of money. Analysis of Scripture will also affirm the importance of community and suggest additions to the LTVCC model for churches to consider such as: promoting the role of the Holy Spirit, the Lordship of Jesus and the imperative of sacrifice, and the grace-centred nature of giving. Scripture will also be analysed to evaluate the extent to which it interacts with the whole person (ACE-holism).

Chapter Four examines Southgate's leadership. I will highlight key characteristics of these leaders and then focus special attention on the mission-vision-values statements that they use to help connect money and giving to Christian life and identity. Interview data will show that leaders inspire trust and confidence that motivates congregants to give. Finally, analysis of leadership data will: (1) affirm and add depth of understanding to the important role of leaders, a known LTVCC characteristic; (2) propose how the LTVCC model might be extended through leadership characteristics and the first of three visions of LTVCC; and (3) highlight how elements associated with Southgate's leadership target both the *cognitive* and *emotional* elements of a person's being.

Chapter Five examines Southgate's money-related discourse. Numerous examples will demonstrate various characteristics of LTVCC (i.e., how money can be meaningfully related to Christian life and identity), and interview data will show how congregants are impacted. These discourse examples will provide helpful suggestions for church leaders who desire to treat the topic of money more holistically and motivate congregants at a deeper level. Two possible enhancements to the LTVCC model will be presented: (1) three usages of the term 'spiritual' and how they relate to LTVCC and (2) the second of three visions of LTVCC. Finally, the impact of discourse on the *cognitive* and *emotional* aspects of a person's being will be discussed.

Chapter Six will richly describe and analyse Southgate's wide array of regular and seasonal giving practices. The important role of practices in developing identity-forming habits will be highlighted. I also explore quarterly letters and giving statements, short-term mission trips and special financial initiatives, which are recommended for church leaders to formally recognize as periodic, corporate church practices. Data will affirm the importance of giving within LTVCC and mission calls to give. Possible additions to LTVCC will be presented: (1) benefits associated with special giving opportunities, (2) three church-wide practices (already mentioned above), and (3) the third of three visions of LTVCC. A discussion on ACE-holism will emphasize the *action* and *emotional* aspects related to human behaviour.

Chapter Seven will feature case profiles of three different types of respondents to Southgate's Unbounded Initiative: no change, incremental change, and dramatic change. The limited number of interviewees examined provides a rich description of their experiences with money and giving, especially in relationship to Southgate's culture of money. Important insights into how LTVCC influences Christians are gained from these profiles, which will also affirm the importance of relating money and giving to Christian life and identity. A discussion on ACE-holism will show the importance of all three elements—*action*, *cognition*, and *emotion*—and how they impact human behaviour and identity formation. This chapter will present the following enhancements to LTVCC for consideration: (1) factors impacting receptivity to LTVCC and (2) factors of influence within LTVCC.

Chapter Eight will focus on the influence of Southgate's LTVCC on church-wide giving by analysing results from Southgate's Unbounded Initiative and evaluating the church's overall financial stability, including during the stressful time of Covid-19. Results will show that LTVCC should not be seen as a means to accomplish an immediate financial goal but can lead to exceptional financial stability.

Chapter Nine will conclude this thesis, first, with a summary of LTVCC characteristics affirmed through this project and additions to LTVCC offered for consideration. Research findings will be used to develop a definition for LTVCC, and the three visions of LTVCC will be discussed, both of which promise to bring greater clarity to our understanding of LTVCC. Finally, the deeper understanding of LTVCC gained in this research will be brought into conversation with a philosophy of human action (Smith 2012; 2013) to propose a theory of Sacred Connection that seeks to partially explain LTVCC's influence.

The story that unfolds in this thesis focuses on providing an enhanced understanding of LTVCC and its influence. We will see that the holistic treatment of money is the overarching characteristic of LTVCC that is central to the proposed definition of LTVCC. This holistic treatment of money leads to holistic integration, alignment, and spiritual engagement with money through the LTVCC model enacted at Southgate, resulting in more generous giving. The importance of an engaged leadership that casts a clear vision, a discourse that addresses the topic of money holistically, and practices that develop identity-forming habits will be demonstrated through Southgate. We will also see that these outcomes are achieved through an approach that involves the whole person: cognition, emotion, and action (ACE-holism). Biblical theology will affirm LTVCC as scripturally sound and suggest additions to LTVCC for churches. A Theory of Sacred Connection will be developed and unpacked, revealing how this holistic approach can extend to include the human desire to achieve ultimate purposes with one's life, thus also involving the sacred sphere.

SOUTHGATE CHRISTIAN CHURCH BACKGROUND

The background information on Southgate Christian Church below provides the context for the subsequent explorations of its leadership, discourse, and practices. First, I briefly describe what attracted me to Southgate (a pseudonym) for my research.

Southgate's Alignment with LTVCC

The initial and most important reason I selected Southgate was its alignment with LTVCC as described above.[21] A preliminary investigation indicated and my formal research confirmed that Southgate promotes giving as a means to accomplish the church's outward-focused mission, that discussions of money emphasize members' spiritual lives, and that money is discussed freely in a holistic manner (Herzog & Price 2016; Mundey

[21] The selection of Southgate as the subject of my research is addressed more completely in Chapter Two.

et al. 2011; 2019; Smith et al. 2008; Starks & Smith 2013). This holistic treatment relates money to Christian life and identity (Mundey et al. 2011; 2019; Smith et al. 2008). Also, church leaders communicate and collaborate with congregants on mission and money (Starks & Smith 2013). This alignment of Southgate with LTVCC is only briefly introduced here since exploring and unpacking it is a major focus of this thesis.[22]

An Independent Evangelical Church in the Southern United States

Southgate Christian Church is an independent, evangelical Christian church located in the Southern United States with an average weekly attendance of 500 congregants prior to Covid-19 and an average attendance of 383 during 2022. Southgate is affiliated with what is known as the Stone-Campbell Movement (SCM) in the United States. The SCM's origins trace back to the 18th and 19th century American frontier and several church leaders in different locations and different denominations who began protesting against doctrinal creeds and ecclesiastical authority (Huey 2010). According to Huey (2010:2161), 'Declaring their independence from the ecclesiastical baggage of clerics and creeds, these preachers urged their audiences to embrace the simple, unvarnished doctrines of the New Testament.' Two of the SCM's most prominent leaders were Barton W. Stone of Kentucky and Alexander Campbell, who was influential in the Ohio Valley. Although neither group had a formal structure, representatives met 'in the winter of 1831-1832 … [and] affirmed their mutual aims and extended fellowship to each other' (Huey 2010:2162-2163).

Distinctive practices among the SCM are: 1) the practice of adult baptism by immersion; 2) 'the rejection of formal creedal statements and … a decentralized congregationalist polity'; and 3) weekly communion (Huey 2010:2164). While the SCM

[22] I do not assert that Southgate perfectly aligned with every aspect of LTVCC or that there were not elements of Southgate that did not necessarily align with LTVCC.

appealed for Christian unity based on Scripture apart from man-made creeds, this unity proved elusive, and the SCM divided into three fellowships: Churches of Christ *a capella* (who do not use instruments in worship), Christian Churches/Churches of Christ,[23] and Christian Churches Disciples of Christ.[24] Southgate Christian Church is among the Christian Churches/Churches of Christ.

In keeping with the SCM, Southgate is an autonomous church with no official denominational leadership structure above the local congregation. It voluntarily cooperates with other similar churches in supporting youth camps, Christian universities, and mission endeavours, but it is not required to send any of its funds to support a denominational office, since none exists. Southgate also voluntarily supports community-based initiatives with local churches of various denominations.

Mark Noll (2007:6), a noted historian on both evangelicalism and philanthropy in America,[25] defines evangelicalism in America 'along two trajectories': historical and doctrinal. Both apply to Southgate Christian Church. Historically, many evangelical churches can trace their roots back to 'renewal' movements associated with 'Whitefield, John and Charles Wesley, and Jonathan Edwards' (Noll 2007:6). The Stone-Campbell Movement followed in in this renewal tradition, being part of America's 'Second Great Awakening' (Huey 2010:2161). Noll (2007:6) includes 'Church of Christ', 'Disciples of Christ', and 'independent local [Christian] churches',[26] which are part of the Stone-Campbell Movement (Huey 2010), among those he identifies as historically evangelical.[27] In defining *evangelical*

[23] In some parts of the country Church of Christ is used instead of Christian Church, but these are similar in that they use instruments in worship and should not be confused with the Churches of Christ *a capella*.

[24] The Christian Churches Disciples of Christ later developed a formal denominational leadership structure above the local congregation.

[25] Among other works, Mark Noll is known for *The Scandal of the Evangelical Mind* (Noll 1994) and *God and Mammon: Protestants, Money, and the Market, 1790-1860* (Noll 2002).

[26] Southgate would be considered among 'independent local [Christian] churches' (Noll 2007:6).

[27] Noll (2007:6) identifies the Disciples of Christ among denominations that have moved away from the evangelical tradition 'to one degree or another'.

doctrinally, Noll relies on the United Kingdom's David Bebbington's (1993) widely accepted definition that emphasizes:

> the Bible (or reliance on Scripture as ultimate religious authority), conversion (or an emphasis on the New Birth), activism (or energetic, individualistic engagement in personal and social duties), and crucicentrism (or a focus on Christ's redeeming work as the heart of true religion) (Noll 2007:6-7).

These doctrinal emphases are evident at Southgate. One of its core values is 'The Bible is our Authority'.[28] Southgate's Unbounded Initiative (UI) (a pseudonym), which is discussed in Chapter Six, demonstrates the importance of conversion through the 'Reach' element that encourages church members to reach out, build relationships, and share Christ with those who are not Christians. Similarly, the UI's element of 'Service' asks church members to become more personally active in serving either at church or in the community. Finally, Southgate's vision statement that highlights 'passionately pursuing Christ and challenging others to do the same' reflects the centrality of Christ.

Southgate was founded in 1974 and was approaching its 45th anniversary when this research project began. It is located in a fast-growing suburban neighbourhood that serves as a bedroom community for three nearby cities. Southgate has a strong visible presence in the community, being located on a main road near one of the major highway intersections in the area. Lead Pastor Jeffery Pierce has been at Southgate 8 years and is well respected.[29]

Facilities and Noteworthy Characteristics

Southgate's modern, 48,000-square-foot facility, which resides on 11 acres of land, features a large entrance lobby, sanctuary, gymnasium that also functions as a fellowship hall for meals and receptions, designated children and youth departments, numerous

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[28] See the Guide Through Mission-Vision-Values section in Chapter Four for additional discussion on 'The Bible is our Authority' core value and its relationship to Southgate's teaching on money.

[29] More information on Southgate's primary leaders is provided in Chapter Four.

classrooms, and staff offices. In the lobby, two of the most visible items are an 8-foot-tall Mission—Vision—Values display and a 15 ft. x 10 ft. display wall that highlights various missions Southgate supports. Large lettering above the missions display wall reads 'Our Community and World Matter,' which is one of Southgate's core values. The pictures on this wall demonstrate how Southgate is living out that value. A large screen TV on one wall rotates through various announcement slides, and a display case in one corner highlights the community foodbank Southgate supports. The lobby also features a welcome centre for visitors and smaller posters advertising items such as the current sermon series, special classes, and upcoming events. The natural light that floods the lobby combines with the colourful displays to create a warm, open environment. Before and after services, volunteer members of the church's hospitality ministry welcome everyone at one of the two entrances with a verbal greeting, handshake, and smile. The lobby is active, vibrant, and welcoming as people stop and visit with one another before and after services.

Demographics

Demographically, Southgate is a multi-generational, predominantly white, non-Hispanic, middle class, suburban congregation. Southgate has a large population of senior adults, but there are also many families with children of various ages, which is evident from the size of the children and youth departments that are professionally led by a children's director and a youth pastor. The least represented age group is young, single adults. Southgate's diversity is very limited and reflects the surrounding community, which according to a 2020 community profile report obtained by Southgate, is 91.5 per cent white non-Hispanic, 1.4 per cent African American, and 4.4 per cent Hispanic/Latino. Members who are persons of colour are welcome, with some serving in leadership positions.

Southgate's demographics as a white, middle class, suburban congregation influence congregants' money-related attitudes and practices and therefore impact the congregation's culture of money described in this thesis. The incomes and cost of living expenses of many fitting this demographic profile provide sufficient financial margin to allow for regular contributions.[30] Contributing financially is generally promoted in suburban American culture through expectations that many community members will give to school booster projects, the local fire department, etc. At Southgate regular giving is presented as the norm with an expectation that those who are mature Christians give 10 per cent or more. Additionally, Herzog and Price (2016:284) found that 'community-religious generosity' was more common among whites, suggesting that religious giving is 'partially a function of privilege'. Findings should not be arbitrarily limited to similar congregations, but these demographics should be considered when applying research results to other socio-economic situations.[31]

Sanctuary and Typical Sunday Morning Service

The 6,500-square-foot sanctuary creates a worshipful atmosphere through the tall 30-foot ceiling in the centre section with a large cross at the front that is elevated above the baptistry. The stage at the front is large enough to easily accommodate a baby grand piano and a worship band that typically consists of guitar, drums, bass guitar, and two or three singers. The worship director leads worship while also playing the piano. The mood of services is guided through special lighting and other audio-visual elements from a tech-booth at the back of the sanctuary.

[30] Some congregants may feel constrained by their high levels of debt (Smith et al. 2008), but this limitation reflects financial priorities (i.e., desiring to drive a nicer car) rather than ability to give.

[31] This concern is also addressed in Chapter Nine.

On the left wall of the sanctuary, letters approximately 24 inches tall spell the word REACH. This corresponds to the reach element of Southgate's Unbounded Initiative that encourages members to reach out and build deeper relationships with their friends and neighbours who are not Christians. Hopefully, in the congregation's view, congregants will have an opportunity to encourage someone towards becoming a Christian. In evangelical terms, becoming a Christian involves believing and trusting in (having faith in) Jesus and the atoning work of his sacrificial death on the cross to save people from their sins (Bebbington 1993).[32] Becoming a Christian also involves making a personal commitment to follow Jesus' teachings, but Southgate does not teach, unlike some evangelical churches, that this conversion must involve a deep emotional experience (Bebbington 1993).[33]

Surrounding the word REACH are cards and notes which are from people who have been impacted by Southgate in its community outreach activities. Up front is an 8-foot-tall banner with the word UNBOUNDED, and on the back wall is a large U–both reminding congregants of the Unbounded Initiative.

The worship time at Southgate is vibrant, with the congregation standing throughout most of the songs. Many attending actively engage through singing, and a few periodically raise their hands. The worship style is somewhat contemporary in that it features many newer songs, along with a few hymns, but those who are younger more likely describe it as traditional-contemporary.

Southgate offers two Sunday morning worship services with the same content. Attendance at the earlier service is typically smaller, with an older average age. An

[32] This belief is based on the Bible's teaching that every person has sinned, deserves death, and can be reconciled to God through faith in Jesus and his atoning sacrifice. (Romans 3:23-26; 5:10; 6:23; Ephesians 2:14-16; 1 John 2:2).

[33] Southgate also emphasizes the importance of repenting from sins, baptism by immersion (Acts 2:38), and confessing Jesus as Lord (Romans 10:8-10) as integral steps to becoming a Christian.

average Sunday morning attendance in all services and classes prior to Covid-19 was approximately 500.

During my research, a typical Sunday morning service proceeded as follows. Prior to the service beginning, video slide announcements were projected on two over-head displays on each side of the sanctuary. One of the slide announcements often reminded members of the blue buckets at the back of the sanctuary. Members were encouraged to put a 'buck-in-the-bucket' to provide money to help people in the community.[34] The worship director often began the service quoting Scripture as a call to worship. After a prayer, those attending were invited to communicate any prayer requests or to indicate they were visitors by filling out a card and placing it in the offering basket later in the service or turning it into the visitors' centre in the lobby. Next, the worship director led the congregation in one or two songs that are followed by the sermon. I assume the placement of the sermon early in the service was because people's minds were fresher then and able to give it more attention. Sermons featured a strong emphasis on the authority of the Bible that included challenging application of biblical teaching to the lives of those listening, which was one of several indications that Southgate can be considered a 'strict' church (Iannaccone 1994:1180) that is addressed further below.

Following the sermon was an invitation song where people who wanted to become a Christian (as described above), to become a member of Southgate, or to request a prayer for a special need could come to the front of the church and talk with the lead pastor. Following the sermon, comes a weekly communion. Then a financial offering was collected in baskets, prior to Covid-19. After Covid-19, congregants placed their contributions in boxes at the back of the sanctuary. It is noteworthy that while a meditation was given before communion, it is rare for any comment or meditation to be

[34] Additional details on this giving opportunity are provided in Chapter Six.

given regarding the offering. Not taking advantage of this opportunity to teach and encourage giving seems to be a weakness in Southgate's culture of money.

Mission-Vision-Values

As mentioned above, Southgate's vision, mission, and core values listed below are prominently displayed in the church lobby and signed by the leaders and many church members:

> Vision:
>
> becoming an irresistible church to God by passionately pursuing Jesus and challenging others to do the same.
>
> Mission:
>
> to WALK as Jesus walked
> Worship Wholeheartedly
> Attract Others to Jesus
> Live Transformed Lives
> Keep Our Focus on Jesus
>
> Core Values:
>
> The Bible is our Authority
> Maturity is Expected
> We are Stewards not Owners
> Our Community and World Matter
> Excellence is Evident

This display, which is an ongoing reminder to all attending of Southgate's purpose and priorities, is the result of a process the primary leaders and church went through approximately eight years ago to clarify its mission, vision, and core values. I interpret the handwritten signatures as signifying an ownership of these statements, which is supported by my interviews in which some members quoted various phrases listed above in answering questions. See the mission—vision—values analysis in Chapter Four on leadership.

A Strict Church

Southgate exhibited some characteristics of what Iannaccone (1994:1180) describes as ‘strict’ churches, which he argues are stronger because they reduce ‘free riding’ of individuals who receive benefits without making any contributions. While Iannaccone centres his definition of strictness on the ‘*cost’* to individuals for participating in a church, the starting point for his research is Kelley (1986) whose definition of strictness Iannaccone (1994:1882) summarizes:

> Strict churches proclaim an exclusive truth—a closed, comprehensive, and eternal doctrine. They demand adherence to a distinctive faith, morality, and lifestyle. They condemn deviance, shun dissenters, and repudiate the outside world. They frequently embrace “eccentric traits,” such as distinctive diet, dress, or speech, that invite ridicule, isolation, and persecution.

Not all of these characteristics apply to Southgate, but it does maintain high expectations of its members’ beliefs and practices. Strictness is evident in its core values: ‘The Bible is our Authority’, ‘Maturity is Expected’, ‘We are Stewards not Owners’, ‘Our Community and World Matter’, and ‘Excellence is Evident’. The Unbounded Initiative design demonstrates strictness by challenging members to actively serve in the church or community, participate in outreach to non-Christians, and increase financial contributions.

Another example of high expectations presented at Southgate is the ‘Stepping Up’ card, available for attendees, which the worship director calls attention to at the beginning of Sunday morning worship services. This card provides an opportunity for people to indicate that they are interested in serving in one of the six church ministries listed. This card and its frequent promotion during worship services communicates an expectation that members should be engaged and active in living out their Christian lives.

A final example of Southgate’s strictness is the theme of ‘Pursue’ that was presented as the church’s theme for 2019. The lead pastor set a high expectation for the congregation that they would ‘pursue Christ’ in a serious manner and in every area of life:

> So, what we're talking about here … [are] important things. … Connecting with Christ, seeing where the action is. Getting involved with what he's doing, not just focused on what I want to do, myself.

Southgate's strictness helps to explain its success in terms of attendance, vibrancy, and financial stability, characteristics that could be attributed to increased participation that Iannaccone's (1994:1200) research convincingly associates with 'strictness'. He also extends increased participation to include greater 'commitment' and 'solidarity' (Iannaccone 1994:1202).[35]

Annual Budget

As shown in Figure 1.1, Southgate's total budget for 2019 was $920,000. Additional budget details that are provided in Appendix Two show that the largest ministries within the $84,135 Ministries category include $12,000 for children, $12,000 for youth, $15,000 for outreach, and $10,500 for worship.

Figure 1.1 Southgate's 2019 Annual Budget

Category	Amount	Per Cent
Ministries	$84,135	9
Missions	$138,000	15
Operations	$697,865	76
Total	$920,000	100

Southgate's commitment to missions is reflected in the 15 per cent that is designated for this purpose with $124,200 going to domestic (US-based) and foreign missions and $13,800 designated for local missions. The largest expenditure under Operations is

[35] Although a thorough analysis of Southgate as a strict church is beyond the scope of this research, I would like to note that Iannaccone (1994:1200-1204) concludes that since strictness explains 'individual rates of religious participation' that 'rational choice theory … explains the success of sects, cults, and conservative [church] denominations'. While rational choice theory may explain why individuals decide to participate in a particular church, that does not necessarily extend to other decisions such as deciding how much to give. Iannaccone defines strictness in terms of cost and assumes that individuals seek to maximize benefits and minimize cost. I do not hold that all decisions are based on a cost-benefit analysis that always seeks to maximize benefits and minimize personal cost.

$441,440 in payroll, which is 48 per cent of the total budget. The budget does not include any payments to long-term debt.[36] The same budget was proposed for 2020 because leaders did not want to increase expenses during the Unbounded Initiative. Southgate's financial stability is addressed in greater detail in Chapter Eight.

[36] The 2016 Multiply Initiative described in Chapter Six raised enough money to pay off Southgate's building mortgage.

CHAPTER TWO: RESEARCH METHODOLOGY

INTRODUCTION

This research project is an interdisciplinary study of Live the Vision church culture (LTVCC) employing sociology and biblical theology. Investigating LTVCC using sociological methods, which are presented in the next section, comprises the larger portion of this project. Biblical theology is included as an important element of this project because key LTVCC concepts intersect with theology, such as congregants' spiritual lives and relating money to Christian life and identity. Additionally, Wuthnow (1997:5,14; italics original) pointed to the need for a theological understanding of the problem LTVCC seeks to address,[1] which he described as a '*spiritual crisis*' that relates to *'heart issues* … To say that the problems are heart issues, then, is to suggest that religious teachings—what one writer calls "the murky nave of theological discourse"—is the central matter needing to be understood.' Therefore, biblical theology can provide insights that increase our depth of understanding into LTVCC as a sociological phenomenon and gain insights into the fundamental problem LTVCC addresses. Since the church examined accepts Scripture as authoritative, insights from biblical theology also provide a lens through which findings from the sociological investigation can be interpreted.

Another reason for including biblical theology relates to how church leaders approach LTVCC. On the one hand, LTVCC is a phenomenon that can be examined sociologically. On the other hand, church leaders may view LTVCC as an approach or model to implement that can help their congregants live more faithfully with money. Churches that accept Scripture as their normative authority, such as the one examined in

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[1] See Chapter One, which describes this problem as a separation of faith and practice in the areas of money and giving.

this study, may question whether LTVCC, as a sociological construct, is supported by biblical teaching. Therefore, biblical theology contributes to churches by providing insights that validate LTVCC from a biblical perspective. In addition, biblical theology provides insights that add to a church's understanding of LTVCC from a theological perspective. These additions based solely on biblical theology may not be accepted sociologically or by churches that do not consider the Bible as authoritative. In short, biblical theology helps churches accept LTVCC as scripturally sound and understand it from a biblical perspective**.** For additional details on the approach used in the theological portion, see the Biblical Theology Methodology section later in this chapter.

SOCIOLOGY METHODOLOGY

The sociological portion of this research is an inquiry into one church's culture[2] related to money with the objective of gaining greater insight into the phenomenon of LTVCC. It uses qualitative ethnographic methods employed within a single-case case study design (Stake 1995; 2000; Yin 2014).[3] See the next section for details on why a case study approach was selected.

Data were collected from a variety of sources[4] over nearly three years to increase both the validity and reliability of findings (Angrosino 2007; Patton 2002). Although the single-case design prevents generalizability of findings beyond the church being

[2] The church being researched is Southgate Christian Church (a pseudonym). Additional information on this church is presented below.

[3] Case study may be used in answering *what* questions, such as 'what is LTVCC?', 'when studying groups/organisations' where it may be difficult to 'obtain a sufficiently large sample' for surveys or other instruments (Baškarada 2014:4).

[4] A more detailed description of ethnographic methods and sources include: direct observation of worship services, meetings and other events; analysis of recorded sermons; conducting semi-structured interviews of both regular church members and church leaders, both paid and lay leaders; examination of documents, textual and visual media as well as other artefacts; and analysis of member giving data (without names).

researched, the in-depth research a single case allows can provide the deeper understanding of LTVCC that is needed.[5]

Next, I explain why I selected a case study approach and provide a rationale for using a single-case design. Then, I justify the selection of Southgate Christian Church (a pseudonym) as the single situation I am researching and describe data gathering procedures. I conclude the sociological methodology discussing my reflexivity as a researcher and ethical considerations.

Why Case Study and a Single-Case Design?

The primary focus or 'object' (Thomas 2011:514) of my research is LTVCC, in which I have what Stake (1995:3) describes as an 'instrumental' interest. According to Stake (1995:3), some case study research begins with an 'intrinsic' interest in a particular situation or research 'subject' as Thomas (2011:514) identifies it. Other research begins with an interest in a phenomenon or 'a need for general understanding' and the research is deemed to be 'instrumental' (Stake 1995:3) in understanding the phenomenon or area of interest, which Thomas (2011:514) identifies as the 'object' of research. A particular situation or subject is researched to gain insight into the object of research. My research is instrumental in that my primary focus is on the phenomenon of LTVCC, which is my object of research. I am researching at Southgate Christian Church, my subject of research, in order to gain insight into LTVCC.

I selected a case study approach because of its emphasis on in-depth exploration of an entity or phenomenon, like LTVCC, in a bounded, real-life context (Cresswell and Cresswell 2018; Flyvbjerg 2011; Gerring 2004, 2017; Thomas 2011; Yin 2014). Yin (2014:2) notes that case study is appropriate when it is difficult to separate a phenomenon

[5] According to a recent review of literature, additional research into 'congregational cultures of money' is needed to provide greater nuance into LTVCC and also explore alternative cultures of money (Mundey et al. 2019:409).

from its context. A case study approach is thus appropriate to achieve my research objectives of gaining a deeper understanding of LTVCC and how it influences congregants. In Thomas' (2011:516) taxonomy of a case study, these twin objectives are identified as 'descriptive' and 'theory seeking'.[6] Therefore, my case study is categorized as 'instrumental' (Stake 1995:3), descriptive, and explanatory (Yin 2014).

A key decision in case study design is whether to examine a single case or multiple cases. While many believe multiple cases are better (Baškarada 2014:7; Miles and Huberman 2014:30; Yin 2014:64), single cases are not uncommon (Miles and Huberman 2014:30). Creswell (2007) and Thomas (2011:516-517) frame this decision around 'whether there is to be a comparative element to the study', noting that when 'there are two or several cases—each individual case is less important in itself than the comparison that each offers with the others'.[7] Yin (2014:64) raises a valid concern that a single case can be problematic if the situation you have selected does not provide meaningful data and emphasizes that '[a]nalytic conclusions independently arising from two cases, as with two experiments, will be more powerful than those coming from a single case (or single experiment) alone'.[8] Similarly, Stake (2000:444) acknowledges that 'illustration as to how a phenomenon occurs in the circumstances of several exemplars can provide valuable and trustworthy knowledge' but warns not to concentrate on comparisons between cases; instead focus primary attention on what can be learned from a particular case.

[6] I am not seeking a grand theory based on statistically generalized results. I am seeking insights into how LTVCC influences individuals that can lead to a theoretical understanding based on what Yin (2014:40) describes as 'analytical generalizations' and Stake (1995:7) refers to as '*petite generalizations*' that can be extended to other situations. The role of theory will be discussed more in the Philosophical Position section below.

[7] Miller's (1999) research of congregational culture regarding giving is a case in point where comparing meanings associated with giving among four congregations helped establish that churches associate different meanings with money which impact giving, and these meanings seem to be developed and maintained at the congregational level.

[8] Yin (2014:40) distinguishes between '*analytic generalization*' and '*statistical generalization'* with the former achievable through case study research but not the latter.

There are situations in which single-case studies are especially warranted. Yin (2014:51) gives five types of cases or situations for single-case designs: '*critical, unusual, common, revelatory,* or *longitudinal*'.[9] Thomas (2011:514) provides three possible characteristics for selecting cases: '*local knowledge case'*, '*key case*', or '*outlier* case'. Based on their ability to provide meaningful information, Flyvbjerg (2011:306-307) recommends the '*extreme,* or *deviant, case'*, '*critical case*', or '*paradigmatic case'*[10] for single-case case studies. Like Yin (2014), Flyvbjerg (2011:307) regards extreme/deviant cases as unusual and describes them as being 'especially problematic or especially good in a more closely defined sense'. I selected Southgate Christian Church for my research because preliminary inquiries revealed that it was potentially an especially good example of LTVCC, which was confirmed throughout my research. According to Siggelkow (2007:20), some single cases are selected because they are 'very special in the sense of allowing one to gain certain insights that other ... [situations] would not be able to provide', which is similar to the distinguishing characteristic Thomas (2011:514) assigns to both a key case and an outlier case—that they have a 'capacity to exemplify the analytical object of the inquiry'. The concepts of unusual, extreme, or paradigmatic (Yin 2014; Flyvbjerg 2011; Thomas 2011) best describe Southgate's situation and support its selection as a single-case focus. I acknowledge that Southgate is a *'local knowledge case'* (Thomas 2011:514), but I selected it because it exemplifies LTVCC and provides an unusual opportunity to research this phenomenon.

[9]Critical cases allow some aspect of the phenomenon to be either proven or disproven (Yin 2015:51; Flyvbjerg 2011:307). An *'unusual case',* which Yin (2014:52) also describes as an '*extreme case*', is selected because it deviates 'from theoretical norms or even everyday occurrences'. Common cases 'capture the circumstances and conditions of an everyday situation' (Yin 2014:52). Both Siggelkow (2007) and Thomas (2011) disagree with Yin (2014) that a case should be selected because it is common or typical. Revelatory cases 'allow an opportunity to observe and analyse a phenomenon previously inaccessible to social science inquiry' (Yin 2014:52).

[10] Flyvbjerg (2011:307) defines the *'paradigmatic case'* as one that has the capacity 'to develop a metaphor or establish a school for the domain that the case concerns'. A paradigmatic case would present an 'exemplar' of the phenomenon being researched (Flyvbjerg 2011:308).

Another justification for the single-case design is that multiple cases limit the depth of investigation that can be achieved at any single situation (Baškarada 2014; Creswell 2007; Dyer and Wilkins 1991; Gerring 2004, 2017). Dyer and Wilkins (1991:614) regard the trade-off decision ‘between the deep understanding of a particular social setting and the benefits of comparative insights’ from multiple cases as critical. My research seeks in-depth knowledge of LTVCC with no comparative focus. Researching LTVCC in more churches would likely provide broader and more varied data but would limit the depth of research. As noted in the literature review, since Smith et al. (2008) first identified LTVCC through analysing qualitative interviews, several other scholars have conducted research referencing LTVCC (Mundey et al. 2011; Starks & Smith 2013; Vaidyanathan and Snell 2011), but no one, including Smith et al. (2008:269), has ‘conducted [in-depth] ethnographic fieldwork in congregations’ of LTVCC. At this juncture in the academic conversation surrounding LTVCC, depth and quality are primary avenues for new research. What is most crucial for my project is researching an actual church that holds significant promise for providing in-depth insights into LTVCC and from which there is a strong likelihood of obtaining significant primary data. For purposes of my research, it would be better to research one strong LTVCC church, such as Southgate, than several that are marginal.

Still, since my research is not only descriptive but also theory seeking, someone might question whether a single case can reliably generate theory. According to Easton (2010:127), single-case case studies are an appropriate source for generating theory, especially when little theory exists, as is the case with LTVCC. Ragin goes even further and notes that qualitative research with a small number of participants, such as a single-case, ‘is most often at the forefront of theoretical development’ (Ragin 1992:225 referenced in Flyvbjerg 2011:310). Therefore, the single-case design for this project is appropriate because it can provide insights for theory generation, it allows the in-depth pursuit of understanding needed, and Southgate is an exemplar of LTVCC and provides an unusual opportunity for research, both of which are explored next.

Southgate—An Exemplar and Unusual Opportunity

As noted above, I selected Southgate Christian Church for my case study research because of its unusual (Yin 2014) ability to exemplify (Thomas 2011) Live the Vision church culture. This selection was not made lightly. Following Yin's (2014:53) warning to mitigate against the risk of a single case turning out differently than expected and not providing the data needed, I conducted a preliminary interview of the lead pastor to confirm an orientation towards LTVCC, which I found. I also received approval from the church leaders that they would welcome and provide access for my research.

The primary data collected in my formal research confirmed that Southgate provided an unusual opportunity to research LTVCC because it: (1) aligned well with what is known about LTVCC, (2) a special two-year, church-wide initiative emphasizing LTVCC principles permitted examination of church member responses, and (3) I was granted broad access to the church—its leaders, members, and general information—that allowed gathering a wide array of data.

First, and most importantly, I selected Southgate Christian Church as the single situation (case) in which to research LTVCC because Southgate aligns with LTVCC, as already described in Chapter One.[11] Second, Southgate provided an unusual opportunity to research LTVCC due to a special, church-wide initiative that launched in the spring of 2018. This finance-related initiative, entitled 'Unbounded', was consistent with LTVCC and is discussed in the Special Financial Initiatives section of Chapter Six. The Unbounded Initiative (UI) featured a three-fold focus on 'Service', 'Reach' [evangelistic outreach to those who are not Christians], and 'Generosity'. The generosity element

[11] See the Southgate Christian Church Background section near the end of Chapter One.

targeted facility improvements designed, not for the comfort of members, but to enhance visitors' experiences for greater community outreach. Members were challenged to see giving as an opportunity to grow in their relationship with God, consistent with LTVCC (Mundey et al. 2011; Smith et al. 2008; Starks & Smith 2013). The UI provided an opportunity to gather empirical data on discourse, church leadership, and practices related to giving and money, and perhaps even more importantly, to interview members and learn how they processed and responded to the messages and opportunities associated with giving. Since I was given full access to giving records, I was able to relate observation and interview qualitative data with quantitative giving data of individuals and evaluate how congregants were impacted by this initiative. Therefore, Southgate's Unbounded Initiative presents an unusual opportunity to research LTVCC at a church where leaders are carefully planning and executing an initiative with a financial component that emphasizes LTVCC principles.

Finally, Southgate provided an unusual opportunity for research because of the extensive access granted. According to Baškarada (2014:7) 'gaining access to suitable case study organisations is perhaps the most challenging step in the entire [research] process'. As noted below in the Reflexivity section, I am a former member of Southgate Christian Church, my parents are current members, and I know many leaders and members. Because of these relationships, the church leaders granted me broad access, not only to observe worship services and classes, but also to attend elders' meetings, staff meetings, committee meetings, and analyse giving data as long as members' names were not included. My status with the congregation also facilitated positive responses to my requests for interviews.

Data Gathering Procedures

Primary source data were gathered through direct observation, semi-structured interviews, a review of documents, and an analysis of giving records as described below. As highlighted above, gathering data over such a lengthy period of years and from numerous sources helps establish the reliability and validity of findings (Angrosino 2007; Patton 2002).

Audio Recordings and Transcript Development

I recorded all worship services, meetings, and interviews using a digital audio recorder or Zoom's video-conferencing software functionality to create audio files, which were processed through Otter.ai automatic transcription software application.[12] The Otter.ai auto-generated transcripts, while not perfect, were of sufficiently high quality to provide an accurate representation and included speaker labelling and time-stamps. When an obvious material mistranslation was discovered, the audio recording was reviewed and the transcript corrected.[13] All quotes referenced in the research write-up have been verified to be verbatim.

Direct Observations

Because of the wide access Southgate Christian Church's leaders granted me, I was able to observe worship services, leadership meetings, Sunday school classes, and a special event associated with the Unbounded Initiative (UI).[14] Direct observation provided the richest data for describing Southgate and its culture of money as seen through leadership,

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[12] https://otter.ai/

[13] Some transcripts required minimal manual effort to arrive at a quality transcript. Others required extensive additional effort on my part.

[14] The UI was a special church-wide initiative with a financial component that is described and analysed in Chapter Four and the impact of which is described in Chapter Five and Chapter Six.

discourse, and practices. In addition to audio recording each activity, I took concurrent handwritten fieldnotes. With many observations, depending on the content, I wrote a post-observation account and performed a detailed thematic analysis using my fieldnotes and transcript, distinguishing between data I observed and my analysis of these data (Emerson et al. 2011).

Worship Services and Sunday School Classes

I attended 46 Sunday morning worship services (74 per cent) over a 14-month period beginning 6 January 2019, stopping when Covid-19 lockdowns began.[15] Initially, I sought to capture a thick description (Geertz 1973) of all that was going on in the services. Once I had a good grasp of Southgate's general context, I began focusing on elements that related more directly to my research. Some Sundays I also observed Sunday school classes. I attended a regular adult Sunday school class as well as two classes on personal finance offered during my observation period. I also observed a class for those considering membership, but it was cut short due to Covid-19. These observations were the greatest source of data for my rich description of Southgate's discourse data. They also provided important insights on practices and leadership. In these observations of worship services and classes, I characterize my positionality as an observer-participant with a stronger orientation towards observing than participating.

Leadership Meetings

Given extraordinary access, I observed 11 meetings involving Southgate's primary leaders (i.e., staff and/or elders), including five elders' meetings, one strategic planning meeting with both staff and elders, one finance committee meeting, and three planning

[15] I stopped attending after 8 March 2020, which is when Covid-19 lockdowns began prohibiting in-person meetings.

meetings associated with Southgate's Unbounded Initiative. These observations provided the greatest insights into Southgate's leadership. Based on fieldnotes and transcripts, I identified and analysed themes associated with leadership.

Semi-Structured Interviews

The semi-structured interviews encompassed the largest single aspect of my data gathering and provided the richest data in terms of understanding how LTVCC works in the lives of congregants. In total, I conducted 48 interviews,[16] which fall into three categories: regular member interviews (N=34), primary leadership interviews (N= 10), and special interviews (N=4). A total of 73 individuals were involved in these interviews.[17] The primary leader and regular member interviews generally followed pre-determined scripts, which are in Appendix One. The majority of special interviews were impromptu.[18] Natalie Harmon's interview was scheduled and focused on Southgate's financial stability over the years. I also conducted one focus group associated with short-term mission trips, the results of which are included in Chapter Six.

[16] In addition to these 48 interviews, I conducted a few follow-up interviews, usually just asking additional clarifying questions that arose after I reviewed the initial interview.

[17] I followed Sharon Miller's protocol of interviewing married couples together, rather than separately (Miller 1999). Twenty-two of the regular member interviews were with married couples and 12 were with individuals. All ten of the primary leadership interviews, consisting of staff and elders, were with individuals, but a follow-up interview with one staff person also involved a spouse. The four special interviews involved two couples and two individuals.

[18] The impromptu interviews included: Sheila Welch, whose insights on short-term mission trips are presented in Chapter Six; the Waters, who are featured in a Dramatic Change case profile in Chapter Seven; and one that involved a very brief question to a couple on how much giving was discussed in a class for new members.

Conducting Interviews and Developing Transcripts

Interviews were conducted either in person or via video conference using Zoom's web-based video conferencing[19] or Apple's iPhone FaceTime application.[20] In-person or Facetime interviews were recorded using a digital voice recorder. Zoom interviews were recorded using Zoom's built-in recording utility. Full time-stamped transcripts were developed as described above.

Coding Interview Data

To develop an initial list of important themes emerging from these interviews, I conducted an open-coding analysis on approximately 10 per cent of the interviews to identify a list of preliminary descriptive themes.[21] Using this initial list of themes, I developed a coding structure that was used as a basis for analysing all remaining interviews, and which I continued to refine through more focused coding (Emerson et al. 2011). I also coded attribute themes such as age range, membership status, occupation, etc. (Miles & Huberman 2013).

Using the theme structure from open coding, I went through every primary leadership and regular member interview and performed a detailed analysis of each transcript and organized responses under each question and relevant themes. I also wrote quick reference summaries and separately documented my reflections when researcher insights emerged.[22] Data from each interview were entered in a word processing document, complete with time-stamped, direct quotes, summaries, and my reflections. These detailed theme-coded documents typically ranged from 20 to 30 pages each, which

[19] https://zoom.us/

[20] https://apps.apple.com/us/app/facetime/id1110145091

[21] I selected the interviews for open-coding analysis that I believed provided the richest data based on my knowledge of the interviews.

[22] These summaries and reflections proved invaluable as I analysed the large volume of data contained in these interviews.

resulted in over 1,000 pages of data and analysis from these interviews. I hired two research assistants to enter this thematically coded data into NVivo qualitative software. Once in NVivo, I was able to easily perform various theme analysis tasks, such as determining how many interviews referenced a particular theme and extracting all responses for a particular question or theme.

Document Analysis

I examined primarily two types of documents. One was promotional material associated with Southgate's Unbounded Initiative, which provided insights into how the UI was presented to congregants. These included ten different documents such as brochures, letters, information sheets, commitment cards, and a journal. The second type of document I analysed were quarterly letters sent to congregants along with statements of their quarterly giving. These letters were usually written by a staff member or elder and provided data on how leaders communicated in writing to congregants concerning money and giving and are discussed in Chapter Six as a practice related to giving. I examined letters for ten different quarters, beginning the second quarter of 2018 through the third quarter of 2020.

Giving Data

Detailed giving records for approximately 250 giving units, with names removed, were provided for the years 2015 through 2020.[23] Total church giving data for every month from 2017 through 2021 were also provided. These data allowed me to analyse the impact of the Unbounded Initiative and its associated Live the Vision church culture principles on church-wide giving and also to evaluate Southgate's overall financial stability during

[23] Consistent identifying numbers were used so that associated changes in year-to-year giving patterns could be determined.

the challenging time of Covid-19. These giving records allowed me to cross-reference findings from giving with observations and interview data that enhanced the validity of my research conclusions.

Reflexivity - My Role as a Researcher

Positionality: Insider / Outsider

With regards to the topic of religious giving in an American evangelical Christian church context, I am an insider. I am a practising evangelical Christian who, from my youth, has had a deep interest in religious giving and personal financial management from a Christian perspective. I take giving to the church of which I am a member and other Christian organizations seriously and practise what some describe as 'sacrificial giving' (Mundey 2014:226). I hold that consumer culture has a negative impact on the giving of many Christians, as do others (Smith et al. 2008), which is a bias I address below in the section on Mitigating Potential Bias and Positionality Issues. I have worked at an American, private Christian university in fundraising since 1996. In April 2019, I was ordained as a Minister of Christ for Financial Stewardship by the local congregation of which I am a member. Therefore, I approach the subject of giving and related matters in an evangelical Christian church context as an insider with significant personal and professional interest. I began pursuing this research project to gain a deeper understanding of religious giving and matters related to faith and money. Before I began my research, I read some popular Christian authors who stated that giving and managing money by Christian principles was spiritual or stated that they were part of spiritual formation or Christian discipleship. However, these authors never defined exactly what they meant. So, my research journey began as a quest to try and understand what it means for Christian giving and personal financial management to be spiritual or have to do with Christian discipleship. Through my research I found scholars researching religious giving, matters of faith and money, and consumerism. I found a body of research within sociology of religion that was seeking a deeper understanding of factors influencing attitudes and behaviour regarding religious giving and money. This led me to continue this research focusing on Live the Vision church culture.

As a social science researcher, I regard myself as an outsider who is using the discipline of social science to understand what is going on in the lives of people in their social context. My dual positionality allows me to more easily understand the 'emic' (insider) perspective, while my 'etic' (outsider) perspective should allow me to develop a deeper understanding of church culture and its influence on church members in the area of money (Patton 2002:267).

At Southgate Christian Church, I am, again, both an insider and an outsider. I am an insider in that: (1) I am a life-long member of the brotherhood of churches to which this independent Christian church belongs; (2) for part of my youth I belonged to Southgate; and (3) my parents are currently members of Southgate. As a researcher, I assume the role of an outsider and seek to observe, gather information, and, as much as possible, analyse data in an objective manner. My general knowledge and awareness of this church's context allows me to easily understand many of the things I am observing.

Mitigating Potential Bias and Positionality Issues

I realize that my insider status may predispose me to biases, which I need to guard against. One bias I have is my emphasis on the negative impact of consumer culture on religious giving. I have purposefully structured questions in the interview script to mitigate this bias, and I am careful how I probe this area, allowing the subject to arise naturally from the interviewee. If the interviewee does not discuss consumerism, I may then raise the subject, but make sure the transcript reflects this progression in the conversation.

Because of my connections with the church being researched, interviewees may have been more predisposed than normal to answering questions in ways that agree with recognized Christian norms rather than sharing their actual thoughts, experiences, feelings, and actions. During interviews, I emphasized there were no right or wrong answers and the best way to assist this research is to share their true thoughts, experiences, feelings, and actions. Of course, this admonition is no guarantee, so I was also sensitive to interview situations where individuals appeared to not be sharing honestly. To help overcome this concern, data were gathered from multiple sources, such as direct observation, semi-structured interviews, a review of documents, and an analysis of giving records, to help ensure the quality and validity of primary data (Angrosino 2007; Patton 2002).

Ethics

Ethics has received strong consideration in my research (Angrosino 2007; Creswell & Creswell 2018; Patton 2002). Informed consent documents were used for both the congregation and individuals being interviewed. Pseudonyms were used to protect the anonymity of the church and individuals. I selected the name Southgate for the church and Unbounded for the special financial initiative. In interview transcripts, I identified interviewees with a unique numeric identifier. I maintained a password protected file that identifies a specific person with his or her unique identifier.

BIBLICAL THEOLOGY METHODOLOGY

My first task in exploring LTVCC through biblical theology was to determine the focus of the inquiry. What question(s) was I seeking to answer in approaching the Bible? To identify this focus I considered the following factors: (1) two of the most foundational aspects of LTVCC are the focus on members spiritual lives and that money is treated as an important topic in a holistic manner and (2) there is a need to answer, how money and giving relate to Christian life and identity, hereafter simply referred to as the Christian life.[24] Given these factors, I focused my inquiry to determine if and how money and giving are holistically related to the Christian life. In describing Christian giving as 'holistic', Blomberg (2022b:187) explains it as being a 'key part of the overall … Christian life'. This understanding requires that Scripture relates money and giving to core beliefs and practices of Christianity such as one's beliefs about God, key elements of following Jesus, worship, etc. In pursuing this question, I initially assumed the affirmative and looked for passages that could provide insight into how money and giving relate holistically to the Christian life. After examining the passages, I discuss whether they can be taken together to holistically relate money and giving to the Christian life, and if so, how?

I have limited the scope of my biblical inquiry to the New Testament. Since there is insufficient room to even cover New Testament teaching and the passages examined will reflect Old Testament background and influence, relevant New Testament material provides an adequate grasp to inquire if and how money is holistically related to the Christian life for the purposes of this research.

It is both beyond the scope of this thesis and unnecessary to examine every passage in the New Testament that relates to money and giving to determine if and how they are holistically related to the Christian life. It is, however, important to identify key passages that are of special relevance. To identify relevant passages, I first surveyed the entire New Testament and identified 78 passages related to money and giving. Next, I compared my list with passages identified in Blomberg's (1999) and Getz's (1990) biblical theologies of money and possessions and added an additional 14 passages for a total of 92 New Testament passages related to money and giving. I then read each passage and looked for themes that indicate how money and giving are holistically related to the Christian life.

[24] It is understood that Christian identity is part of the Christian life.

Two primary preliminary themes emerged: (1) the pre-eminence of God over money and the material world for all who follow Jesus and (2) the call of discipleship to embrace the pre-eminence of God in one's relationship with money and the material world and in living out God's priority in caring for the needy and extending his kingdom. All other themes I identified, such as warnings against greed, fall under these two primary themes as sub-themes. I selected key passages representing these themes, taking care to also include related passages that present a different perspective that should be addressed.

In examining these passages individually and as a unit, I follow the framework for examining Scripture presented by Hays (1996) in *The Moral Vision of the New Testament*. This framework includes the following steps. First, examine each passage individually to determine the essence of what it communicates, not explaining away tensions that may exist with other passages. Let each text speak for itself. Identify each passage's mode of appeal from one of the following:

- *Rules*: direct commandments or prohibitions of specific behavior.
- *Principles*: general frameworks of moral consideration by which particular decisions about action are to be governed.
- *Paradigms*: stories or summary accounts of characters who model exemplary conduct (or negative paradigms: characters who model reprehensible conduct).
- A *symbolic world* that creates the perceptual categories through which we interpret reality (Hays 1996:209).[25]

Second, evaluate all passages as a whole and develop a unified interpretation that synthesizes their collective understanding, addressing tensions that may exist. Finally, test the unified interpretation by relating it to 'three focal images' from Scripture—*community, cross, and new creation'* (Hays 1996:193, 196). Hays promotes these images as reflecting the 'overarching story of God's grace' in the New Testament. If a proposed interpretation integrates well with these images, it is an indication that it is consistent with the New Testament's broader teaching. If an interpretation is in tension with one of these

[25] All italics emphases in Hays' (1996) quotations are original.

images, it draws into question whether it is consistent with New Testament teaching and may not be valid.[26]

The methodology outlined above is implemented in Chapter Three where LTVCC is examined from the perspective of biblical theology. The resulting findings enhance our understanding of LTVCC, provide a lens through which data from the sociology-based research can be interpreted, and contribute to churches by validating LTVCC through biblical theology and provide additions to LTVCC that churches accepting the authority of Scripture may find helpful.

PHILOSOPHICAL POSITION

I conducted my research from the philosophical position of critical realism, which includes two foundational assumptions. First, the real world exists apart from our knowledge of it (Easton 2010, Gorski 2013; Pearce & Frauley 2007; Sayer 2000; Scott 2007). Second, we are limited in our ability to perfectly perceive and interpret the world as it exists, but we can increase our understanding through careful research, even if the knowledge gained is limited and imperfect (Sayer 1992).

With regards to the sociological portion of my research, I am applying critical realism to meet the descriptive and theory seeking objectives in the following ways. First, I am seeking to develop a more robust description of LTVCC as a social phenomenon that exists in the real world. Critical realism acknowledges that '[s]ocial phenomena ... are concept dependent' and that they require interpretation 'starting from the researcher's own frames of meaning' but contends that 'by and large they [the social phenomena] exist regardless of researchers' interpretation of them' (Sayer 1992:5 as referenced in Easton

[26] In addition to Scripture, Hays (1996:210), as a Christian ethicist, also advocates looking at '*tradition*, *reason*, and *experience*' as sources of authority in making ethical determinations. Since my sole focus is biblical theology, I do not consider these other sources in my inquiry.

2010:120). Through ethnographic-based methods, I am seeking to develop an understanding of Southgate Christian Church's culture as it relates to religious giving and money and relate it to LTVCC with the goal of developing a more robust description of LTVCC. I believe that churches have cultures and part of that culture involves how they talk about and use money. I also recognize that I am limited in my ability and will not be able to perfectly interpret or describe Southgate's culture of money. However, by being aware of my own positionality and biases and by gathering data from multiple sources using multiple methods, I can approach an understanding and description of Southgate's culture of money and relate this approximation to LTVCC, thereby enhancing the overall understanding of LTVCC. Neither my interpretation of Southgate nor the resulting description of LTVCC will perfectly reflect the reality that exists, but as more research is conducted, the overall understanding of LTVCC should continue to progress. One of the strengths of ethnographic methods is the opportunity to immerse myself in the life of Southgate so that I can understand more fully the perspectives of leaders and congregants and more accurately interpret their words and actions, which Sayer (2007:17) would describe as entering Southgate's 'hermeneutic circle'.

A second important way critical realism applies to my research is in addressing the objective of exploring theories that explain how LTVCC helps some people live more faithfully in the area of money. I do not believe LTVCC has the potential to offer a modernist's grand narrative (Sayer 2000) that explains the behaviour of all church members, but I do seek to explore if, to what extent, and under what conditions, Southgate's culture of money influences the views and actions of some members. This objective entails exploring motivating factors associated with LTVCC that explain its influence, for which an intensive case study and critical realism are well suited. Intensive research focusing on a single church, while not generalizable, 'is strong on causal explanation and interpreting meanings in context' (Sayer:2000:21). According to Easton

(2010:121) '[t]he most fundamental aim of critical realism is explanation: answers to the question "What caused these events to happen?"'[27]

Critical realism also informs my biblical theology research. I accept the Bible as an authentic historical document written by people seeking to accurately reflect events that occurred and individuals that lived. I also hold that the biblical authors wrote to communicate a purposeful message to their original audience. I acknowledge that I am limited in my ability to perfectly understand and interpret the text and message it was intended to communicate. However, through careful research of the passages I examined, which included insights from numerous biblical scholars, I have endeavoured to understand and accurately interpret these texts and relate them to LTVCC and Southgate Christian Church.

SUMMARY

This methodology chapter identified my research as a multidisciplinary study employing biblical theology and sociology. The sociology-based research employs a single-case case study design using qualitative ethnographic methods. I established the appropriateness of this methodology, given the in-depth nature of my research and theory seeking as well as descriptive objectives, and the selection of Southgate Christian Church as the subject of research. The study of biblical theology involves examining a select number of New Testament passages and developing a unified interpretation to provide insights into LTVCC as a sociological phenomenon and for churches considering a LTVCC approach. This study of biblical theology is taken up in the next chapter.

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[27] While critical realism rejects structuralism, it recognizes the role of both structure and agency (Gorski 2013; Sayer 2000). My research can be conceptualised as focusing at the intersection of individual behaviour (agency) and church culture (structure). As such, it follows Scott's (2007) conclusion that social science research focuses at the 'vertex of agential and structural objects' (2007:15).

CHAPTER THREE: RELATING BIBLICAL THEOLOGY TO LTVCC

INTRODUCTION

In this chapter, I explore Live the Vision church culture (LTVCC) from the perspective of biblical theology by seeking insights that start with Scripture and relate back to LTVCC. This portion of my research is uniquely positioned to contribute to the understanding of LTVCC since no previous research has approached LTVCC from the perspective of biblical theology. Based on the rationale and approach presented in the methodology chapter, I first proceed in identifying the New Testament passages to explore that address the primary goal of this chapter, which is to determine if and how money and giving are holistically related to the Christian life.

EXAMINATION OF RELEVANT NEW TESTAMENT PASSAGES

Before examining the Scriptures, I briefly summarize my rationale for selecting the major passages addressed below. In the methodology chapter, I noted that in my review of some 90 passages in the New Testament, the two most significant themes that emerged were: (1) the pre-eminence of God over money and the material world for all who follow Jesus and (2) the call of discipleship to embrace God's pre-eminence. To explore these themes, I have selected key passages from which these themes emerge, which provide examples of how they were lived out in the early church, and an instructional example that indicates how it reflects a holistic approach to money and giving.

Matthew 6:19-34 was selected to explore *God's pre-eminence* not only because this theme emerges from the text but because it is part of Jesus' core teaching to followers from the Sermon on the Mount. Luke 14:25-35 was selected to explore *the call of discipleship to embrace the pre-eminence of God in one's relationship with money and* *the material world* because Luke addresses discipleship and possessions far more than the other gospels and in such a demanding manner that has sparked various interpretations, which are important to explore to understand the nature of this call to discipleship. I selected Acts 2:42-47; 4:32-37 to explore how the early church understood and was living out the call of discipleship to embrace God's pre-eminence. I selected 2 Corinthians 8-9 to investigate Paul's teaching and instruction on giving associated with the Jerusalem offering because they showed promise of emphasizing a more holistic approach.

Matthew 6:19-34—Sermon on the Mount

Introduction

Matthew 6:19-34 (see also Luke 12:13-34[1]) is a key passage in the Sermon on the Mount (SOM) highlighting the theme of God's pre-eminence over money and the material world for all who follow Jesus. Mt. 6:19-24 is not directly paralleled in other Gospel accounts, but various verses are found in Luke: Mt. 6:19-21 in Lk. 12:33-34, Mt. 6:22-23 in Lk. 11:34-36, and Mt. 6:24 in Lk. 16:13. Mt. 6:25-34 is paralleled in Lk. 12:22-34, except for Matthew's redactional addition of v. 34 (Davies and Allison 2004). These consistencies indicate Matthew and Luke shared a common source, but there is no consensus among scholars concerning the original order of verses 19-24. Therefore, I will treat the passage as presented in Matthew.

To whom was Mt. 6:19-34 addressed and how are we to read it? Based on Mt. 5:1 Jesus' teaching is primarily addressed to his disciples, but a larger crowd seems to have also been present (Mt. 7:28). Some scholars believe that given the apocalyptic nature of Jesus' teaching and belief of original readers in his imminent return that the SOM

[1] Luke does not include this passage (Luke 12:13-34) in his recount of Jesus' Sermon on the Plain, which he records in Luke 6:17-49.

represents an ‘interim ethic’ that is not applicable to disciples of all times (Brooks 1989:95 quoting Schweitzer 1911). Brooks (1989:96) rejects Bornkamm’s (1960) attempt to broaden the applicability of the SOM to disciples of all times by associating it with ‘Jewish models of Wisdom teaching or Greek philosophical ethics’ because it sidesteps the apocalyptic nature of Jesus’ teaching. Brooks resolves Bornkamm’s weakness using literary criticism and redaction-critical analysis of Mt. 6:19-34 to argue how the SOM should be understood as

> apocalyptic paraenesis[2] that functions to create in the reader an epistemological position within the Kingdom of God, a position from which the reader may seek that Kingdom and the righteousness that belongs to God (Brooks 1989:97).

There is good reason, then, to interpret the SOM as applying to followers of Jesus of all times. Through cultural and textual analysis, Pennington (2017) argues that the SOM can be read as Jesus’ vision of human flourishing and transformation in the context of the inaugurated kingdom of God. As part of this approach, Pennington (2017:78) suggests a thematic reading of the SOM that includes a focus on righteousness that he defines as ‘wholehearted orientation to God’ rather than the more common definition of ‘moral perfection’. Pennington observes that Jesus’ teaching in Mt. 5:48 ‘is strongly reminiscent and allusive of the call to holiness in imitation of God’ (Lev. 19:2; 20:26), and that he likely did not use *‘hagios* (holy)’ because the Pharisees would associate it more with outward action. Jesus is calling disciples to a greater righteousness that encompasses a consistency between outer actions and inner attitudes of the heart—a ‘wholehearted orientation toward God’ (Pennington 2017:78). In addition to providing insight into Jesus’ examples of the ‘greater righteousness’ (Mt. 5:20) disciples are to pursue, this singular, wholehearted orientation to God’s kingdom provides an interpretive perspective that binds each section of 6:19-34 into a unified whole, as shown below.

[2] Davies and Allison (2004:630) similarly describe it as ‘prudence … from an eschatological perspective’.

Exegesis of Matthew 6:19-34

This section of the SOM (Mt. 6:19-34) deals with the topics of wealth (Mt. 6:19-24) and worry (Mt. 6:25-34; Blomberg 1992) and describes the appropriate relationship Jesus' disciples should maintain with money and the material world in the context of their relationships with God. Verses 19-24 approach wealth through three antithetical parallel images: 'two treasures', 'two eyes', and 'two masters' (Talbert 2006:124). Verses 19-21 address what should be done with excess wealth[3] (Blomberg 1992), which is even more evident in Luke's parable of the rich fool (Lk. 12:13-21) that immediately precedes his discourse on worry (Lk. 6:25-34). Followers of Jesus are warned to not 'store up' earthly treasures (v. 19) because of their uncertain nature but to 'store up' heavenly treasures (v. 21) because of the surety of their value and the opportunity to affirm and strengthen their inner connections (i.e., wholehearted devotion) to God and his kingdom, because 'where your treasure is, there will your heart be also' (v. 21). In his encounter with the rich young ruler (Mt. 19:16-30; Mk 10:17-31; Lk. 18:18-30) Jesus shares that one way to store up treasures in heaven is through giving to the poor (Mt. 19:21) (Bruner 2004:32). Such generosity is addressed next.

Matthew 6:22-24 begins with the parable that 'The eye is the lamp of the body' and contrasts the 'healthy eye' or 'good eye', which Jewish tradition viewed as generous, and the 'bad eye' or 'evil eye', which was viewed as greedy (Quarles 2011:248). What is being emphasized here? Some have focused on what this parable teaches concerning the function of the eye as to whether it reveals inner character, based on the pre-modern extra-mission theory of light (Davies and Allison (2004), or that 'the eye indicates one's disposition toward others' and therefore shapes inner character (Talbert 2006:122). While interesting, more practical insight comes from accepting that 'the eye is the source of light

[3] An issue Christians, especially those living in more developed countries and consumeristic cultures, must consider is, how much is enough? Addressing this concern is beyond the scope of this thesis, but many resources are available (Sider 1990; Blomberg 2013; Alcorn 2003)

for the body' (Quarles 2011:246-247), a 'metaphorical window between the inside and the outside of a person' (Pennington 2017:241), and focusing on the meaning of '*haplous'*, which is often translated 'good' as in 'good eye' (6:22). Pennington (2017), among the possible meanings of *haplous*—'"whole," "sound," "healthy," "clear," "good," "generous," "single"' (2017:240)—translates it as 'whole and generous' (2017:242). Both Quarles (2011) and Pennington (2017) emphasize that *haplous* associates generosity with a singular, wholehearted devotion to God. The contrasting greediness described by the 'bad' or 'evil' eye (6:23) 'corrupts the entirety of a person's life with evil. Generosity, on the other hand, is essential to being truly and thoroughly righteous' (Quarles 2011:251). The 'single mindedness' that is to characterize the disciples' generosity connects directly with and emphasizes the importance of Jesus' next topic—serving only one master.

Verse 24 presents two mutually exclusive options of service: serve God or serve mammon, meaning 'property, possessions, or money' (Quarles 2011:255). It is not possible to serve two masters equally well, especially when those masters are God and money:

> God, who demands self-sacrifice, commands an exclusive allegiance and obligation which must transcend all other claimants for a person's soul; while mammon, once it has its hooks in human flesh, will drag it where it wills, all the time whispering into the ear dreams of self-aggrandizement. The marching orders of God and of mammon are in entirely different directions (Davies and Allison 2004:642).

No room is left for compromise; it is 'an either/or decision' (Bruner 2004:325). Identifying money as a force that is in competition with God for people's allegiance emphasizes its power to enslave and control. For Jesus' disciples, God must be their singular focus; he must be preeminent over money and the material world.

Jesus moves next to the issue of worry. 'Focusing on heavenly treasures (vv. 19-21), being characterized by generosity (vv. 22-23), and refusing to allow materialism to compete with one's devotion to God (v. 24) should free disciples from many of their anxieties' (Quarles 2011:258). Followers of Christ should not worry about basic provisions such as food and clothing. They are more important than animals and plants for whom God cares, and he will care for those who follow him as well (v. 25-30). Bruner agrees with Davies and Allison (2004) that the intent of ‘do not be anxious for your life’ (v. 25) is to ‘soothe’ (2004:646) and translates it: ‘You can quit worrying about your life’ (Bruner 2004:329), rather than a more forceful imperative. Worry is an expression of ‘double-souledness; it is the opposite of the singleness’ that is to mark Jesus’ disciples (Pennington 2017:251).

Macaskill (2005) addresses what he describes as a problem of logic since some birds and some who follow God do starve. He argues that Jesus must be describing ‘some idea of future clothing with glory at the time of the eschatological reversal’ (Macaskill 2005:26). O’Donoghue and Lioy (2011:145), with whom I agree, do not see this problem, but view the promise of provision ‘in the vein of Old Testament wisdom literature’ that makes general observations that are true but allows for exceptions. Another explanation for why some disciples may be in need is that other Christians have prioritized material desires and are not following Jesus’ teaching in giving as generously as they should (Blomberg 1992).

Rather than obsessively striving for material needs like the Gentiles (Quarles 2011), Jesus’ disciples are to trust God and place priority on seeking his kingdom and righteousness (v. 33). ‘[S]piritual and heavenly things must be the believer’s highest priorities’ (Quarles 2011:277).

> This verse is the thermographic hot spot in the Sermon with its reference to both the kingdom and righteousness, two key ideas throughout Matt. 5-7. … “First” is to be understood logically more than chronologically; the first thing is that one’s heart is the singular aim and goal. Taken together, then, the exhortation in 6:33 is a broad vision or marching orders for the Christian way and being in the world—being one who is dedicated to God’s coming reign and the kingdom of Christ-centered righteous behavior that marks the kingdom (Pennington 2017:249).

The parallel in Luke 12:32 assumes that those seeking God’s kingdom will give to the needy (Blomberg 1992) and adds that disciples are also to divest themselves by selling their possessions (Lk. 12:33). Should we understand this admonition to sell all or to sell some? Luke's treatment of wealth and money appears to be in tension with other New Testament passages and will be discussed further below.

Conclusion

I see Matthew 6:19-34 as one of the most foundational passages on money in the New Testament, which must be considered in determining if and how the New Testament holistically relates money to the Christian life. I agree with Brueggemann who, in summarizing the entirety of his insights from *Money and Possessions in the Bible* (2016:xx), concluded 'that in their great sweep, the biblical texts on money and possessions pivot on "God and mammon" as a decisive either-or (Matt 6:24; Luke 16:13)'. As shown above, the central theme running throughout Mt. 6:19-34 is that followers of Christ are to affirm and pursue a singular, wholehearted devotion to God in matters related to money and possessions. For my research, I re-phrase this theme as *the pre-eminence of God and his kingdom over money and the material world for all who follow Jesus Christ*. It demonstrates that rather than being on the fringe of Christian faith, money and possessions relate to foundational principles of what it means to be a follower of Christ.

Luke 14:15-35—The Cost of Discipleship

Introduction

I selected Luke 14:15-35 to explore the theme of *the call of discipleship to embrace the pre-eminence of God in one's relationship with money and the material world* because of its primary focus on discipleship in association with material possessions. As will be shown below, this pericope unmistakably highlights that attitudes and practices associated with material possessions are a core discipleship issue that must be addressed by all. In addition, the command for disciples to 'renounce all possessions' (v. 33) provides an opportunity to explore the meaning and applicability of this seemingly radical demand and also to address the tension between it and other Lukan teachings on possessions.

First, how are we to read this text? The author of the Third Gospel is not identified (Green 1997). Based on strong internal and external evidence, most scholars agree that this Gospel and Acts share the same author (Hays 2010; Witherington 1998). Although my research is not dependent on it, I agree with those that also accept the early tradition that this author was Paul's companion Luke. The author reveals the narrative nature of the Gospel, describing it as an 'orderly account' (1:3; Green 1997). The overall genre that best describes Luke-Acts is 'ancient historiography', in which 'recent history is given prominence, issues of both causation and teleology are accorded privilege, and determined research is placed in the service of persuasive and engaging instruction' (Green 1997:6).

Luke 14 falls within Luke's travel narrative (9:51-19:44) as Jesus heads towards Jerusalem, and in which wealth, possessions, and discipleship are recurring themes (Schmidt 1988; Snodgrass 2008). While Luke 9 addresses wealth and family more generally, 'Jesus' three conditions for discipleship in Luke 14 hone the ethic into more pointed moral injunctions and a razor sharp warning against relenting from discipleship' (Hays 2009:58-59).

The first part of Luke 14 is addressed to a smaller group of lawyers and Pharisees (v. 3) where Jesus challenges their restrictions of healing on the Sabbath (vv. 3-6) and encourages humility by instructing 'banquet-goers … to take humble places … [and] banquet-givers … to invite guests of humble station' (Schmidt 1988:179). Jesus then tells the parable of the feast in which the lowly and outcast benefit from the master's banquet but not the affluent who are too busy with their possessions and families.

<u>Exegesis of Luke 14:25-35</u>

While Luke 14:25-35 is distinct from the preceding portion of the chapter with the change in audience from the lawyers and Pharisees (v. 3) to the crowds (v. 25), they are related through the themes of possessions and family, which are both primary 'obstacles' and 'opportunities' for discipleship. 'This whole passage is arranged to promote discipleship, and clearly the statement "is not able to be my disciple" at the end of vv. 26-27, and 33 has prominence' (Snodgrass 2008:384).

In v. 26 Jesus first identifies the priority of family relationships as a sacrifice anyone desiring to be a disciple must make.[4] Differing from Matthew 10:37, Luke adds spouses, thus strengthening the association with the parable of the feast (v. 20) and uses stronger language—disciples are to 'hate' (v. 26) their family members. Hays (1999) disagrees that 'to hate simply means to love less' (Bock 1996:1284) and calls attention to a Semitic usage that includes 'behaving toward someone or something in a negligent or deleterious fashion, which might otherwise imply hate'[5] (Hays 1999:55). Green (1997:565) deftly defines this hate as 'a disavowal of primary allegiance to one's kin'. The priority of following Jesus must prevail above all family loyalties:

> These words enter a cultural setting in which an individual was primarily defined, from birth through death, by her or his family. In such a milieu, this saying sounds a call for individuals and the community of faith to embrace discipleship to Jesus as their new ultimate basis for personal and corporate identity (cf. 8:19-21) (Brisson 2007:311).

This hatred extends beyond family even to oneself (v. 26). Disciples must sacrifice their ambitions, their desires, and if need be, their very lives for the sake of following Christ.

Verse 27 continues in parallel fashion (Snodgrass 2008) and requires that anyone desiring to be a disciple must 'carry his own cross' and follow Jesus. Bearing one's cross

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[4] Hays (1999:51) observes that 'Luke seems generally to endorse existing family structures' but also challenges 'typical familial relationships, sometimes with disconcertingly hostile rhetoric'.

[5] 'At that time a Jewish person who made a choice for Jesus would alienate his or her family' (Bock 1996:1285), and such actions might be 'construed as hating family' (Hays 1999:55). Following Jesus might also require disciples to take action that might be 'painful for family members' (Hays 1999:55).

signifies ‘self-sacrifice’ and ‘suffering’ (Bock 1996:1286). Following Jesus emphasizes the importance of identifying with him and following his example of humility and suffering (Green 1997:566). Bearing one’s cross is not a one-time event but ‘should be understood as a perpetual discipline … of suffering and self-denial, possibly entailing even one’s own death’ (Hays 1999:56).

In vv. 27-32, Luke interrupts enumerating requirements for discipleship with the parables of the tower builder and warring king.[6] These parables both emphasize the importance of giving careful consideration to planning ahead to make sure one has the requisite resources to either finish the tower or win the battle, lest one suffer humiliating ridicule or, in the case of the king, defeat, the loss of a kingdom, and possibly death (Blomberg 2012). They highlight the serious nature of discipleship and the importance of giving it careful consideration. Another theme is ‘what one is able to accomplish’, which maintains continuity with the key word ‘“able” (*dynatai*, cf. v. 20)’ found in v. 26 and v. 33, as well as v. 27. (Snodgrass 2008:384).

While some suggest that God is the one who has counted the cost of building the tower or is going to war,[7] most scholars agree these parables ‘are a warning to disciples to calculate the cost of discipleship’ (Snodgrass 2008:383). The second parable can also be interpreted to demonstrate the futility and cost of not following Jesus (Bock 1996).

Now Luke turns to the final requirement for discipleship considered—to ‘renounce all possessions’ (v. 33)—which Hays (2009:57) identifies as the ‘ethical highpoint of the pericope’ and unique to Luke. Blomberg (2012:385) suggests that the ‘*a fortiori* nature’

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[6] Snodgrass (2008) notes that v. 26 would flow smoothly into v. 33 if the parables were removed, suggesting that the parables may have been added by Luke. While some, such as those associated with the Jesus Seminar, have questioned the authenticity of these parables, most accept these parables as the ‘genuine words of Jesus’ (Snodgrass 2008:385).

[7] Is it conceivable that anyone would doubt ‘that God had the ability to complete his plans?’ (Snodgrass 2008:385). This interpretation becomes especially problematic in the 2nd parable with two kings. It is difficult to image God seeking peace from his enemy. Furthermore, if God is in some way also the second king, it is illogical for him to seek peace with himself (Blomberg 2012).

of the two preceding parables helps build to this climactic conclusion. How should this requirement be interpreted, especially in light of other seemingly less radical examples and instructions in Luke concerning the use of material goods, and to whom does it apply?

Some have sought to broaden the focus of this requirement by generalizing it to a summary of 'all other conditions' (Green 1997:567). However, this generalization is not warranted because in the New Testament, *hyparchousin* (possessions) in v. 33 is always used to denote material possessions (Hays 2009; Schmidt 1988:183). Additionally, readiness to renounce should not be accepted as a valid substitute for renouncing since readiness to act is not viewed as an acceptable substitute for 'other positive NT commands (evangelism, hospitality, unity, etc.). … To define action as readiness; or worse, to define inaction as potential action, is to mock the process of sanctification' (Schmidt 1988:183). If the radical nature of this requirement remains, to whom does it apply? Perhaps it only applies to an 'elite corps' of disciples such as the apostles, but since v. 25 identifies the audience as 'the crowds' it is 'not a summons for a subgroup with special responsibilities' (Schmidt 1988:183-184).

How can this requirement to 'renounce all possessions' (v. 33) be reconciled with other less radical examples and instructions concerning the use of material goods? To answer this question, I examine the approaches taken by two noted scholars on Lukan wealth ethics, Luke Timothy Johnson (1977; 1981) and Christopher Hays (2009; 2010). While numerous scholars have contributed to this area,[8] it is beyond the scope of this thesis to provide a comprehensive overview, and the two selected are the most relevant for exploring the question at hand.

[8] Christopher Hays (2010) provides a thorough review and analysis of a broad range of approaches taken to Lukan wealth ethics by numerous scholars.

Excursus on the Approaches of Luke Timothy Johnson and Christopher Hays

Johnson[9] (1981) takes a broader approach to resolving the tension between v. 33 and less radical examples and instruction on possessions found in Luke. First, he groups various examples and instructions on possession in Luke-Acts according to how they might be perceived as promoting a unified rule or practice, although he affirms that he does not view the Bible as a 'Christian rule book' (1981:11). He associates v. 33, which he evidently interprets as total divestiture, with Jesus' call to some disciples to leave their livelihoods and families (5:11) and the rich young ruler to 'sell all … and follow' (18:22) and describes these passages as teaching 'Jesus demands complete renunciation of possessions for disciples' (1981:16; caps. deleted). Similarly, he groups passages promoting almsgiving[10] and hospitality[11] and describes them as teaching 'disciples of Jesus are to give alms to help the poor and provide hospitality' (1981:17, caps. deleted). Johnson concludes that these examples and instructions present conflicting demands that are impossible to harmonize:

> Side by side with the call to total renunciation of possessions, therefore, we find the ideal of almsgiving and hospitality. A simple but important point must be made about this. If the two practices are not mutually exclusive, they are at least impossible to practice at one and the same time. (Johnson 1981:20).[12]

Johnson's solution is to approach the problem theologically by understanding the nature of possessions. After exploring this theological perspective, he concludes that since

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[9] Luke Timothy Johnson is an oft quoted scholar on Lukan wealth ethics. His thesis *The Literary Function of Possessions in Luke-Acts* (Johnson 1977), while dealing with the topic of possessions, is a literary analysis. His work *Sharing Possessions: Mandate and Symbol of Faith* (Johnson 1981) deals more with Lukan wealth ethics.

[10] Examples of almsgiving-related passages include: Luke 8:1-3; 10:38-42; 11:41; 12:33; 16:9; 18:22; 19:2,8-9, 11-17; 21:1-4; and Acts 9:36; 10:2 (Johnson 1981).

[11] Examples of hospitality-related passages include: 'Luke 9:3-5; 9:53; 10:5-12, 16; 14:12-14; 24:28-32; Acts 10:23-33; 16:14-15, 32-34; 28:1-2, 7-10' (Johnson 1981:20)

[12] In addition to these, which are the most relevant for my research, Johnson (1981) identifies varying instructions for itinerants to travel both with and without possessions (Luke 9:3; 22:35-36), and the description of the Jerusalem congregation has holding 'all things in common' (Acts 2:42; 4:32), which he interprets as common ownership. (See the next section of this thesis on the passages in Acts for research on having 'all things in common' (Acts 2:32) that concludes it should be interpreted as *common use*, not *common ownership.)*

‘possessions symbolize our self-disposition toward God and other people in the world, then it should follow that the ways of sharing possessions will be as diverse as the situation of life themselves’ (Johnson 1981:108). For Johnson, as each Christian examines the conflicting demands of Scripture regarding possessions, he or she must decide in the context of his or her own faith and situation which scriptural injunction to follow.

In response to Johnson’s approach, Hays agrees that priorities such as loving neighbours and imitating Christ can play an important role in determining ethical behaviour in specific situations. However, he argues strongly against using this theological perspective and observation concerning the difficulty to harmonize Scriptures on possessions as a basis for treating Luke 14:33 as one among many examples Christians can choose to follow or not:

> On one hand, he [Johnson] has rightly recognized that theological considerations … undergird the ethical injunctions of Luke. The type of flexibility afforded by such a theologically sensitive approach is desirable for any ethical paradigm. But Johnson gives little attention to the gravity to Jesus’ emphatic statement in 14.33, “None of you can become my disciple if you do not give up all your possessions.” This logion bespeaks an exclusivity in the Lukan perspective that militates against Johnson’s appeal to personally determined ethical variegation, at least insofar as that appeal has to do with discussing *Lukan ethics* (Hays 2010:18).

Hays’ monograph (2010) endeavours, successfully in my judgement, to provide a unified view of Lukan wealth ethics while being true to various texts, which maintain some tension between them. In addressing Luke 14:33, Hays (2010:135) first suggests that the two requirements in vv. 26-27, which are not interpreted in as extreme a manner as the severe language might suggest,[13] indicates that perhaps all three be ‘understood as requiring something slightly less than the most severe reading possible’. Then he sets about examining the text of v. 33 to see if such a reading is warranted by examining two key words: ‘renounce’ and ‘all’ (Hays 2010:135-136).

[13] ‘Hating’ family (v. 26) does not mean possessing a strong emotional vitriol for them. Neither does carry one’s cross (v. 27) mean that disciples will necessarily suffer death through crucifixion.

Some have suggested *apotassetai* was better translated 'bid farewell' (v. 33; Green 1997:567), but Hays contends that since the object is impersonal material goods rather than a person, renounce is correct. Renounce is a 'highly flexible term' that can mean (1) 'temporary external separation from goods', (2) 'permanent divestiture of an object or rejecting a task', (3) 'a purely internal rejection of certain objects without any necessarily corresponding external divestiture', or (4) 'an internal rejection which necessarily entails external behaviour' (Hays 2010:135-136). Which of these definitions does Luke have in mind? Based on examples Luke provides of Zacchaeus (19:1-10), for whom there is no indication of total divestiture as a result of his generous giving, and the women who care for Jesus and his closest followers from their own resources (8:1-3), definition (1) (permanent divestiture) can be ruled out (Hays 2010). We have already rejected readiness to renounce as a valid interpretation above, eliminating definition (3) (a purely internal rejection). There is no indication that the two requirements in vv. 26-27 were temporary. Furthermore, Luke does not indicate that his description of how the Jerusalem congregation (Acts 2:42-47; 4:32-35) and others in the early church[14] used possessions to meet the needs of others was a temporary phenomenon, although it may have expressed itself differently in various lives and situations. This leaves definition (4) (internal rejection leading to external behaviour) as the most reasonable and likely.

The Greek word translated all, *pasin*, 'need not mean "all without exception" and is in fact a staple hyperbolic expression' (Hays 2010:137). To discern Luke's meaning, Hays (2010) uses 'narrative-critical common sense' based especially on 'paradigmatic figures'. Such figures 'are the code by which the author represents his or her message to the readership'. In other words, 'to properly evaluate the meaning of Luke 14.33, we should heed the manner in which the narrative construes the prescribed "renunciation of

[14] These examples from Acts include Dorcas in Acts 9, the famine relief offering from Antiochian Christians to the Jerusalem congregation in Acts 11, and Paul providing for others through his work in Acts 20.

all" through the actions of paradigmatic figures' (Hays 2010:139). Fortunately, Luke has provided many examples. The disciples Jesus calls to follow on his journey 'abandon the majority of their possessions and livelihoods … with only the basic necessities of a traveler' (2010:139). Peter, James, and John leave their livelihoods and equipment as fishermen and their families (5:8-11). Levi leaves his tax booth, but it does not appear that he sold his house (5:27-29). The women who follow Jesus (8:1-3) do not divest themselves but rather use their resources to help provide for Jesus.

> Thus the command that disciples "renounce all their possessions" might potentially refer to a number of particular behaviors, including (but not limited to) the minimalism described in Luke 9.1-5; 10.1-11, the departure from (but not the divestiture of) one's home and job, or the regular provision of other's needs from one's own resources (Hays 2010:139).

Hays (2010:140) takes seriously the requirement that disciples must 'renounce all possessions' (v. 33) but demonstrates that the text allows for this renunciation to 'take many forms', which is exactly what is presented not only in Luke but Acts as well, as shown below in the next passage I examine.

Generally, Hays (2010:265) agrees with Johnson's '*personalist*' approach that recognizes disciples' practices related to material possessions will vary in unique lives and situations. However, Hays argues persuasively that Luke presents a wealth ethic in Luke-Acts that, while having elements in tension, can be harmonized under an appropriate understanding of the requirement for all disciples to 'renounce all possessions' (v. 33). This harmonization retains the force and radical nature expressed in the text, while not making the requirement so extreme that it is easily ignored as impossible or explained away, but fully binding on all disciples.

The closing parable on salt (vv. 34-35) drives home the vital nature of Jesus' teachings on discipleship in this pericope and offers a warning concerning the 'stakes' involved (Hays 2010:58). These requirements (vv. 26-27, 33) are not optional suggestions but imperatives that disciples must faithfully follow or suffer the consequences of being ‘cast out’ (v35)—‘excluded from the kingdom’ (Hays 2010:58). While salt losing its saltiness (v. 34) seems unlikely to 21st century readers, the impurity of salt in Palestine meant that salt could lose its potency through further contamination, thereby rendering it worthless (Bock 1996). The closing invitation for the audience to listen ‘calls attention to the urgency of his [Jesus’] instruction on the conditions of discipleship and bids his audience to respond’ (Green 1996:568).

Conclusion

This passage demonstrates not only that discipleship is to be taken seriously but that it is synonymous with self-sacrifice. No area of life is exempt, specifically including the closest family relations, self, and material goods. Such sacrifices are required to be a useful and worthy follower of Jesus Christ.

While the negative formulation of Luke 14:33 (‘renounce all possessions') serves as a strong warning against the dangers of wealth, it is helpful to close with a positive formulation of this ethic—that each disciple ‘dedicate all his or her resources to the *kingdom of God’* and consider afresh ‘the narratives of Luke and Acts’ (Hays 2016:82). When one examines the narrative of Luke-Acts one sees many expressions of this ethic: Jesus’ closest followers leaving most everything behind; the rich ruler being challenged to total divestiture; Zacchaeus ‘balancing divestiture and restitution for past wrongs’; the women following Jesus ‘spending progressively and generously to support those who have abandoned or divested themselves of possessions’; members of the Jerusalem congregation selling possessions and ‘sharing daily life to support the needy’ (Acts 2:42-47; 4:32-35); and Paul working to provide for himself and his friends (Acts 20:34-35) (Hays 2016:83). ‘Luke does not have a single model of renunciation, and it is not always exhaustive, *but it is always profound: a serious and sacrificial dedication of all one’s goods to the work of God and the love of neighbour’* (Hays 2016:83, italics mine).

Acts 2:42-47 and 4:32-35—Sharing Possessions

Introduction

The previous two passages from Matthew and Luke feature key teachings of Jesus regarding money, possessions, and giving. Acts 2:42-47 and 4:32-35 are significant for my research because they provide an example of how the earliest Christians understood and practised these teachings.

As already presented in the prior section on Luke, most scholars agree that Acts and the Gospel of Luke share the same author and accept the early tradition that this author was Paul's companion Luke (Witherington 1998). The literary genre of Acts is best described as 'hellenistic historiography' that is found to be 'largely reliable' by a 'broad middle range' of scholars today (Keener 2020:14).

The two passages examined here comprise two of the three major summaries in Acts: 2:42-47; 4:32-35; 5:12-16 (Brehm 1990). Recognizing *Summary* as a literary genre, or sub-genre, by Dibelius was a breakthrough in scholarly research that helped overcome the lack of consensus on the reliability and authorship of these summaries among scholars using source criticism (Co 1992). From a literary perspective 'the common vocabulary and the explicit connections of the summaries to the surrounding narratives suggests that the author of Acts did compose the summaries as generalizations of the traditions contained in the narratives' (Sterling 1994:682). The Lukan authorship of the summaries, as unique sections within Acts, is now widely accepted among scholars (Co 1992). The summaries in Acts function as 'structural markers' that conclude and connect narrative sections (Sterling 1994:686). They provide an opportunity for the author to highlight certain characteristics taken from the surrounding narrative (Draper 1988; Finger 2004) and also 'mark the passage of time' (Stanley 1955:8). The summaries in Acts also provide insight into its apologetic nature as revealed in how the author portrays the growing Christian community (Sterling 1998).

Exegesis of Acts 2:42-47; 4:32-35

Acts 2:42-47 falls immediately after the account of Peter's sermon at Pentecost and the addition of 3,000 people into Jerusalem's Christian[15] community. In this summary, the author uses language that attributes characteristics to the broader Christian community in Jerusalem that are portrayed as ongoing: 'they were continually devoting themselves' (v. 42), 'everyone kept feeling' (v. 43), and 'all those who had believed were' (2:44). These excerpts from the NASB translation reflect the use of imperfect verbs in the Greek, which indicates that these are 'habitual practices of the earliest believers' (Walton 2008:102; Brehm 1990). In addition to learning and participating together in the 'breaking of bread' and 'prayer' (v. 42), activities among these congregants included 'selling their property and possessions', sharing the proceeds with anyone in need (v. 45), worshipping in the temple, and sharing together in common meals (v. 46). A key feature of the Jerusalem congregation was its unity. They gathered together in various contexts (v. 42, 46), 'had all things in common' (v. 44), helped one another (v. 45), and were of 'one mind' (v. 46). 'The phrase επι το αυτο' translated *together* 'refers to a gathered group in harmony with one another' (Witherington 1998:161).

Acts 4:32-37 occurs after a second outpouring of the Holy Spirit and repeats the themes of unity and sharing possessions:

- They 'were of one heart and soul' (v. 32).
- '[N]ot one of them claimed that anything belonging to him was his own; but all things were common property to them' (v. 32).
- 'For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales, and lay them at the apostles' feet; and they would be distributed to each, as any had need' (v. 34-35).

[15] While the term Christian is not introduced until Acts 11, it is being used here in the context of Acts 2 and elsewhere to avoid using various expressions such as Jesus-followers, believers, or the Way and then shift to talking about Christians later.

The Acts 4 summary also adds that proceeds from the sale of property were given to the apostles for distribution, indicating submission to their authority (Hays 2010; Keener 2020). Acts 4:36-37 gives a positive example of Barnabas selling property to help those in need. A negative example of Ananias and Sapphira, who were struck dead because of their dishonesty, follows in Acts 5:1-10, and demonstrates that Luke is not just presenting a one-sided perspective of the Jerusalem congregation (Witherington 1998).

It is noteworthy that in both summaries Luke uses language associated with Greek friendship and Hellenistic Utopias such as being of 'one soul'[16] (Mealand 1977:97), 'calling nothing their own', and 'having all things in common' (Draper 1988:78). This suggests that the author is both encouraging readers to 'think of the community in philosophical terms' (Sterling 1994:694) and showing that 'the early church is fulfilling the highest Greek aspirations of friendship' (Keener 2020:176). A distinguishing characteristic of the Christian community's sharing, in contrast to the Greeks, was that it reached 'across social and economic classes' with no concern for reciprocity (Tannehill 2012:281; Witherington 1998).

Similarly, Luke includes references to Jewish ideals of community. In addition to *one soul* referencing Greek values, being of 'one heart and soul' (4:32) is a Jewish concept. 'Unity of heart and soul in the knowledge of God and the pursuit of godliness is a theme running through Deuteronomy, not least in the *Shema* (6:5), where Israel is exhorted to love Yahweh with heart, soul and strength' (Walton 2008:105). Furthermore, the description of 'there was not a needy person among them' (4:34) implies the covenantal promise of Deuteronomy 'There should be no poor among you' (5:4). As Walton (2008) points out, this promise is associated with laws requiring remitting debt after seven years, which were intended to prevent ongoing poverty. By highlighting the

[16] Instead of soul, some scholars translate the Greek word *psyche* found in Acts 4:32 as 'mind (or being)' (Witherington 1998:206). This is consistent with how Johnson (1998:18) defines psyche as it is generally used in the Bible as 'the inner person, the part of us that feels and thinks and is the source of our activity'.

extent of the Jerusalem congregations' concern for the poor, Luke identifies them as living in 'covenant fidelity' with God (Hays 2010:195). Thus, the congregation is held up as embodying both Greek and Jewish ideals of friendship and community.

A significant issue in these summaries is whether having 'all things in common' (2:44; 4:32) involved a community of goods with required shared ownership.[17] Some, such as Capper,[18] argue that the Jerusalem church was influenced by the Essene community[19] and required members to relinquish property after an initiation period (Capper 1995). Draper concludes it is likely that the community initially required 'the surrender of surplus property to the common fund, after a probationary period' but that Luke modified this practice to be voluntary (Draper 1988:86). Many scholars point out that Greek friendship language of having *all things in common* denoted 'shared *use*, not the shared *ownership*, of private goods' (Hays 2010:200). Furthermore, 'Luke does not describe abolition of private property' (Keener 2020:175), since congregants offer hospitality in their homes, and the sale of surplus property is described as voluntary (Witherington 1998). Therefore, most scholars conclude that the community of goods was voluntary and involved common use but not common ownership of material goods (Brehm 1990; Hays 2010; Walton 2008; Witherington 1998). Luke's depiction of sharing material goods does not demand communal living, but it does 'call into question the seriousness with which some Western Christians practise Jesus' teachings in Luke's Gospel' (Keener 2020:177).

[17] For a thorough review of approaches taken towards the concept of sharing material goods beginning with Augustine down to the present, see Finger (2004) who writes from an Anabaptist perspective and critiques the willingness of many through the years to minimize the practice of sharing goods. She especially calls attention to the need for 'social science analysis' to better interpret the summaries in Acts 2 and 4 and apply them to church communities today.

[18] For a critique of Capper's argument for Essene influenced community of goods involving common ownership in the Jerusalem congregation see Hays 2010 and Walton 2008.

[19] Some Essene communities, such as the one in Qumran, required community ownership and others did not (Draper 1988; Keener 2020).

Some who believe the summaries describe a community of goods with common ownership argue that Luke presents an idealized,[20] ‘mistaken’ practice (Walton 2008:99). Evidence for the failure of this practice are the problems with distribution for widows in Acts 6 and the need for a special outside offering to provide for the Jerusalem congregation in Acts 11 (Walton 2008). However, in the remainder of Acts, Luke presents examples of believers demonstrating their unity and fellowship in sharing possessions to meet needs consistent with the shared use of material goods but not shared ownership. Examples include the almsgiving of Dorcas in Acts 9, the famine relief offering from Antiochian Christians to the Jerusalem congregation in Acts 11, and Paul providing for others through his work in Acts 20 (Walton 2008). These examples support that Luke is not presenting in the summaries a *mistaken* practice that failed but one based on consistent principles that expressed themselves differently in unique lives and circumstances throughout the book of Acts.

While I have already mentioned unity, it is important to emphasize its foundational role in these summaries. ‘The basis of their unity and harmony is their common faith. The union of heart and soul is further described as ingrained in a basic attitude of unselfishness particularly with regard to material possessions’ (Co 2014:86). The first summary (Acts 2:42-47) presents generous sharing as a ‘manifestation’ of this unity, and the second summary (Acts 4:32-35) describes ‘a more elaborate practice of community sharing … [that] suggests … a further stage in the development of the community’ (Co 1992:74).

The sharing of possessions is central in these summaries and ‘exemplifies and explains Jesus’s example and sometimes hyperbolic teaching regarding possessions (Luke 3:11; 9:58; 12:33; 14:33)’ (Keener 2020:174).[21] This community was living out

[20] If the Acts 2 and 4 summaries describe common ownership, the idealized nature is evident in that Barnabas’s (5:36-37) and Ananias and Sapphira’s (Acts 6:1-10) sales of property are represented as voluntary.

[21] Since both Luke and Acts share the same author, it is most relevant to relate the sharing of possessions in Acts to teachings on possessions in the Gospel. Walton (2008:105) makes a good point that the generous

Jesus' call for disciples to 'renounce all of their possessions in service of the Kingdom, though this renunciation takes a variety of forms, depending on a given disciple's wealth and vocation' as presented in the Gospel of Luke (Hays 2010:190).[22] There was a general sense of all disciples sharing in common use of material goods, especially necessities such as food that was available in common meals. Those with homes opened them up for gatherings. Those with surplus wealth periodically sold property and gave the proceeds to the apostles for distribution based on need. This early Christian community did indeed understand and take seriously Jesus' teachings on possessions and was living out the call of discipleship to embrace God's pre-eminence over money and material wealth.

Conclusion

While Luke's account of unity and sharing of possessions is descriptive rather than prescriptive, it is not a benign 'just the facts' approach. It is clear that he writes with a persuasive purpose that may be considered two-fold. First, these summaries serve an apologetic purpose for Christianity and the church by highlighting the positive qualities and outcomes evident in the congregation. Second, Luke holds up this congregation as an exemplary community that understands and is living out the teachings of Jesus regarding their attitudes toward possessions, their concern for those in need, and their commitment to God and his kingdom. They prioritize seeking God's kingdom first, holding their possessions loosely and sharing generously so that everyone's basic needs are met. Luke holds up the Jerusalem congregation and others in Acts such as Dorcas, the church in Antioch, and Paul as models for future Christians to follow.

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sharing in Acts is also consistent with a more general theology of stewardship that sees God as the owner of all (Ps 24:1) and that individuals hold money and property 'in trust on behalf of their divine owner', managing and giving it according to his wishes.

[22] See the analysis of Luke 14:25-35 above for additional background and explanation.

2 Corinthians 8-9—The Gentile Offering

Introduction

I selected 2 Corinthians 8-9 for study because Paul's example of the Macedonians gives evidence of a more holistic approach to their giving, and Paul's theological perspective on giving provides insights that relate giving more deeply to the Christian life. As my research into this passage progressed, the theological depth on giving was even greater than I anticipated.

Second Corinthians contains many elements that are personal in nature, and most scholars accept Paul as its author (Guthrie 2015)—likely writing it in 55 or 56 CE (Prothro 2021). However, there is considerable debate about whether the content presented was originally delivered as a single letter or whether it is a compilation of up to five letters (Guthrie 2015; Prothro 2021). Some scholars see abrupt changes in 'subject matter or tone' as indications of different letters (Guthrie 2015:24). For example, the change in tone in 10:1, as Paul transitions to the topic of his opponents, suggests that chapters 1-9 may comprise one letter and chapters 10-13 are a separate letter. The possible division with the most direct implications for my research is whether the content in chapter 9 represents a different letter from that presented in chapter 8 (Guthrie 2015; Prothro 2021). Some elements in chapter 9 such as the introduction of the theme and description of 'this ministry [of giving] to the saints' (9:1) seem redundant with previous content presented in chapter 8 (Guthrie 2015). Furthermore, 'chapter 8 includes several direct references to the Corinthians and Titus, whereas chapter 9 is more general. And one can be read without the other' (Prothro 2021). However, others do not see 9:1 as the introduction of a theme but rather simply referring to content from chapter 8. Extensive parallel wording throughout chapters 8 and 9, such as 'the grace of God' in 8:1 and 9:14, 'generosity' in 8:2 and 9:11,13, and 'sharing' in 8:4 and 9:13, suggests they represent a unity (Guthrie 2015; Prothro 2021), which is how I will treat them in my research.

Background Issues

To facilitate my exegesis of 2 Cor.8-9, I first briefly address a few key background issues. The primary focus of this passage is a relief offering Paul raised among some of the churches he established for Jesus-followers in Jerusalem. Writing from Corinth (Prothro 2021), Paul most fully described this offering in Rom 15:16 as 'a contribution for the poor among the saints in Jerusalem' that was given by Gentiles from churches in Macedonia and Achaia, a Roman province of which Corinth was the 'administrative capital' (Rom 15:16-17; Guthrie 2015:10). Paul also encouraged churches in Galatia to participate (1 Cor. 16:1) and may have asked churches in Asia such as Ephesus to contribute, however, Paul may not have known the results of their collections when he wrote Romans (Verbrugge & Krell 2015).[23] Knowing whether Galatia and or Asia participated in Paul's collection has no direct impact on my research conclusions. Paul did go to Jerusalem (Acts 21:17) but exactly how the offering was received is not known. Paul was welcomed by church leaders in Jerusalem 'gladly' (Acts 21:17-20). Some believe that Paul used a portion of the offering to pay for the Nazarite vow he agrees to undertake, along with paying for the expenses of four others also taking this vow, to help 'heal the growing rift in the church' (Acts 20:23-26; Verbrugge & Krell 2015:197). Some argue Acts indirectly references the offering in Paul's defence before Felix (Acts 24:17: Verbrugge & Krell 2015) while others strongly contend the author of Acts makes no reference to the *Gentile Offering* (Downs 2016).[24] Knowing how the offering was received has no direct impact on the conclusions of my research.

[23] Some cite the listing in Acts 20:4 of two individuals from Galatia and two from Asia among those accompanying Paul to Jerusalem as evidence that churches from Galatia and Asia did participate in the offering. Gaius (of Derbe) and Timothy (of Lystra) were from Galatia and Tychicus and Trophimus were from Asia (Acts 16:1; 20:4; Verbrugge & Krell 2015). Others doubt the reliability of Acts regarding this list and their participation in delivering an offering and especially question the participation of Asia (Ephesus) in the offering (Downs 2016).

[24] See Verbrugge & Krell (2015:199) for a critique of Downs' (2016) position that Acts makes no reference to the *Gentile Offering*.

Given the focus of 2 Cor. 8-9, it is important to consider the extent of Paul's overall concern for the poor, which is a major focus of Bruce Longenecker's definitive monograph *Remember the Poor* (2010).[25] Longenecker persuasively argues that Paul maintained and demonstrated an abiding concern for the poor throughout his apostolic ministry as part of the 'good news of the early Jesus-movement' (2010:12), and he 'expected concern for the indigenous (and deserving) poor to be a hallmark of Jesus-groups that he founded throughout the Mediterranean basin' (2010:155).[26] Blomberg (2022a:131) compares Paul's perspective on wealth and poverty with that of James the brother of Jesus, whose epistle is recognized for its advocacy for the poor, and concluded that 'Paul and James clearly agree on the fundamentals. Helping the poor, who are deeply loved by God, is not an optional add-on to the gospel, but a necessary outgrowth of it.' Therefore, the *Gentile Offering* should not be viewed as a one-time event for Paul but rather serves as an example of his ongoing concern and commitment for the poor demonstrated throughout his apostolic ministry.

Another major concern for interpreting 2 Cor. 8-9 is understanding the overall purpose of the offering. It is beyond the scope of this project to review the various approaches taken by scholars in detail,[27] but I do provide a brief overview of the three purposes that remain broadly accepted by scholars today.[28] First, the offering was

[25] In this well-researched work, Longenecker (2010:2) seeks to correct those who mistakenly contend Paul is not concerned much with economic matters, including care for the poor, others who see evidence of Paul's concern for the economically deprived only in the 'collection for the benefit of the "the poor among the saints in Jerusalem" (Rom 15:26)', and still others who assert Paul's concern for the poor and needy 'without much argumentative basis being offered for such claims'.

[26] These conclusions are based on the following evidence: (1) Paul's instructions to churches to care for the poor and needy in nine of his extant letters; (2) the description of Paul's activities in Acts; (3) the economic hardship Paul voluntarily endured by funding much of his missionary activity through manual labour, motivated at least in part out of concern for the economically deprived; (4) Paul's willingness to risk his life in delivering the *Gentile Offering* for the poor in Jerusalem; and (5) descriptions of Paul as one who cared for the poor a century after his death (Longenecker 2010).

[27] Both Downs (2016:3-26) and Verbrugge & Krell (2015:132-136) provide a detailed review and critique of purposes identified by scholars for the *Gentile Offering*.

[28] Two purposes that are generally included in discussions of the *Gentile Offering* that have been refuted by more recent scholarship include: (1) the offering was an 'eschatological event' associated with prophecies of Isaiah 65:6-8 and others that involved Gentiles coming to Jerusalem (This was an

obviously intended to provide financial assistance to the Jesus-followers in Jerusalem who were suffering from persecution, a food shortage,[29] and other sources of financial hardship (Verbrugge & Krell 2015).[30] A second purpose of the offering was to promote unity between Gentiles and Jews through demonstrating both the Gentiles' concern for and acceptance of the Jews (Downs 2016; Verbrugge & Krell 2015)[31] and demonstrating the genuine transformation among Gentile converts as they departed from the general lack of concern for the poor common among the Greco-Romans and embraced God's special concern for the poor and needy as taught by both Judaism and Jesus (Garland 2021; Longenecker 2010).[32] Finally, Downs (2016:157) has effectively argued for the offering to be viewed 'as an act of worship', which will be discussed in greater detail below. A major factor in considering the importance of these purposes is Paul's willingness to risk his life to deliver this offering (Garland 2021). Given these purposes and their backgrounds, it is reasonable to conclude that the *Gentile Offering* was a project that originated with Paul.

A final introductory issue to consider is the changing relational dynamics between the congregation in Corinth and Paul as its founder. Paul's tone changes noticeably between 1 Corinthians and 2 Corinthians with Paul being much less authoritative, especially in 2 Cor. 8-9 (Downs 2016). A brief overview of key events referenced in 2

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interpretation held by Dieter Georgi (1992) among others.) and (2) the offering was an obligation Paul accepted from the Jerusalem council (Gal. 2:10; Acts 15:5-21) and seen by some, including Keith Nickle (1966), as analogous to the temple tax (Verbrugge & Krell 2015). Both of these views have been generally refuted by more recent scholars (Downs 2016; Longenecker 2010; Verbrugge & Krell 2015).

[29] Graham (2020:61-64) provides a thorough review of various factors that produced famine and impacted food availability in the first century both in the broader Roman empire and regionally in Judea.

[30] The sharing of financial resources in the Jerusalem congregation as depicted in Acts 2:42-47; 4:32-37 may have depleted financial resources to the extent that members no longer were able to care for themselves (Verbrugge & Krell 2015:113).

[31] Downs (2016) also points out that the collection strengthened the relationships between the Gentile congregations that participated.

[32] 'Gentile converts living in Greco-Roman cities' did not necessarily have high regard for 'Jewish Christians in far-off Palestine' and Jewish Christians in Jerusalem 'were reluctant to regard Gentile Christians as fully accredited citizens of the new Israel' (Harris 2005:99).

Corinthians provide insight into these relational dynamics.[33] After Paul wrote 1 Corinthians, he returned to Corinth for what he later described as a sorrowful visit (2 Cor. 2:1). It is not clear what happened, but Paul suggests someone wronged both him and others in the Corinthian congregation that contributed to a rift between Paul and those in the church at Corinth (2 Cor. 2:5-11; Downs 2016).[34] After this visit, Paul wrote a tearful letter that was delivered to the Corinthians by Titus (2 Cor. 2:4; 7:6). Paul was anxious about whether this letter had corrected errant behaviour and helped heal the rift between the congregation and Paul, and he was 'comforted' by the positive report Titus delivered to him in Macedonia (2 Cor. 7:5-13). Second Corinthians also indicates another complicating factor was criticisms of Paul, which were likely promoted by opponents[35] that arrived in Corinth after he left (Stenschke 2015).[36] Possible criticisms include vacillating on travel plans (2 Cor. 1:15-23) and not following the common practice of receiving financial compensation from the Corinthians for preaching/speaking in Corinth while at the same time raising a large collection (Verbrugge & Krell 2015).[37] Paul's opponents also appear to have criticized him for 'being bold and brave … when he was absent … but humble and timid ... when he was face-to-face with them (2 Cor. 10:1, 9-11)' (Verbrugge & Krell 2015:158). In addition, the strong emphasis Paul places on accountability for the *Gentile Offering* (2 Cor. 8:18-21) may indicate that some

[33] It is beyond the scope of my research to provide a detailed review of all the factors associated with the changing relational dynamics between Paul and the Corinthian congregation. For a thorough review of the chronology and factors impacting the relationship between Paul and the congregation in Corinth related to the *Gentile Offering* (2 Cor. 2:1) see Downs (2016).

[34] For some theories on what happened during the sorrowful visit, see Downs (2016:46-47) and Prothro (2021:121).

[35] These opponents may have been 'Sophists [who] were professional educators and traveling speakers who sought pay for their services' (Guthrie 2015:45) or possibly Gnostics 'with a Jewish background' (Verbrugge & Krell 2015:162).

[36] Paul addresses these opponents and their criticism most directly in 2 Cor. 10-13, which is marked by a much stronger and direct tone than 2 Cor. 8-9 (Prothro 2021).

[37] See Verbrugge & Krell (2015) for a thorough analysis of 'Paul's Reluctance to Accept Support' (p. 52 caps removed).

questioned Paul’s integrity in financial matters. Therefore, in examining 2 Cor. 8-9 it is important to keep in mind the challenging relationship dynamics between Paul and the church in Corinth:

> In spite of the joy with which the apostle received news of the Corinthian church’s reconciliation to him, Paul also felt the need cautiously to exhort the Corinthians to resume their efforts on behalf of the collection (Downs 2016:48).

With this background in mind—(1) 2 Cor. 8-9 focuses on a special relief offering from the Gentiles ‘for the poor among the saints in Jerusalem’ (Rom 15:16); (2) this offering is consistent with Paul’s ongoing concern and commitment for the poor; (3) the purpose of this offering is not only to provide material relief but to also promote unity between Jewish and Gentile Christians (a purpose for which Paul is willing to risk his life) and to worship God; and (4) the changing relational dynamics have, at least in part, led Paul to take a less authoritative tone in seeking to motivate the Corinthians—I now proceed with an exegesis of 2 Cor. 8-9.

Exegesis of 2 Corinthians 8-9

In 2 Cor. 8-9 Paul explains ‘why and how’ the Corinthian congregation should participate in the collection (Garland 2021:413) from the predominantly Gentile congregations ‘for the poor among the saints in Jerusalem’ (Rom 15:16)—the *Gentile Offering*. Rather than take an authoritative approach, as he did in 1 Cor. 16:1-4, Paul employs a rhetorical strategy that interlaces inspiring examples for the Corinthians to reflect on, biblical principles to consider, and his personal advice. As Paul proceeds with the practical task of motivating the congregation to give to this important offering,[38] he also takes the opportunity to guide the Corinthians into a deeper understanding of giving and how it differs from the Greco-Roman practices of patronage and benefaction (Downs 2016).

[38] The Corinthians’ participation in the *Gentile Offering* is vital, not only because of the financial value they will contribute, but because ‘[t]heir default might endanger the whole project. As their zeal impelled others [such as the Macedonians] to contribute, their apathy might have the opposite effect’ (Garland 2021:456).

Throughout chapters 8-9, there is a theological sub-text that forms a framework for Christian giving centred in the grace of God, which is discussed in greater detail after the exegesis.

Inspiring Examples and Encouragement to Excel in Giving (8:1-15)

Paul introduces the *Gentile Offering* and invites the Corinthians to participate by highlighting the grace of God[39] that has been evident in the generous giving of the churches in Macedonia (8:1).[40] Paul describes the Macedonians as wealthy in giving and presents them as exemplars because they gave joyfully in the midst of 'afflictions' and 'deep poverty' (v. 2); they gave voluntarily beyond what Paul expected (v. 3); and they even begged for the opportunity to participate in the collection (v. 4). More importantly, the Macedonians' giving resulted from their renewed commitment to God and to the ministry he had given Paul (v. 5; Guthrie 2015). This relationship between generosity and the Macedonians relationship with God emphasizes the holistic nature of their giving (Blomberg 2022b).

Inspired by the Macedonians' response, Paul lets the Corinthians know that he has invited Titus to work with them so that they may complete the original offering they had planned (1 Cor. 16:1-4)[41] and participate in a grace-filled experience similar to the Macedonians (v. 6). Paul praises the Corinthians for excelling in many aspects of their

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[39] Grace is a 'dominant motif' (Guthrie 2015:391) and is used ten times in chapters 8-9 (Garland 2021).

[40] The churches in Macedonia that Paul is likely referring to are Philippi, Thessalonica, and Berea (Garland 2021).

[41] Evidently, Paul began promoting the *Gentile Offering* after he left Corinth the first time. The Corinthians learned about the offering and inquired of Paul concerning it, possibly through a letter. In 1 Cor. 16:1-4, Paul directly answers their inquiry with instructions. Therefore, the Corinthians had been planning to participate in the *Gentile Offering* for some time. However, their desire to participate in the offering had not translated into sufficient concrete action. When Titus delivered the 'tearful' letter (2 Cor. 2:4) he would have learned not only how the Corinthians responded to Paul's letter but also the status of their collection for the *Gentile Offering.* It is possible that the relational difficulties between Paul and the Corinthians inhibited their response. Now in 2 Cor. 8-9, Paul seeks to rejuvenate the effort and encourage them to follow through and complete the offering they originally planned.

Christian lives and challenges them to also excel in giving to the offering, referring to it as ‘this gracious work’ (v. 7). Sensitive to the relational dynamics at play, Paul reassures the Corinthians that his encouragement is not a command, but their response is a test of their love as compared to others such as the Macedonians (v. 8). Next, Paul points to the ultimate example in grace-filled giving—Jesus Christ, who willingly gave up the ‘riches’ (v. 9) of his position in heaven (Phil. 2:5-8) so that through his sacrifice mankind might become spiritually rich (Guthrie 2015). ‘Such unmerited grace from their Lord should inspire the Corinthians to be gracious to others who are in need’ (Garland 2021:429).

Paul emphasizes he is only sharing his ‘opinion’ that it would be to the Corinthians’ benefit[42] to complete what they started, and he exhorts them to ‘finish doing it [collecting the offering]’ (vv. 10-11), with ‘finish’ being the only imperative in chapters 8-9. He clarifies expectations that gifts should only be evaluated based on the giver’s attitude and means—all gifts are important, not just the large ones.[43] ‘A key point here is that one give “in proportion to” … what one has, rather than the arbitrary measurement of what one does not have’ (Guthrie 2015:410).[44] Paul also highlights the reasonable objective of providing some measure of equality between the Corinthians’ ‘abundance’[45] and the poor in Jerusalem, not wanting the Corinthians to suffer harm (vv. 13-14; Garland 2021).[46] This standard of equality is consistent with that God imposed on gathering manna in the

[42] Paul is trying to do more than raise money. He lets the Corinthians know he is seeking what is best for them as Christians.

[43] ‘In the first-century world of Corinth, status was gained publicly by generous donations. Some in the church may have shrunk back from participation in the collection out of pride, fearing the shame that would come from contributing only a small amount. Paul wants to quash that idea and push his readers to a more biblical perspective’ (Guthrie 2015:410).

[44] ‘In the NT the principle “according to what you have” (1 Cor. 16:2, “according to how you are prospering”) replaces the principle of the tithe found in the OT. The tithe only puts the focus on how much one is required to give and allows one to ignore how much one keeps for oneself’ (Garland 2021:431).

[45] ‘As the thriving capital of Achaia, Corinth was far wealthier than the Macedonian cities, and the congregation had some well-off members’ (Garland 2021:432).

[46] For additional information on wealth inequality in the Roman Empire and its relationship to Paul’s appeal for the *Gentile Offering* to provide some measure of ‘equality’ (2 Cor. 8:13), see Chang (2018).

wilderness, so that everyone had ‘enough’ (v. 15),[47] and is now being provided voluntarily by the Corinthians.

Titus’s Mission (8:16-9:5)

Now Paul explains that Titus has voluntarily come to Corinth (v. 17)[48] ahead of Paul, with two, well-attested brothers (vv. 16, 18, 22), to help with the offering. As Paul’s partner (v. 23), Titus is to work with the Corinthians, and the brothers are providing oversight of the offering so no one can criticize the way the money is being handled (vv. 19-21; Guthrie 2015). The delegation will help ensure that when Paul arrives, possibly with others from Macedonia, neither Paul nor the Corinthians will be shamed (9:4), since Paul has ‘boasted’ to the Macedonians about the offering the Corinthians have been collecting (9:2-3). Furthermore, the Corinthians will have time to give a willing, ‘cheerful’ offering and not a hasty, begrudging one that might be influenced by greed (9:5, 7).

Principles of Christian Giving and Outcomes (9:6-15)

Chapter 9 finishes with a series of principles on Christian giving (vv. 6-10) and then highlights positive outcomes that will result from the Corinthians’ participation (vv. 11-15). Paul asks the Corinthians to consider the principle of sowing and reaping to encourage them to give generously for a ‘bountiful’ result (v. 6; Garland 2021:459). He emphasizes that each person is to give and should decide ‘in his own heart’ (v. 7) (i.e., privately) how much to give and ‘not be motivated by sad feelings or pressure’ but give cheerfully, because that is the type of giver God loves (Guthrie 2015:449).[49] The

[47] ‘The “enough” has to do with what is necessary’ (Garland 2021:437).

[48] Titus voluntarily came to Corinth because of his concern and appreciation for the Corinthians (v. 16).

[49] The decision to give is an individual one. As much as Paul desires for the Corinthians to give generously, he wants them to do it with the correct attitude and motive. He wants the Corinthians to take advantage of this opportunity to grow in the understanding and practice of their Christian faith—in their relationship with God (Guthrie 2015).

Corinthians are not on their own in this effort. God is behind it all providing the means ('your seed') and multiplying the results ('the harvest') (vv. 10-11).[50] Therefore, in addition to 'the needs of the saints' in Jerusalem being met, it is God who will receive all the thanksgiving and glory (vv. 11-12) and not the Corinthians, which uniquely sets Christian giving apart from the Greco-Roman patronage and benefaction models of giving to which the Corinthians would have been accustomed (Downs 2016; Longenecker 2010; Verbrugge & Krell 2015).[51] The Corinthians will receive the benefit of prayers from the saints in Jerusalem who will be drawn to the Corinthians because of God's grace that is evident in their lives (v. 14).

> In verse 15 the chapter … concludes with an exclamatory expression of thanks to God, the "grace" manifested in the Corinthians, reverberating back in "thanks" to God. … Thus the long embedded discourse comes full circle, presenting the "grace-giving God" and the manifestation of that grace through the giving of his people (Guthrie 2015:460-61).

With the exegesis complete, I now focus on Paul's theological representation of giving in 2 Cor. 8-9.

Theological Insights on Giving

As previously mentioned, 2 Cor. 8-9 contains a theological sub-text that forms a framework of Christian giving centred in the grace of God. The terms Paul uses in

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[50] 'It is God, therefore, who will stand behind and empower the Corinthians' support of the needy in Jerusalem, as the explicit citation of LXX Psalm 111:9 in v. 9 confirms' (Downs 2016:141). 'God is the one who provides, scatters, and multiplies' (Garland 2021:465).

[51] It is beyond the scope of this project to provide a thorough review of the Greco-Roman patronage and benefaction models of giving which are available in Barclay (2017), Downs (2016), Longenecker (2010), and Verbrugge & Krell (2015). I briefly highlight three key components of these approaches. (1) Most often these systems were 'asymmetrical', in that the person who makes a contribution is in a position of higher status than the person who receives it (Downs 2016:19; Verbrugge & Krell 2015). (2) Reciprocity was expected. Those who gave expected to receive something in return, and it was often some type of praise or honor (Barclay 2017; Verbrugge & Krell 2015). (3) The accumulation of praise and honor was valued in Greco-Roman culture, and it was often a motive for giving (Downs 2016; Garland 2021). It is noteworthy in 2 Cor. 8-9 that Paul positions Christian giving with God at the centre as the provider of resources and multiplier of the outcome. Honor belongs to God and God alone. The Corinthians have no basis for assuming a superior position over the poor in Jerusalem. If they ever find themselves in the position of need, it would be God resourcing and motivating the Jerusalem Christians to reciprocate (8:14). The Corinthians can anticipate receiving the benefit of prayers from the poor in Jerusalem (9:14), but Paul makes a definite distinction between Christian giving and the patronage and benefaction models of the Greco-Roman world.

describing the *Gentile Offering* and activities associated with giving reveal a deep theological understanding that Paul not only uses to motivate the Corinthians to give, but perhaps even more importantly lead them in understanding the unique nature of Christian giving that will help them better relate giving to their Christian lives and identities.

The focal point of Paul's understanding of giving is grace[52]—in Greek *charis*—which is used ten times in chapters 8-9 (Garland 2021). Barclay (2017), in his seminal work on grace, *Paul and the Gift,* demonstrates from anthropology as well as language that at its root, grace relates to gift and 'typically convey[s] the ethos of the gift as voluntary benevolence' and is applicable to both 'a favor given and a favor returned' (2017:26). As a 'favor returned' grace can also include the meaning of 'thanks' (2017:27).[53] 'Grace became a cornerstone for the early Christians as they talked about God's good work in the world and especially his expressions of favor toward believers' (Guthrie 2015:391). Grace is 'a dominant motif' in 2 Cor. 8 (Guthrie 2015:391), and the basis upon which Paul makes his appeal to the Corinthians (Garland 2021). In this passage grace is used in the following ways: 'God's *kindness, favor,* or *enablement* (8:1; 9:8, 14), the *privilege* of participating in the collection (8:4), *the collection itself* (referred to as "this gift") as an expression of God's grace (8:6, 7, 19), and *a verbal expression of thanks* (8:16; 9:15)' (Guthrie 2015:392). Based on 2 Cor. 8-9, grace as *divine favour* is the essence that defines Christian giving (8:6, 7, 19) as it is God's grace that inspires (8:9),[54]

[52] 'Grace is Paul's favored word in describing the project' and the basis upon which he makes his appeal to the Corinthians (Garland 2021:439).

[53] Barclay highlights the tendency for people to 'perfect' grace, by which he means 'to draw out a concept to its endpoint or extreme' (Barclay 2017:67). He identifies six different ways people perfect grace: '*Superabundance* [lavishness]', '*Singularity* ... the giver's *sole and exclusive* mode of operation is benevolence', '*Priority* … timing of the gift', '*Incongruity* … without regard for the worth of the recipient', '*Efficacy* … achieves what it was designed to do', and '*Non-circularity* [no reciprocity is required or expected]' (Barclay 2017:70-74, italics original). It is beyond the scope of this project to thoroughly analyse Paul's use of grace in 2 Cor. 8-9 in terms of all six perfections, but a cursory review suggests that Paul at least perfects grace in terms of its superabundance, priority, and efficacy (2 Cor. 9:8-11).

[54] God's grace, his 'unconditional kindness [is] lavishly displayed' in the sacrificial death of Jesus (Harris 2005:559)

enables (by working in and through his followers) (8:1; 9:8, 14),[55] and resources giving (9:8-10)[56]—returning to God the *favour* (grace) of thanksgiving, praise, and glory (8:16; 9:11, 13, 15). The Macedonians grasped the 'grace-infused' nature of giving (Guthrie 2015:415) and thus begged for the *privilege* (grace) (8:4) of participating in the *Gentile Offering*.

Grace is by no means the only theological concept Paul associates with the *Gentile Offering*. It is noteworthy that 'Paul never mentions the word *money* when talking about this project. He cloaks the whole enterprise in language that is both formally administrative and theologically profound' (Garland 2021:418).[57] In addition to grace, Garland (2021) identifies a number of theological concepts that are most relevant for my research:

> "partnership," "sharing" (*koinōnia*, 8:4) …
> "service," "ministry" (*diakonia*, 8:4; 9:1, 12,13) …
> "generosity" (*haplotēs*, 8:2; 9:11, 13) …
> "blessing" "generous gift" (*eulogia*, 9:5) …
> "good work" (*ergon agathon*, 9:8) …
> "service" (*leitourgia,* 9:12) (pp. 418-19).[58]

Downs (2016) adds to these *epiteleo*, translated 'complete' (8:6, 11), because of 'its frequent usage in religious contexts to denote the performance of cultic rites or religious duties' (2016:135). 'By using it … Paul is appealing to the Corinthians' sense of religious duty' (2016:136).

> The word "ministry" (diakonia) had a technical meaning in Judaism for supporting the needs of the poor. Paul regards this ministry as something far more than simply delivering aid to poor people. It had major theological consequences … In the process

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[55] God granted 'the Macedonian believers the desire and ability to contribute worthily to the collection' (Harris 2005:560).

[56] As God resources, he also enlarges the impact of giving (2 Cor. 9:10).

[57] Neither does Paul use any 'depictions or narrative vignettes to personalize the plight of the Christians in Jerusalem. He makes no attempt to help [the Corinthians] … get a handle on the magnitude of the problem by reducing it to sound bite-sized slogans' (Andemicael 2016:622).

[58] In addition to these, Garland (2021) also identifies: '"diligence" (*spoudē*, 8:8), "love" (*agapē*, 8:7, 8, 24), "eagerness" (*prothumia*, 8:11, 12, 19; 9:2), … "abundance" (*perisseuma*, 8:14), "large sum" "liberal gift" (*hadrotēs*, 8:20), "undertaking" (ISV), "situation" (*hupostasis*, 9:4), "good work" (*ergon agathon*, 9:8), [and] "the harvest of your righteousness" (ta gennēmata tēs dikaiosunēs humōn, 9:10)' (pp. 418-19).

> Paul creates a new meaning for the word koinōnia ("partnership," "fellowship"). This is the first use of the word for monetary collection (Garland 2021:418-19).

Downs (2016:17) translates *koinōnia* as '"partnership-forming contribution" … to highlight both the material and the social aspects of κοινωνία in Paul's theological vision.'[59] *Haplotēs*, translated 'generosity' (8:2; 9:11, 13), in the New Testament 'comes to mean generosity as those with a singleness of concern for another's need stand ready to offer help' (Garland 2021:416). *Eulogia* is translated 'generous gift' (9:5) but also includes the concept of blessing. 'In the Bible an act of blessing calls down the grace of God on others' (2021:457).[60] *Leitourgia*, translated 'service' (9:12), denotes performing a 'public service', such as donating money for a project in a secular context[61] and performing a 'priestly service' in a religious context (2021:468). 'The rendering of their [the Corinthians'] service is an act of benevolence for the common good and a priestly, spiritual offering to God' (2021:469).

Downs (2016), building on more recent research on the important role that metaphors play in language—not just providing 'rhetorical flourish' but 'a framework for understanding one's world' (2016:163)—argues that Paul's use of the theological (cultic) concepts highlighted above forms a framework of cultic metaphors that invites the Corinthians 'to reframe … [their] view of reality' (2016:122):

> Paul metaphorically frames the activity of contributing to the collection as a religious offering that will result in worship of God. … [T]he Corinthians are invited to understand their contribution as a priestly service offered to God. As such, the praise and thanksgiving for their support of this benefaction is rightly directed toward the God who stands behind their offering (2016:145).

Downs (2016), additionally drawing on a similar analysis of cultic language of the *Gentile Offering* from 1 Cor. 16:1-4 and Romans 15:14-32, concludes that 'Paul's understanding

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[59] Paul also uses *koinōnia* to describe the partnership relationship the church in Philippi extended to him, which included their financial support (Phil. 1:5; 4:15).

[60] 'By sharing their material substance with the saints, they are blessing them both spiritually and materially' (Garland 2021:457).

[61] In Greco-Roman culture, this type of service would only be performed by wealthy people. 'Participating in the "service" Paul administers is not something only the very rich can do; even the poorest can be public patrons in the church' (Garland 2021:468).

of the collection is governed by a particular structural metaphor, which … [he identifies] as COLLECTION IS WORSHIP' (2016:157).[62] This metaphor 'highlights the properly religious and/or theological dimensions of this fundraising project. No mundane benefaction, the Jerusalem collection is represented as an offering consecrated to God' (2016:158).

Some identify Paul's theological/cultic language in 2 Cor. 8-9 as a motivational strategy necessitated by the relational problems he had with the Corinthians that prevented him from employing the authoritative approach he used in 1 Cor. 16:1-4 (Verbrugge & Krell 2015:140). While this is a valid critique, Paul does express concern for the Corinthians' growth and development as he emphasizes that completing the gift is to their 'advantage' (8:10) and the voluntary nature of their decision to give (8:8, 10; 9:7). In 1 Cor. 16 Paul may have been more authoritarian in discussing the offering because it was near the end of the letter, and he needed to be more direct to succinctly communicate about the importance of the offering. In his later letter to the Philippians, with whom he had no known relational problems, Paul takes a similar theological approach as 2 Cor. 8-9 to the extent that some scholars regard his expression of gratitude for the Philippians' financial support as somewhat 'anemic' (Verbrugge & Krell 2015:73). One explanation offered is that 'Paul turn[s] this gift into an opportunity for instruction', rarely bypassing 'an opportunity to look beyond the surface of an event to probe its theological and spiritual significance' (2015:74-75). In 2 Cor. 8-9, Paul is not just trying to motivate the Corinthians to give a large offering; he is concerned about their spiritual maturity. He uses these theological concepts to convey his own perspective on Christian giving and to

[62] In addition to 'COLLECTION IS WORSHIP', Downs (2016:126) also identifies 'COLLECTION IS HARVEST' as another structural metaphor; Paul uses these two metaphors 'to invite his readers to conceptualize giving within the community of believers in terms of an alternative economy characterized by generosity and aimed at worship'.

help them grow in their understanding and practice of Christian faith as it relates to giving (Guthrie 2015).[63]

Conclusion

Second Corinthians 8-9 provides rich insights into issues related to money and giving through the examples of the Macedonians and Jesus and through numerous principles. Paul's non-authoritarian approach is noteworthy, and some of the most profound insights into the unique nature of Christian giving come from the theological language he uses to describe the *Gentile Offering*. These will all be discussed further in the Unified Interpretation section that follows.

UNIFIED INTERPRETATION

Having examined each text separately, I present a unified interpretation that consists of a synthesized reading of the texts, an examination of them through the three focal images of community, cross, and new creation, and finally I consider the modes of appeal through which they speak (Hays 1996).

Synthesized Reading

Before considering this synthesized reading, it is appropriate to be reminded that the purpose of this chapter is to evaluate if, and to what extent, the New Testament holistically relates money and giving to Christian life and identity. To that end I examined passages from four books that I deemed the most relevant (Mt. 6:19-34, Luke 14:25-35, Acts 2:42-47; 4:32-37, and 2 Cor. 8-9) and which represent a breadth of the NT.[64] Since numerous

[63] 'It is clear from the whole of 2 Cor. 8-9 that Paul was interested in more than the "surface" actions of the Corinthians; he cared about the condition of their hearts and how their response to the collection for the saints in Jerusalem reflected that condition' (Guthrie 2015:462).

[64] Two passages came from the gospels (Mt. and Lk.), one from Acts, and one from the epistles (2 Cor).

passages on money and giving in the NT were not examined, this synthesis should not be viewed as exhaustive but is sufficient to achieve the purpose of this chapter.

Broadly speaking, the passages I examined reinforce and build upon one another and are in general agreement on many matters. (1) Material possessions as an important area of life to which Christians must give careful attention comes through strongest in the passages from Mt. 6:19-34, where wealth and worry are key themes from Jesus' Sermon on the Mount, and Lk. 14:33, where it is one of the three focal points describing faithful discipleship. Its importance is also evident in the examples of Jesus-followers from Acts 2 & 4 and 2 Cor. 8-9. (2) God and his kingdom are pre-eminent over money and the material world, and disciples must seek God and his kingdom first (Mt. 6:19-34). (3) Money competes in people's hearts and minds for allegiance with God, as shown by the warning 'You cannot serve God and mammon' (Mt. 6:24).[65] (4) Generosity is an important practice Jesus-followers are to demonstrate and through which they are to care for those in need. Giving generously to help the poor is a way to 'store up treasures in heaven' (Mt. 6:20; Mt. 19:21; Lk. 12:33). The parable of the two eyes (Mt. 6:23) emphasizes the importance of generosity as does Paul's commendation of the Macedonians in the 'liberality' of their giving (2 Cor. 8:2-3). The priority of giving to care for those in need is demonstrated in the examples of the early Jerusalem church (Acts 2:42-47; 4:32-37) and in the *Gentile Offering* raised by Paul (2 Cor. 8-9). While practising generosity in care of the poor is not specifically mentioned in Luke 14:33, it is certainly imbedded in its dictum.[66] (5) Money and material possessions, when managed according to biblical teaching, is an area that requires and promotes trust in God. This includes trusting God for daily provisions (Mt. 6:25:34), for the means to give generously (2 Cor.

[65] Paul may also allude to this competition between God and money in warning the Corinthians against giving 'grudgingly' (2 Cor. 9:7).

[66] Any application of Luke 14:33 would necessarily include giving to help the poor (Lk. 12:33).

9:8-11), and for the ultimate results of such giving (2 Cor. 9:10). (6) Christian giving is an outgrowth from one's commitment to God. The Macedonians extraordinary sacrificial giving was preceded by a renewed commitment to God (2 Cor. 8:5). In Luke 14, committed discipleship is inextricably linked to 'renouncing all possessions' (Lk. 14:33), which would include generous giving (Lk. 12:33). Barnabas, who demonstrates his commitment to God and his kingdom throughout the book of Acts, is held up as an exemplar in generosity (Acts 4:36-37). (7) Christian giving is not just economic and practical; it has a deeper theological significance and a higher purpose as a grace-centred act of worship. This deeper understanding is most evident in Paul's description of the *Gentile Offering*, which is discussed in greater detail below in addressing the tension between Luke 14 and 2 Cor. 8-9.

One area of tension in these passages is the imperative and sacrificial nature of Luke 14:33 as compared to Paul's less authoritarian approach in 2 Cor. 8-9, in which he emphasizes he is not commanding them to give (2 Cor. 8:8).[67] How might this tension be resolved? First, the priority Paul gives to raising and delivering the *Gentile Offering*, especially in view of his relational challenges with the Corinthians,[68] reflects the priority and perspective on material goods and the importance of using them to help others as expressed in and implied by Luke 14:33.[69] Secondly, the latitude Paul provides the Corinthians in voluntarily deciding how they will participate in the offering is not

[67] Paul encourages the Corinthians to give in numerous ways throughout 2 Cor. 8-9 but uses the imperative mood only once: 'finish doing it [collecting the offering]' (2 Cor. 8:11). Luke 14:33, on the other hand, is unequivocally imperative in nature—disciples must 'renounce all possessions.'

[68] Even though Paul had experienced relational challenges with the Corinthians, he presses the priority of this offering with the Corinthians by including chapters 8-9 in 2 Cor. and sending Titus, along with the two brothers, to work with the Corinthians in completing the offering. Paul goes to great lengths to encourage the Corinthians to place their material goods in service to God to meet the needs of the poor in Jerusalem. While the offering has numerous purposes, one is certainly to provide material relief, which is consistent with Paul's demonstrated priority and sacrificial concern for the poor as shown in the Background Issues section of the examination of 2 Cor. 8-9.

[69] As previously summarized, the essence of Luke 14:33 is that Jesus-followers must embrace an ethic towards possessions that maintains 'a serious and sacrificial dedication of all one's goods to the work of God and the love of neighbour' (Hays 2016:83).

inconsistent with an appropriate interpretation of Luke 14:33, whose author recognizes its ethic may be expressed differently according to each believer's calling and situation. Still, some tension remains between the 'sacrificial' element of Luke 14:25-35 and Paul's statements that the offering is not intended to result in the Corinthians' 'affliction' (8:13) and that they are to give from their 'abundance' (i.e., their surplus) (8:14). Paul does include the concept of 'sacrifice' in the examples of the Macedonians (2 Cor. 8:4) and Jesus (2 Cor. 8:9), but the implication from Paul's admonitions is that he is not expecting the same degree of sacrifice from the Corinthians (Garland 2021). Perhaps the relational problems with the Corinthians prevented Paul from discussing sacrificial giving directly, and we should, therefore, acknowledge this tension and let it remain. However, another perspective to consider is that Paul may be pursuing a higher purpose for the Corinthians in their giving that reflects a deeper understanding, and which may be thwarted by overtly challenging the Corinthians to give sacrificially. As presented in the examination of 2 Cor. 8-9, Paul provides a deeper understanding of Christian giving through the theological descriptions of *grace-centred*, *ministry*, *partnership*, *blessing*, and *priestly service*, which Downs (2016:157) persuasively argues 'frames participation in the relief fund primarily as an act of worship'.[70] I suggest that Paul desires for the Corinthians to embrace the *Gentile Offering* at this level, which requires a voluntary response from the heart (2 Cor. 9:7) to be fully realized and is so aptly illustrated by the Macedonians who, in 'their deep poverty', begged 'for the favour [grace] of participation' (2 Cor. 8:2, 4). Paul desires a similar realization and growth experience for the Corinthians. As Guthrie (2015:462) puts it, 'Paul was interested in more than the "surface" actions of the Corinthians; he cared

[70] See the *Theological Insights on Giving* section in the examination of 2 Cor. 8-9 above for additional information on this theological perspective of the *Gentile Offering*.

about the condition of their hearts and how their response to the collection for the saints in Jerusalem reflected that condition.'[71]

While it may not be popular among many Western Christians today, the NT witness regarding money and possessions is that their practice should involve sacrifice. Jesus-followers are to embrace an ethic towards possessions that maintains 'a serious and sacrificial dedication of all one's goods to the work of God and the love of neighbour' (Hays 2016:83).

Community-Cross-New Creation

Following Hays' (1996:337) approach, I now consider how the reading of these texts might be 'brought into focus by [examining them through] the three images of community, cross, and new creation'.

Community

How does the concept of community[72] inform our reading of these texts? Jesus' instructions in the Sermon on the Mount seek to 'shape a community that will be the light of the world (Mt. 5:14-16)' (Hays 1996:365). In Mt. 6:19-34 he sets a clear expectation of the values this community should embody concerning wealth and worry and insists that it should demonstrate the pre-eminence of God over money and the material world by seeking God and his kingdom as their top priority. For the Lukan author, a sacrificial orientation to material goods is part of faithful discipleship (Lk. 14:33), which is lived

[71] It was not that Paul did not understand that a Christian's approach to money, possessions, and giving involved sacrifice. He commended the Macedonians for their sacrificial giving (2 Cor. 8:2-3) and held up Jesus and his sacrifice as the ultimate exemplar in generous giving (2 Cor. 8:9). Furthermore, Paul personally took a sacrificial approach to money and its use. He often engaged in tiring, manual labour as a leatherworker to provide for his own needs and others who accompanied him; he voluntarily chose this approach to identify with the sufferings of Christ and maximise his witness rather than follow the common practice of being paid by those he taught (Verbrugge & Krell 2015).

[72] Hays (1996:196) defines the image of community as follows: '*The church is a countercultural community of discipleship, and this community is the primary addressee of God's imperatives.'*

out in community. The communal aspect of this discipleship is displayed in the early community of Jesus-followers in Jerusalem who shared their resources (Acts 2:45; 4:32) to the extent that 'there was not a needy person among them' (Acts 4:34). Such an outcome would only be possible as the community of disciples faithfully serve together. Not only were the basic needs of those in the community met, but the author of Luke-Acts implies that this generosity formed part of the context that increased the effectiveness of the apostles' ministry (Acts 4:33). In 2 Cor. 8-9 the responsibility of the Christian community to care for one another is extended to include fellow Christians in faraway places as Paul leads the predominantly Gentile congregations to send aid to the saints in Jerusalem, practising the beliefs and values expressed in Mt. 6 and Lk. 14. The examples of community generosity in both Acts and 2 Corinthians demonstrate that 'community' provides a context in which Christians can be motivated and inspired to maintain an appropriate perspective on material goods and join in partnership with God and one another to achieve God's purposes and glorify him.

Cross

Since the Christian 'community lives in the paradoxical wisdom of the cross (see 2 Cor. 1:18-2:5)', what comes into focus from these texts as we view them through the image of the cross (Hays 1996:337)?[73] When viewed through the cross, Matthew's climactic conclusion of chapter 6, 'Seek first His [God's] kingdom and His righteousness' comes to the fore (v. 33). All must be subservient to God, including and especially with money and material possessions. 'You cannot serve God and mammon' (v. 24). This emphasis is amplified in Luke 14 where the cross is front and centre as discipleship is presented as synonymous with self-sacrifice, including carrying one's cross (v. 27). The extent of this

[73] Hays (1996:197) selected the cross as one of the focal images because '*Jesus' death on a cross is the paradigm for faithfulness to God in this world.* The community expresses and experiences the presence of the kingdom of God by participating in "the *koinōnia* of his sufferings" (Phil. 3:10).'

subservience is radical in nature, being described as ‘renouncing all’ (Lk. 14:33) in relationship to material possessions. Some seek to sidestep the general applicability of this passage[74] or play down sacrificial expectations, especially among western Christians. Reading the text through the lens of the cross is a corrective against such tendencies (Hays 1996).[75] In 2 Cor. 8-9, Jesus’ sacrificial death is held up as the ultimate example of generosity for the Corinthians to imitate (2 Cor. 8:9). Of course, Paul begins 2 Cor. 8 with the example of the Macedonians’ sacrificial giving that was ‘beyond their ability’ (v. 3) and despite their ‘deep poverty’ (v. 2). This generosity stemmed from their renewed commitment to God (v. 5), and especially noteworthy is the attitude with which they gave. They were not guilted or forced to give sacrificially; rather, they begged for the opportunity to participate (v. 4). This attitude is reminiscent of Jesus, ‘who for the joy set before Him endured the cross’ (Hebrews 12:2). The Macedonians had grasped the grace-filled nature of giving and enthusiastically gave and gave sacrificially. In the synthesized reading above, I argued that Paul desired a similar heartfelt and sacrificial response from the Corinthians, but he did not pursue it through an authoritarian requirement. While the imperative of sacrifice among disciples should not be diluted, 2 Cor. 8-9 raises the question as to the best means to encourage it. My social science research into LTVCC indicates obligatory requirements can be counterproductive in achieving generous giving and inhibit the spiritual development of some with respect to money and material possessions. Second Corinthians 8-9 may suggest an approach that is more effective, attractive, and scriptural (at least from a NT perspective).

[74] See the examination of Luke 14:25-35 above.

[75] ‘Whenever the New Testament is read in a way that denies the normativity of the cross for the Christian community, we can be sure that the text is out of focus’ (Hays 1996:338).

New Creation

The 'new creation' image signifies that '*[t]he church embodies the power of the resurrection in the midst of a not-yet-redeemed world*' (Hays 1996:198). What comes into focus as we examine these passages through this image? The act of laying up 'treasures in heaven' (Mt. 6:20) exemplifies embracing God's new order and the reward[76] that awaits those who live faithfully now,[77] which stands in contrast to the 'rich fool' who used his surplus wealth to build bigger barns and take his ease, ignoring God's inevitable judgement (Lk. 12:16-21). Christians who allow the pre-eminence of God over money and material possessions (Mt. 6:24) to inform their perspectives and practices on finances and giving demonstrate the reign of God now. Similarly, a lack of worry for daily provisions, based on trust in God (Mt. 6:25-34) and embracing the radical call to 'renounce all possessions' (Lk. 14:33) are signs 'of the new order God has promised' (Hays 1996:338). Furthermore, the unity and generosity exhibited by the early Jesus-followers in Jerusalem, such that 'there was not a needy person among them' (Acts 4:34), was a sign of God's covenantal community and its promised blessings (Deut. 5:4) now realized in the church.[78] The resurrection power to be embodied by the church was evident in the Macedonians' extraordinary generosity amidst their extreme poverty (2 Cor. 8:2-3), which could only be explained as God's grace at work within them (v. 1) bringing about a new creation. Paul captures this phenomenon and opportunity in his theological framing of giving as a grace-centred act of worship that invites all into partnership with God in the work of bringing his kingdom to earth (Mt. 6:10) to his ultimate glory. When the *Gentile Offering* was received by the saints in Jerusalem, it would be a sign of God's grace and new order taking root among the Gentiles.

[76] Each will be rewarded according to 'deeds [done] in the body' (2 Cor. 5:10).

[77] The focus of new creation is on living faithfully in this time of '"already" and "not yet"' (Hays 1996:393)

[78] This care for the poor, practised initially by disciples in Jerusalem, would become a characteristic for which Christians would be widely known in the second century (Longenecker 2010).

Mode of Appeal

As a final step in interpreting Scripture, Hays (1996:339) recommends considering modes of appeal so texts can '*be granted authority in the mode in which they speak'*. As presented above, he identifies four modes of appeal: rules, principles, paradigms, and symbolic world. The texts I examined speak in all four modes, but rules, by far, is the least represented.

Luke 14 is the only text to employ a rule through the command that disciples must 'renounce all possessions' (Lk. 14:33), which is attributed to Jesus. As already discussed, the Lukan author allows this rule to be applied differently according to a believer's calling and situation.[79] Paul avoids even the appearance of a rule since he stresses that he is not commanding the Corinthians but only giving his 'opinion' (2 Cor. 8:10) and leaving their decisions on giving up to them (2 Cor. 9:7).[80]

Both Mt. 6 and 2 Cor. 8-9 include numerous stated principles while others can be derived from paradigms, including paradigms in Luke 14 and Acts 2 and 4. Direct principles in Mt. 6 include: 'You cannot serve God and mammon' (v. 24), 'do not worry' (v. 25), and 'seek first the kingdom of God' (v. 33). The importance of giving to the needy can be derived from the parable of laying up treasure in heaven as well as the example of the early Jesus-followers in Jerusalem (Acts 2:42-47; 4:32-37), and the principle of trusting God to provide follows from the parable of the birds (Mt. 6:26) and plants (vv. 28-30). The Lukan author emphasizes the unmistakable inclusion of sacrifice through the image of each disciple carrying 'his own cross' (Lk. 14:27). Second Cor. 8-9 provides numerous principles related to giving, both direct and implied: giving is an outgrowth

[79] See the examination of Luke 14:25-35 for a more in-depth analysis and interpretation of Luke 14:33 and its consistency with other passages in Luke-Acts.

[80] From the perspective of American Christianity in which tithing is 'regularly discussed … in about half of churches' (Barna Group 2020), it is noteworthy that Paul does not include or refer to a rule or principle of tithing in his encouragement for the Corinthians to give in 2 Cor. 8-9 or 1 Cor. 16 and that no other NT passage provides such a rule.

from one's commitment to God (8:5); give proportionately (8:12); give to provide 'equality' (8:13); give generously to 'reap a generous result' (9:6); give cheerfully (not grudgingly) (9:7); 'God blesses generous givers (9:8-11)' (Guthrie 2015:445); God will be glorified through your giving (9:12-15); and you will be blessed through prayers resulting from your gifts (9:14).[81]

All the texts examined speak through paradigms of parables and examples. Numerous parables make a particular point or serve as an illustration such as the two treasures (Mt. 6:19-21), 'good' and 'evil' eyes (Mt. 6:22-23), God's care of the birds and plants (Mt. 5:26-30), the tower builder and warring king (Lk. 14:28-32), and savourless salt (Lk. 14:34-35). Perhaps more importantly are the paradigms that provide a concrete example of disciples following scriptural principles and noting the impact on them, those they help, and the growth of God's kingdom. These examples include the early Jesus-followers in Jerusalem (Acts 2:42-47; 4:32-37) and the Macedonians (2 Cor. 8:1-5). These concrete examples of discipleship inform, convict, and inspire other Christians to also follow Jesus' unprecedented sacrificial generosity from which all have benefitted (2 Cor. 8:9).

The final mode of appeal to consider is that of symbolic world, which figures significantly in both Matthew 6 and 2 Cor. 8-9. Matthew 6 depicts a symbolic world that includes the temporary material world and elements such as wealth and necessities (i.e., food and clothing), the eternal kingdom of God and values such as generosity and trusting God, and an inner spiritual dimension that recognizes that money competes in people's hearts and minds for allegiance with God and the necessity of disciples seeking first God and his kingdom. It is a world with an eternal perspective on money and material possessions that invites disciples to generously place resources in service to God while

[81] For other principles that can be derived from this passage see also: Blomberg (2022b:186), Garland (2021:430, 456-458), and Guthrie (2015:462).

trusting him to provide daily needs. The use of symbolic world in 2 Cor. 8-9 especially comes to the fore in Downs' (2016:157) conclusion that Paul uses cultic language (theological concepts emphasizing giving as grace-centred, ministry, partnership, blessing, and priestly service[82]) to construct a 'structural metaphor' that invites the Corinthians into a new interpretation of reality. This 'collection is an act of worship' metaphor invites the Corinthians to 'conceptualize gift-giving within the community of believers in terms of an alternative economy characterized by generosity and aimed at worship' (2016:121).[83] This symbolic world emphasizes the unique nature of Christian giving and contrasts it with the Greco-Roman patronage and benefaction to which the Corinthians were accustomed. It is noteworthy in considering the modes of appeal of these passages that rules are minimized and symbolic world featured so prominently. Both the Matthean author and Paul desire for readers to embrace a different perspective—a different reality—relating money and possessions in significant ways to their Christian lives and identities as they live in the in-between-time of '"already" and "not yet"' (Hays 1996:393).

ANALYSIS AND DISCUSSION

The goal of this chapter was to begin with the New Testament and analyse relevant scriptures to determine if and how the NT holistically relates money and giving to Christian life and identity. In examining the passages above, I endeavoured to use the word holistic sparingly because I wanted to let the passages speak for themselves and not force a conclusion. After reading the unified interpretation above, my hope is that readers

[82] See the Theological Insights on Giving section above for how these theological concepts form a framework for Christian giving that supports Downs' (2016) conclusion. These concepts could have also been presented as principles, but Paul does not overtly represent them as principles as such but more as subtle markers to help the Corinthians reframe their understanding of Christian giving, which is consistent with Downs' analysis and conclusion.

[83] Downs (2016:121) also includes 'collection is an act of harvest' as a metaphor from 2 Cor. 8-9.

find it self-evident that the NT holistically relates money and giving to Christian life and identity, but I proceed in making the argument below.

As mentioned in the introduction of this chapter, money and giving are deemed to be holistically related to Christian life and identity (i.e., a 'key part of the 'overall … Christian life' Blomberg 2022b:187) to the extent that they are related to core beliefs and practices of Christianity such as one's beliefs about God, key elements of following Jesus, worship, etc. Using these criteria, I consider evidence from the unified interpretation above.

The NT identifies money and possession as an important area of the Christian life to which Jesus-followers must give careful attention. Money and possessions relate to the core issue of the dedication and commitment of those who follow Christ. Scripture is especially clear on two points: (1) God is pre-eminent over money and material possessions. (2) Money competes with God for the allegiance of people's hearts and minds. The acceptance and practice of these principles relates directly to Christian identity—what it means to be a Christian. Issues regarding use of money, worry over daily provision, and the importance of trusting God relate Christian views of money and possessions to everyday life. Money and possessions are identified as one of three critical areas of importance to being a disciple of Jesus and are inextricably linked with sacrifice, which is portrayed as synonymous with discipleship (Lk. 14:25-35). Giving to help others is represented in Scripture as a priority of God and a practice in which disciples are expected to seriously engage as evident through principles, parables, and examples of first century Christians.[84] Christian giving is a direct outgrowth of one's commitment to God (2 Cor. 8:5) and 'part of a whole-life surrender to the Lord' (Blomberg 2022b:186).[85]

[84] My LTVCC research shows that church members are especially attracted to opportunities to help others. This scriptural priority resonates with them.

[85] It is noteworthy that LTVCC focuses on members' spiritual lives.

Paul's recognition of giving as a grace-centred act of worship moves giving to the level of worship that gives glory to God; nothing could be more central or important to Christian life and identity than the worship of God. Based on the scriptural evidence and my analysis, I argue that the New Testament holistically relates money and giving to Christian life and identity to a significant extent. Furthermore, the passages examined provide insights into many ways that religious leaders can relate money and possessions to Christian life and identity.

ENHANCING THE LTVCC MODEL

A major goal of this thesis is to provide a deeper understanding of LTVCC. This chapter and the next four include a section like this one that highlights findings associated with known characteristics, possible additions, and the role of ACE-holism.

Affirmations of LTVCC Characteristics

One way biblical theology is contributing to the understanding of LTVCC is by affirming and providing deeper insights associated with LTVCC's characteristics as a sociological phenomenon. Affirmations supported by biblical theology also validate LTVCC as a model for churches to follow to the extent they recognize the authority of Scripture.

Holistic Treatment of Money, Relating it to Christian Life and Identity

The primary conclusion of this chapter is that the Bible holistically relates money and giving to Christian life and identity to a significant extent. Therefore, biblical theology affirms the holistic treatment of money as a key characteristic of LTVCC, thereby helping validate LTVCC to church leaders. This chapter also provides a deeper understanding of how money and giving can be related to Christian life and identity as described in the Analysis and Discussion section immediately above.

More generally, biblical theology affirms and enhances the understanding of numerous facets of LTVCC, such as relating money to congregants' spiritual lives and the importance of trusting God. The discussions of biblical theology regarding these facets of LTVCC are reserved for the following chapters in which they arise from the sociological study of Southgate. This research provides a deeper understanding of these facets by interpreting them through the lens of biblical theology.

The Importance of Community

Acts 2:42-47; 4:32-35 highlight the role of community and collective influence. The premise behind LTVCC is that a church's culture that exists as part of its community can be a significant influence as meanings associated with money are developed, learned, absorbed, and demonstrated collectively. Consistent with LTVCC, the generous giving described in Acts 2 and 4 occurs in a community with a strong sense of unity and harmony based on shared beliefs and values (Acts 2:42, 44; 4:43) which ingrained 'a basic attitude of unselfishness' (Co 2014:86). Congregations are communities with a culture that exerts a collective influence. To gain a deeper understanding, much of my research focuses on various elements that comprise LTVCC. The passages in Acts demonstrate that it may not be any single element of a community's culture that makes the difference but the way they combine for a collective influence. It is in the context of community that the Christ-followers gave generously, which affirms the concept of a church's collective culture, its community, influencing congregants.

Possible Additions to LTVCC

Another way biblical theology is contributing to the LTVCC model is by suggesting additions from a theological perspective that would be welcomed by churches such as Southgate but would not necessarily be sociologically based. In this way biblical theology can contribute to the understanding of churches that accept the authority of Scripture. I suggest four possible additions to LTVCC for consideration.

Promoting the Role of the Holy Spirit

Current LTVCC understanding does not identify the role the Holy Spirit might play in a congregation and the lives of Christians to encourage faithful living in the area of money. Both Acts 2:42-47 and 4:32-35 are preceded by an outpouring of the Holy Spirit that significantly impacted those involved (Acts 2:2-4; 4:31). It is beyond the scope of this thesis to explore the Holy Spirit except to recognize that a church like Southgate acknowledges the reality of the Holy Spirit and challenges congregants to seek and follow the Holy Spirits' guidance in their lives. Acknowledging the role of the Holy Spirit in guiding congregants in their attitudes and practices with money is an element of how a church like Southgate prioritizes members' spiritual lives in relationship to money.

The Lordship of Jesus and the Imperative of Sacrifice

Another possible addition to the LTVCC model for churches accepting the authority of Scripture is to highlight the Lordship of Jesus and the imperative of sacrifice. In Acts 2 Peter emphasized that God had made Jesus both 'Lord and Christ' (2:36). Congregants in the Jerusalem congregation understood and accepted the Lordship of Jesus and would have known his teachings presented in passages such as Mt. 6:19-34 and Lk. 14:15-35 from the 'apostles' teaching' (Acts 2:42). Luke 14:33 emphasizes the imperative and sacrificial nature of disciples allowing Jesus to be Lord not just of their lives but also of their possessions. Acts 2 and 4 describe a community that is voluntarily living out this lordship in sacrificial generosity. For churches like Southgate, reminding congregants of Jesus' lordship and the imperative of sacrificially stewarding resources is an important way to encourage congregants in their attitudes and behaviour with regard to money.

However, it is important to follow Paul's example in 2 Cor. 8-9 of encouraging church members to understand these matters as opportunities for spiritual growth.

The Grace-Centred Nature of Giving

A final addition of biblical theology to the LTVCC model is Paul's teaching in 2 Cor. 8-9 that positions giving as a grace-centred act of worship. LTVCC literature does identify giving as an act of worship (Smith et al. 2008), but it does not provide any further explanation.[86] Paul's description of giving in 2 Cor. 8-9 as a grace-centred activity that begins and ends with God regards giving as an opportunity for disciples to join with God as instruments of grace that culminates in praise and thanksgiving to God. This understanding should encourage church members to think more deeply about the meaning of their giving and to be more internally motivated. The sociology study that follows demonstrates the important impact having a deeper theological understanding of giving can have, but the insights from 2 Cor. 8-9 on the grace-centred nature of giving are worthy of being identified as a meaningful addition to the LTVCC model for churches like Southgate.

ACE-Holism

Examples demonstrating the importance of engaging the whole person in LTVCC are not as numerous in the theological portion of this research as in the examination of Southgate that follows, but they are present. A follower of God is commanded to love him with all his or her 'heart', 'soul', 'mind', and 'strength' (Lk. 10:27). It is self-evident that this command involves a person's entire being, which would include all three elements of ACE-holism: *action, cognition,* and *emotion.*

[86] It is not my intention to infer that Paul's description of giving as a grace-centred act of worship in 2 Cor. 8-9 is the only way in which giving can be considered an act of worship.

The clearest examples demonstrating the importance of ACE-holism are in Acts and 2 Corinthians. As already noted above, the congregation in Jerusalem was characterized by unity and harmony (*emotion*) based on shared beliefs (*cognition*) and values (*cognition* and *emotion*).[87] The generosity of the Jerusalem church is described as ongoing. Therefore, the *action* of giving was one of the factors that contributed to a culture in which it continued. It is reasonable to conclude that giving was formative for those who gave and for the congregation as a community, encouraging this generosity to continue.

Paul's approach to motivating the Corinthians to give indicates he is appealing to *action*, *cognition*, and *emotion* in 2 Cor. 8-9. First, he builds a case listing reasons Corinthians should give, including the grace-centred nature of giving and the examples of the Macedonians and Jesus, that would appeal to their minds (*cognition*) and *emotions* (2 Cor. 8:1-9).[88] Next, Paul challenges the Corinthians to follow through and complete the gift according to their original plans (2 Cor. 8:10-11), knowing this *action* is to their benefit (2 Cor. 8:10). Also, Paul's non-authoritarian approach indicates that he wants the Corinthians to have a heart-felt (i.e., affective) response and encourages them to give cheerfully (2 Cor. 9:7). The content of 2 Cor. 8-9 can be described as a persuasive appeal that combines both intellectual (*cognition)* and *emotional* elements designed to encourage the Corinthians to participate in the *action* of giving that will help form their Christian identities.[89]

It is also instructive to consider the modes of appeal of the passages examined relative to ACE-holism. Rules and principles would primarily be related to *cognition*.

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[87] The emotional aspect of values will be discussed in Chapters Four and Five.

[88] Viewing giving as a grace-centred act of worship that begins and ends with God motivates at an emotional level that is self-reinforcing as it allows the giver to experience a deeper connection with God and realize a more meaningful and purposeful life.

[89] The role of *action* in producing identity-forming habits is discussed with practices in Chapter Six.

Paradigms (parables and examples) are stories and images that speak not only to our minds (*cognition*) but also to our *emotions*. The initial impact of a story may be more affective and then later processed and summarized as a *cognitive* principle. Symbolic world, with aspects related to one's worldview, is both *cognitive* and *emotional*. Symbolic world seeks to communicate truths we not only know in our minds (*cognition*) but embrace at a deeper affective (*emotional*) level as well. As we fully embrace the realities of a symbolic world, such as God's kingdom where heavenly treasure and God's pre-eminence are more important (Mt. 6:20,24) and giving is a grace-centred act of worship (2 Cor. 8-9), we should be naturally motivated to *act* consistently with these realities.

This chapter has been an initial effort at expanding literature on church culture by exploring the relationship between LTVCC and biblical theology. In the next chapter I turn to the sociological portion of this thesis and begin with examining Southgate's leadership.

CHAPTER FOUR: INTENTIONAL AND EFFECTIVE LEADERSHIP

INTRODUCTION

In this chapter I begin the sociological inquiry of this thesis through examining Southgate Christian Church. Data presented in this chapter demonstrates that Southgate exhibits strong Live the Vision church culture characteristics, which recommend it as an important source of data for enhancing our understanding of LTVCC.

Since leadership is a significant influence on the development and transmission of LTVCC (Smith et al. 2008; Starks & Smith 2013), Southgate's leadership is an important source to explore in seeking a deeper understanding of what LTVCC can look like in a local church setting and to gain additional insights into the nature of LTVCC and its influence on congregants. Below, I present data concerning Southgate's leadership structure, leaders' activities, and additional insights gathered from observations of and interviews with primary leaders (e.g., lead pastor, executive pastor, four lay elders, youth pastor, children's director, worship director, and finance manager). I focus special attention on leaders' strategic use of Southgate's mission-vision-value statements. I also use insights from congregants' interviews to partially evaluate the effectiveness of these leaders. I then analyse these data to further enhance and refine our understanding of LTVCC and explore connections with ACE-holism.

KEY CHARACTERISTICS OF LEADERS

Since the elders have the primary responsibility for leading the church, they set the tone for the entire congregation. Their individual and group characteristics are significant to the life and health of the congregation and are a major influence on its culture, including its culture of money. Throughout my observations of Southgate's leaders, especially the elders, several themes describing their approach to leadership emerged, which I describe and discuss next, making the case that Southgate's leaders intentionally and effectively fulfil their responsibilities.

Well-Organized and Active

The effective transmission of any culture is greatly enhanced by a well-organized and active leadership such as that at Southgate. All the primary leaders are shown on the organizational chart shown in Figure 4.1, which identifies Christ as the ultimate head of this church. The preeminence of following Christ reflects the church's fundamental identity as a congregation of believers seeking to follow Christ and accomplish his purposes in the world. The mission-vision-values statements described below confirm this orientation and reflect that Christ is central to the vision being cast and lived out.

The board of elders has primary responsibility and oversight for the congregation as they seek to follow Christ. The lead pastor and executive pastor are both elders with the lead pastor reporting to the elders and overseeing all other paid staff. This structure, with its associated lines of responsibility and authority, was well understood and accepted by all the leaders I interviewed. Since the board of elders has the primary responsibility and authority for leading the congregation, I focused particular attention on their interaction, especially since the two highest staff members, Lead Pastor Jeffery Pierce and Executive Pastor Daryl Sullivan, are among the six elders. During my research, the elders typically met every six-to-eight weeks, but they could go longer between meetings during the summer. Meetings typically lasted one to two hours and were held at the church in a brightly lit conference room with an 8-foot-square table and large-screen television for displaying presentations. Elders were engaged and knowledgeable in matters over which they had oversight, whether it related to people, church events, or more technical matters, such as church parking. Even during long meetings (i.e., two hours), they remained engaged and active in conversations on a wide variety of topics.

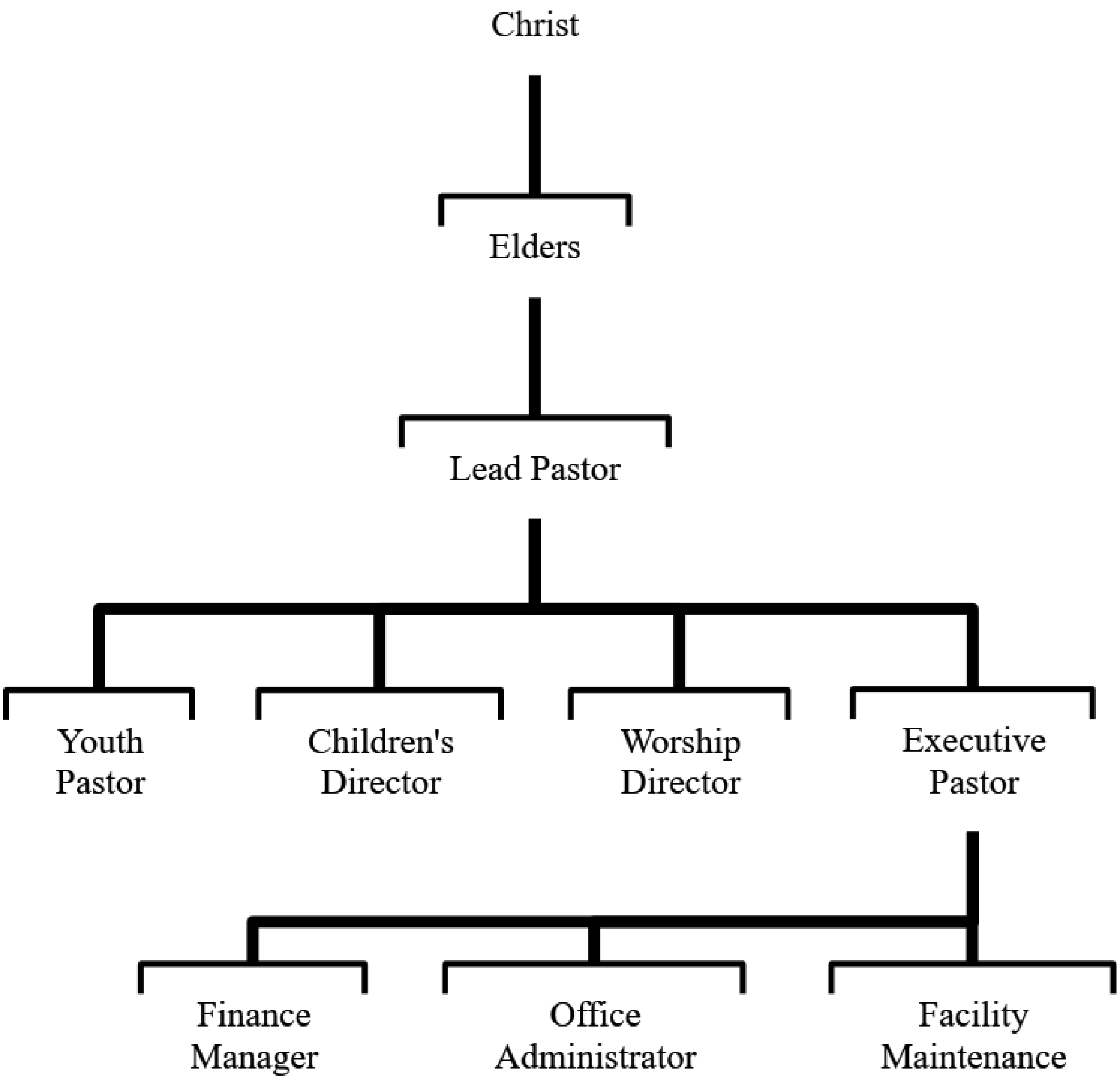

Figure 4.1 Southgate's Leadership Structure

Southgate's leadership was well-organized and active. Each person understood his or her responsibilities and place in the organizational structure. They were actively engaged, making and implementing plans to help the church achieve its purpose. I now examine additional characteristics, which will be helpful in evaluating LTVCC.

Lead Jointly—Participatory

The board of elders looks to Lead Pastor Jefferey Pierce for guidance and direction, but he does not lead in an authoritarian manner. Rather, he guides the staff and elders on a leadership journey in which he provides guidance and suggestions, but decisions are made jointly in a participatory environment. In a strategic planning meeting involving staff and elders, Jeffery led the discussion looking at multiple alternatives for their next strategic initiative, but he did not express a preference. I interpreted this as meaning that he wanted the leadership team to own the decision rather than agree to any preference he might have. Jefferey reminded attendees they were meeting to discuss the vision for the future and emphasized the importance of determining where they believed God was leading, not just generating their own ideas. Individuals broke up into separate groups and explored their own perspectives to evaluate the pros and cons of alternatives being considered and reported back to the larger group.

In one elders' meeting Jefferey emphasized the importance of openness in discussions to arrive at the best result. He pointed to a mask in the room and said, '[W]e want to make sure that we have our mask off, that we are being honest, open, [and] transparent.' He added that conflict is not something to avoid in meetings:

> [C]onflict is not bad. Conflict's neutral. Conflict really is what helps make meetings be a real good meeting. It is being able to bring out ideas [like], I don't agree with that. … I don't like that part of it. And then we make it better.

The elders came across as authentic during discussions in which they shared freely. I did not sense any hidden agendas. They exhibited good camaraderie and openness as they fully participated in decisions that were made by consensus.

This joint participatory leadership demonstrates that the vision being cast is not just one person's vision. It also contributes to unity that is important for casting a vision and promoting a culture. Otherwise, mixed messages and lack of unity will diminish the effectiveness of leadership. In her interview, lay member Lori Morrison commented how the unity of leaders motivated her to want to give more:

> The cohesiveness of the staff and the leadership, how they're all on board, how they're excited about the future at Southgate. … I see them as being very clear headed, and very open minded and [having] a real heart for giving. … I think their intentions are pure. And … it makes me want to do a little bit more in terms of being unbounded in my giving, being more ready to volunteer … ready to give money. … I'd like to give more financially.

Exhibit Care and Concern for Members

The elders demonstrated an active interest in the physical and spiritual wellbeing of members, spending time each meeting discussing problems and concerns of members and praying about these concerns. Since the elders were leaders or active members of small groups at Southgate, they would often have insights concerning a particular person or problem. I noted the depth and breadth of knowledge the elders maintained concerning congregants.

Another display of care for members was a key decision they made for the UI to emphasize the spiritual growth aspect of the UI's Generosity element, rather than place primary emphasis on reaching the financial goal. This decision is discussed in greater detail in the chapter on practices, but it demonstrates a greater concern for members' spiritual lives than reaching a financial target. In reporting to fellow elders how the congregation was responding to the UI, Executive Pastor Daryl Sullivan noted:

> [P]eople are being more generous, people are trusting God, the offering is going up, which tells me that people are buying into this … it's changing their lives, and they're putting their trust in God.

Elder Noel Blake affirmed this perspective: 'That was the ultimate goal … to change the people's generosity and their view of it, whether we meet the goal [or not]'. These comments reflect a genuine concern and priority for members' spiritual lives.

Prioritize Communicating with Members

Another characteristic of Southgate's leaders is the priority they place on communicating with members. Clear communication is vital for cultural transmission so that congregants have a good understanding of the vision they are being encouraged to follow. Ongoing reminders play a vital role since individuals interact in different and sometimes conflicting cultural contexts (i.e., family culture, work culture, consumer culture).

At Southgate upcoming events were discussed in advance at meetings so details could be communicated well to members. Frequent, at least weekly, emails were sent to members to keep them informed. Financial information was communicated each week in the Sunday service bulletin that showed how much money was needed and how much was being received. The lobby contained numerous posters that informed members of upcoming events and special classes. Before every worship service, announcement slides were projected on screens at the front of the sanctuary. In promoting the UI, videos that featured personal testimonies by members were produced and developed. The missions' wall in the lobby, which contained pictures and information on missionaries, communicated details and the importance of missions to members. When Covid-19 prevented the congregation from meeting, the church began developing video announcements as a way of visually staying connected. They also began streaming services over the internet so members could watch.

One of the clearest examples of the importance leaders placed on communicating was in the planning meeting for the 28:31 Refresh dinner, which was essentially an event to remind a broader group of church leaders about the UI. During this meeting, the lead pastor said, '[I]t's important that we keep that … vision [of the Unbounded Initiative] in front of our people.' He explained the importance of the upcoming 28:31 Refresh sermon series that would review the background of the UI and share what has been done: 'That's why we keep repeating it. You repeat it. You repeat it. You repeat it, so people will start to … take hold.'

Another example was the detailed plan developed to introduce the UI, which began with meetings with the staff and elders, progressed to meetings with a broader group of approximately 90 leaders, and then concluded with small group meetings and Sunday morning sermons that involved the entire congregation.[1] The effectiveness of this emphasis on communication is recognized by congregant Kendra Summers. One of the reasons she specifically cited for participating in the UI was the needs it targeted and how clearly they were communicated:

> Yeah, and all of it [the UI's purpose and focus] being as clearly broken down and also as straightforward[ly] preached on … I definitely feel like it leads me more to be like, yes, this is what I want to go ahead and do.

Prioritizing communications demonstrates the intentionality of Southgate's leaders, but they lead in other important ways.

Lead by Example

Southgate's elders understand the importance of and seek to intentionally lead by example. People are encouraged to live the vision when they see it modelled by others who are already living it.

In planning for the '28:31 Refresh' key-leaders dinner, much attention was given to the fact that some of the elders would not be present. Lead Pastor Jefferey Pierce emphasized, 'We still have to lead by example … people still watch us.' At the event, Jefferey acknowledged that some of the elders were not present and explained their absence. In describing the financial commitment card presented at this event, Jeffery stressed, '[I]t's starting with the key leaders … for us to say, I affirm, I'm still on board.'

[1] This approach of introducing the UI to various groups demonstrates a collaborative approach, which provides opportunities for feedback and questions that can contribute to congregant buy-in and ownership.

Those attending this dinner were asked to decide how much money they were going to give and then present their commitment cards the first Sunday of the 28:31 Refresh sermon series as a demonstration and challenge to the rest of the congregation. The rest of the church was not going to be asked to make financial commitments until the third Sunday of the 28:31 Refresh.

Similarly, when financial commitments were received at the UI's initial launch, the elders, staff, and other key leaders publicly brought their commitment cards forward on a Sunday morning a few weeks before the rest of the congregation was asked to make their commitments. The impact of the leaders' example was evident in the interview data, which revealed how the character, competence, and example of leaders motivated some to increase their giving. Lay member Faye Robinson described how it impacted her to see the leaders making their commitments first:

> [O]ne of the biggest things I remember was the Sunday that they [church leaders] said, okay, here's what we're going to turn in … how much we're planning to [give]. And the first people that all went up were elders and staff. … [I]t just was like, okay, if our leadership is doing this, you know, they set the example first. And that was huge, and I had never really seen that before, I think, in a church. I've worked in churches and been like, okay, … I see some of our own leadership not giving and expecting others [to give], and it's like, it makes it very hard to, okay, you want me to give sacrificially, but you're not.

Lori Morrison described the leaders as practising 'what they preach with their intentional giving to missions, their outreach to the community, [and] their full support of the children's programme'. The intentional acts of leading by example is an important motivational influence in the lives of some congregants at Southgate and is an important element of its culture of giving.

Provide Strategic Direction

Vision development and cultural transmission, at least cultural transmission that is counter to social norms such as LTVCC, requires intentional, strategic direction. Even after an initial vision is cast, such as that conveyed in Southgate's mission-vision-values statements, it requires ongoing efforts to provide refreshed expressions and new initiatives that keep the vision relevant and vital throughout the life of the congregation.

I observed that the primary leaders (elders and staff) expended time and energy planning ahead, understandably focusing on upcoming events and activities but they also gave attention to longer-term, strategic planning. The Unbounded Initiative (UI), which is described in greater detail in Chapter Six, was the result of leaders asking, what is next for Southgate? Where do we go from here? Even in the middle of the UI, the lead pastor had initiated a strategic planning initiative to consider what Southgate should focus on after the UI. I attended a planning meeting among staff and elders to further clarify Southgate's strategic focus after the UI. In previous meetings, they had narrowed a future focus down to 'spiritual formation' and 'geographic saturation'[2] and wanted to explore how these two foci may be related. Lead Pastor Jeffery Pierce began the meeting by stating:

> So, [we're] talking about vision, and where God is taking this church … are we just kind of coming up with our thoughts and asking God to kind of put a stamp of approval on them? Are we truly engaging and asking God to say, God, what do you want us to do?

Jeffery reminded attendees they were meeting to discuss the vision for the future and emphasized the importance of determining where they believe God is leading, not just generating their own ideas.

GUIDE THROUGH MISSION-VISION-VALUES

One of the most strategic initiatives undertaken by Southgate's leaders, many years ago, was the development of mission-vision-value statements, which were enumerated in Southgate's background information in Chapter One. Because of their close association

[2] According to the lead pastor, 'Spiritual formation is a vision for a spiritual formation that changes people and takes them along a significant pathway toward spiritual maturity' and '[g]eographic saturation is a vision to bring the gospel to as many people as possible in our surrounding area [eight-mile radius].'

with leadership and their special relevance to the focus of this thesis, they are addressed separately next.

Southgate's leaders took the primary lead in helping the congregation develop the mission, vision, and core values statements. I regard these statements and their prominence in the lobby display as an important reflection of Southgate's leadership that represent their foundational vision for the congregation. In addition to being well-defined and clearly communicated, Southgate's leaders refer to them as an ongoing source of motivation and direction. Sixteen interview units made comments that directly or indirectly trace back to Southgate's mission, vision, and values, which indicate these ideals have been integrated by at least a portion of the congregation. The mission and vision statements appeal to church members' spiritual ideals by focusing on God and Jesus. They include both corporate (i.e., church) and individual dimensions. Southgate's core values establish a foundation of expectations and priorities that are broad in nature and provide a concrete basis around which leaders ask members to develop a deeper understanding and practice of matters related to money and giving. For example, the value of, 'The Bible is our Authority', provides a basis upon which the lead pastor discusses money as he shared in an interview: 'God's Word deals with money. So, we have to deal with money. We have to make it a part of our regular diet in teaching and preaching.' I observed him citing this value in sermons on giving, and Worship Director Nancy Hunter affirmed the lead pastor's perspective and willingness to talk about money. This value is a foundation upon which the compartmentalization of money can be challenged and overcome.

Likewise, in church discourse, the case is made that mature Christians are generous. Children's Director Sara Porter expressed it this way: 'If we're truly expecting maturity … then part of that maturity in their [church members'] faith is growing to a point where they are giving regularly.' So, the value of 'Maturity is Expected' becomes a motivating factor upon which leaders invite members to grow in their generosity if they desire to become mature Christians. In their interviews, Nancy Hunter and Elder Joel May credited the focus on this value with effectively motivating people to give as a matter of spiritual maturity. Helping church members understand they are 'Stewards and not Owners'—another core value—positions them to approach giving and managing resources from a perspective that God is the Owner rather than prioritizing personal interests. At least eight interviews cited the importance of stewardship and credited Southgate for helping them grow in their understanding of stewardship and its influence in their attitude and practice of giving. On one occasion, the lead pastor directly connected giving to the value, 'Our Community and World Matter'. He stated that this value is one of the reasons Southgate gives 15 per cent of its budget for missions and, therefore, one of the reasons church members should give.

As these core values are appropriately related and applied in concrete ways to matters associated with money and giving, members are given a deeper and fuller understanding of how money and giving relate to Christian life and identity. Specifically, 'The Bible is our Authority' core value is used to explain the importance of teaching about money and also to help overcome the taboo of talking about money (Smith et al. 2008; Wuthnow 1994; 1997). This emphasis on the authority of Scripture relates directly to biblicism as one of evangelicalism's most defining characteristics (Bebbington 1993; Kidd 2021). Southgate's value of biblical authority, like evangelicalism, is rooted in the perspective that the Bible is true because it is 'inspired by God' and inerrant (Bebbington 1993:13). While interpretations vary over the meaning of inerrancy (Bebbington 1993; Worthen 2014), leaders at Southgate would agree with other evangelicals that the Bible is the 'ultimate authority for all matters of faith and religious practice' (Noll 2014:20) and that the Bible is the 'clarifying lens necessary to rightly perceive reality, a biblical "world and life view"' (Worthen 2014:17). Based on this view of Scripture, teaching on money connected directly to the biblical text is held in especially high regard.[3] Additionally, generous giving is presented as a characteristic of mature Christians, as evidenced by Southgate's core value that 'Maturity is Expected'. The 'We are Stewards not Owners' value encourages congregants to wisely manage money and to give generously since God is the owner of their money and has given it to them to bless others. Finally, the 'Our Community and World Matter' value, which reflects God's concern for others, is associated with appeals for people to give so that Southgate can use these funds to help others outside the church locally and globally.[4]

Another important factor, as noted above, is the extent to which the primary leaders also embrace and model these values as they lead by example. Interview data presented in Chapter Seven indicate the extent to which at least some of the congregants have embraced this vision and the impact they have had on their attitudes and practices regarding giving. Similarly, Children's Director Sarah Porter stated that one reason she believes members give at Southgate is 'because they believe in the ministry of Southgate, and the vision of leadership'.

INSPIRE TRUST AND CONFIDENCE

One measure of leadership effectiveness is the degree of confidence members express toward their leaders. Thirty interview units (66 per cent) commented positively on some aspect of Southgate's leaders with 22 expressing trust and confidence in these leaders. Such confidence is often the result of demonstrated professional competence and character, which I observed. For example, Chairman Dale Edwards oversaw the elders' meetings in an orderly manner based on an agenda prepared and emailed in advance. The

[3] Southgate's emphasis on biblical authority within its culture of money, however, should not be generalized as a required characteristic of LTVCC.

[4] The effectiveness of making connections of values with money is evident in Brad Waters' reflection of Southgate's Unbounded presentation described in the Incremental Change case profiles in Chapter Seven.

lead pastor was always prepared for meetings, such as one in which he described everything that what was going to happen at an upcoming 28:31 Refresh dinner, explaining the purpose of each element. In one meeting the executive pastor reviewed tax regulations he had recently learned about and summarized new, resulting church policies that had been established. In my interviews with staff members, I was impressed by their manner and the thoughtfulness of their answers.

Another example of character and competence is the appropriate and prudent use of financial resources. Congregant Laura Frances stated, ‘I feel 100 per cent confident in the decisions that are made [by leaders] … with the funds at the church.’ Alice Parker, who along with her husband increased their giving by 20 per cent to the UI, has ‘faith’ in the staff and elders ‘that they’ve got … [their] heart[s] in the right place, and so when I give, I know that my money is not going in for something invalid … it’s going to be used in the right way’. In my observations of elders’ meetings and in conversations with the executive pastor, who oversees finances, I observed efforts to keep expenses down and use money wisely. Nine interview units cited the wise use of money by Southgate’s leaders as a motivation for their giving. Congregant Eric Robinson highlighted church leaders’ effective and efficient use of financial resources motivated his giving:

> It [money] wasn’t wasted. … needs were taken care of but not excessively. … everything was handled in such a way that you actually got a lot more out of what you gave … I think it was the church not only asking for donation[s] … but being scriptural with how they use the money themselves, setting the example.

Brent and Anna Buchanan appreciated that Southgate’s leaders have ‘done very good at paying down the mortgage and added, ‘those are principles that we use on our own. So, overall, we’ve been happy with what … they’ve [leaders have] done with the money.’ The Buchanans increased their giving by 33 per cent during the UI. It is clear that many of those interviewed have confidence in the leaders and appreciate that they manage financial resources effectively, focusing on priorities with which the interviewees agree.

My research of Southgate indicates that the character and competence of leaders can play a significant role in giving and should be considered as a possible area to incorporate within our understanding of LTVCC. In some respects, leadership characteristics are distinct from LTVCC, but leaders' character and competence can improve the effectiveness of LTVCC.[5] Conversely, it is likely that poor leadership would reduce LTVCC's effectiveness.

Current LTVCC literature emphasizes what leaders should do but does not necessarily address their character traits or the manner in which they carry out their responsibilities. Smith et al. (2008) highlight the importance of trusting organizational leaders in giving, which relates to their character, competence, and example. One of the seven social psychological factors Herzog and Price (2016:170) examined for their impact on generosity was social trust, which is oriented towards selfless caring and related to trusting non-profit leaders. The number of interviews that identified trust in church leaders as a motivation for giving suggests that Southgate's leaders contribute positively to a 'social milieu' that encourages generosity (Herzog & Price 2016:170). While Herzog and Price (2016) do not include the importance of trustworthiness in their recommendations to non-profit or religious leaders, the Barna Group (2022:45) does encourage leaders to '[e]mbrace the challenge of cultivating trust' and Smith et al. (2008:185) suggests leaders tell 'church members what their money has accomplished' to build trust.

ENHANCING AND REFINING THE LTVCC MODEL

The data above provide a needed rich description of what leadership can look like within a LTVCC congregation. The leadership characteristics highlighted demonstrate

[5] See also Natalie Harmon's comments on Jeffery Pierce's competence and trustworthiness in Chapter Eight and the analysis of Isaac and Lila Massey's No Change case profile in Chapter Seven.

Southgate's leaders are very intentional. Data also showed how the characteristics and activities of leaders contribute to creating this culture and provide insights into how some concrete elements of Southgate's LTVCC, such as core values, positively impact congregants.

An analysis of Southgate's leadership can help us develop a better understanding of the LTVCC model by affirming and increasing understanding of its known characteristics and identifying possible new characteristics that may enhance LTVCC. It also provides insights into ACE-holism, to better understand LTVCC's influence. I begin with affirmations.

Affirmations of LTVCC Characteristics

The Important Role of Leaders

The data presented above affirm the important role of leaders in LTVCC as they provide the framework and set the tone in which the church's culture of money resides (Smith et al. 2008; Starks & Smith 2013; Wuthnow 1997). The development and promotion of Southgate's mission-vision-value statements and execution of the UI demonstrate that leaders endeavour to collaborate and communicate with congregants on matters related to mission and money (Staks & Smith 2013). Southgate's well-organized and active leaders cast a clear vision that establishes priorities and values that serve as a basis for the identity and LTVCC of the congregation and its members. These leaders intentionally plan and skilfully oversee ongoing activities and special initiatives that promote and support fulfilment of the overall vision. The character, competence, and example of leaders contribute to a cultural context that inspires trust and confidence and motivates members to embrace the vision and actively participate, becoming part of Southgate's LTVCC.

The important role of leaders is also affirmed through biblical theology. The generosity of the Jerusalem congregation occurred in the context of congregants being devoted 'to the apostles' teaching' (Acts 2:42). These leaders would have been teaching what Jesus had already taught them, some of which included concepts like those recorded by Matthew (Mt. 6:19-34) and Luke (Lk. 14:15-35) that were examined in Chapter Three. The Apostle Paul also played a strategic role in the *Gentile Offering* (2 Cor. 8-9). He conceived of the project, promoted it, collected it, and delivered it. In promoting this offering, he taught the Corinthians about the meaning and importance of Christian giving. These early church leaders indeed played an important role. In this sense, the leaders at Southgate are following the normative pattern of the early church as recorded in the New Testament.

Money is Treated Holistically, Relating it to Christian Life and Identity

The overarching characteristic of LTVCC, that money is treated holistically, relating it to Christian life and identity, is affirmed in the leadership data. First, many of the core values relate money to the Christian life as described above and their importance will emerge again in the chapter on discourse. Second, leaders' care and concern for members included a focus on their spiritual lives with regards to money. This focus is most clearly demonstrated through the intentional decision of leaders to emphasize the spiritual growth of members in the Generosity element of the UI. This focus on spiritual growth and development is consistent with the approach Paul took with the Corinthians (2 Cor. 8-9). Rather than commanding them to give to the *Gentile Offering*, he provides a deeper theological understanding of giving and invites them to willingly participate in the offering with a cheerful attitude. Through this deeper understanding and willing participation, the Corinthians could grow in their relationship with God. Likewise, the teaching and example of the leaders at Southgate has a similar effect on church members.

Potential Additions to LTVCC

Insights gained from examining Southgate's leadership suggest areas where new understanding might be added to LTVCC or to make significant enhancements.

The Importance of Leaders' Character, Competence, and Example

First, I identified the importance of leaderships' character, competence, and example as factors that impact a congregations' receptivity to follow the leaders and the vision they are casting. The current LTVCC literature does not include leadership characteristics as a defining element, perhaps because such characteristics are distinct from a church's culture of money, whether it be LTVCC or Pay the Bills. However, the capacity of these leadership characteristics to inspire trust, confidence, and participation of members, thus improving the effectiveness of LTVCC, emphasizes the importance of including the quality and manner of leaders in discussions of LTVCC.

The First of Three Visions of LTVCC

A second enhancement to LTVCC is the first of three visions, briefly discussed in Chapter One. According to Smith et al. (2008:134), a 'Live-the-Vision viewpoint is driven primarily from a sense that the church, and the pastors as leaders of the church, need to provide parishioners with a clear vision of truth and goodness and value'. This first vision can be appropriately described as *a vision of the Christian life and the church—presenting foundational beliefs about the church, what it means to be a Christian, and what one holds as good and important*. In relation to this aspect of vision, money is presented as 'an essential part of faithful, daily Christian living' (Smith et al. 2008:132). This type of vision is visible in Southgate's mission-vision-value statements that present a well-thought-out expression of the church's identity, and by extension its members' purpose, priorities, and values. These statements can also be described as a vision of the church and the Christian life. Two additional visions associated with LTVCC are presented in subsequent chapters. These three visions communicate important aspects of LTVCC in a new way.

Since Smith et al. discuss concepts related to this vision, some may question whether it represents a significant enhancement to LTVCC. I submit it, along with two other visions, as an enhancement because no previous researcher has clearly delineated these three visions within LTVCC, especially the third vision as presented by Smith et al. (2008). Therefore, I regard this clear identification of the three visions within LTVCC as a possible addition.

ACE-Holism

Leadership's use of the mission-vision-value statements provides two connections with ACE-holism, which I described in Chapter One. First, the content of these statements and references to them emphasize the importance of a *cognitive* engagement. The mission-vision-values statements are well-thought-out expressions that represent the purpose, priorities, and values of the church and its members. Values such as 'The Bible is Our Authority', 'We are Stewards not Owners', or 'Our Community and World Matter' are cognitively processed and understood. Thus, ideas and principles shared at the *cognitive* level are an important influence in Southgate's culture. Second, to describe or emphasize a principle or truth as a core value is to make it a statement associated with a person's identity, at least to the extent that congregants embrace these values. Identity is not just what someone thinks or believes with his or her mind but something one embraces at the affective or *emotional* level. If a congregant embraces a core value that affirms Christians should strive for maturity, then the statement that mature Christians are generous engenders an inner desire to be generous. Such connections and influences occur at the *emotional* level. When leaders establish certain principles as core values, make a good case for them, and consistently remind the congregation of these values, there is an affective influence as congregants absorb these values as part of their identities. Information that is later presented in connection with these values more easily registers at an *emotional* level, which can significantly influence behaviour (Smith 2013). The extent of this affective influence is directly proportional to the extent a given congregant embraces a core value.

The example of church leaders is another influence at the *emotional* level. The examples of others are like stories playing out before us. Such stories are like movies that we absorb visually as we watch and reflect. The impact of such stories is impressed upon the *emotional* registers of our lives as well as our minds (Smith 2013).

The *action* (bodily) aspect of ACE-holism in the lives of congregants as it relates to the role of leadership is not prominent enough for discussion in this chapter. However, *action* is a critical element of ACE-holism and is discussed in other chapters, especially the chapter on practices where *action* comes to the fore.

Since this research is based on a single church, and therefore not generalizable, additions to LTVCC are offered as suggestions to consider. Having provided an understanding of Southgate's leadership, I turn in the next chapter to examine another important social force in a church's culture of money—its discourse.

CHAPTER FIVE: DISCOURSE ON MONEY AND GIVING

INTRODUCTION

Since this thesis explores Live the Vision church culture's (LTVCC's) holistic treatment of money, one of the most important elements of Southgate's culture to explore is its discourse. LTVCC's holistic treatment of money is multifaceted, involving different perspectives and concepts and can be described as one in which money is treated as an important topic, where primary emphasis is placed on members' spiritual lives, and money and giving are related in meaningful ways to Christian life and identity (Herzog & Price 2016; Smith et al. 2008). This chapter will demonstrate that Southgate's discourse is consistent with LTVCC and can be appropriately summarized as treating money holistically. After affirming this foundational characteristic of LTVCC, possible additions to LTVCC are presented and the role of ACE-holism is discussed.

HOW SOUTHGATE TREATS MONEY AS AN IMPORTANT TOPIC

Foundational to money being treated holistically is that money is regarded as an important topic of discourse in the church (Smith et al. 2008). All leadership interviews agreed that money was treated as an important topic at Southgate, and all regular member interviews concurred that Southgate treated the topic of money in a straightforward manner, not apologetically. Southgate's treatment of money as an important topic is influenced by the lead pastor's beliefs and attitude. Finance ministry team member Natalie Harmon, among others, noted that Jeffery Pierce deals with the topic of money more than the previous two ministers. Therefore, significant insight comes from understanding the lead pastor's perspective, which he summarized in answering why Southgate deals with the topic of money:

> [W]e would see it [money] as … part of the foundation of your spiritual growth, … learning that you are a steward of everything. Your whole life's a steward[ship]. So, if you want to help people develop as a disciple or just develop a Christian worldview, they've got to understand that money, their finances, is a big part of that picture. And I think in reaction, knowing that a lot of churches don't talk about it, we're not afraid [to talk about money]. Again, our core value of the authority of God's Word—we value God's Word. God's Word deals with money. So, we have to deal with money. We have to make it a part of our regular diet in teaching and preaching. … I don't see how you could be a church and not talk about it.

Connected to the Authority of Scripture

As Pierce mentions, one of the ways money is treated as an important topic is by connecting it directly with the Bible and the authority of Scripture. In a sermon dealing with personal finance from 1 Timothy 6:6-18, he begins the main part of his message with, 'we're going to look at a little section from God's Word where the Apostle Paul addresses this connection, this topic of our soul and our stuff.' Pierce also appeals to Jesus' example and points out:

> Jesus understands there's a connection between our soul and our stuff. That's why he [Jesus] talks about it a lot in the New Testament. He talks about it [money & materialism] more than we ever want to recognize, acknowledge, or deal with.

To encourage generosity, Jeffery states, 'God calls us to generosity. Generosity is not a nice suggestion in the Bible. It's commanded.' At least 7 of the 34 regular member interviews described Southgate's approach to money as biblical or scriptural. Natalie Harmon, who partially attributes Southgate's financial stability to Jeffery's preaching, especially noted that Pierce 'brings in more of the Bible into his sermon[s]. … Here's what God says—this is what we should be doing as Christians.'

Handled Sensitively

While money is addressed directly, it is also handled sensitively. Pierce acknowledges that church members may be uneasy with the topic, but he is unapologetic:

> Now, some of us might now be thinking that … I'd rather us talk about losing weight … than going to this financial stuff. But this financial stuff is needed. If we're going to be serious about our walk with Christ, it does include our finances.

He also recognizes the challenge of following biblical teaching on money and admits to his own difficulties. In helping people feel more comfortable in discussing money and their struggles with consumerism he says, ‘I love you enough to share it with you, because I’m sharing it with myself. I’m trying to deal with this myself.’ Again, Natalie Harmon provides some insight into the impact of this approach from her perspective as a member: ‘[T]here’s sermons [on money] that are tough. And he’ll [Jeffery will] tell you, this is tough, and it’s hitting me. … [S]o he’s believable. … [P]eople truly feel like they can trust him.’

Exercising care in how money is discussed in the church elevates the importance of money both in the church and in the lives of its members. This sensitive treatment of money can also help lower the barriers congregants have in talking about money. If they know that the lead pastor recognizes money can be a difficult topic that he himself wrestles with, others, like Natalie Harmon, may be more willing to listen.

Frequency and Natural Manner

The frequency with which the topic of money is addressed also emphasizes its importance and is consistent with the priority LTVCC places on leaders communicating with congregants on money-related matters (Starks & Smith 2013). Discussions of money are not restricted to giving or an annual stewardship emphasis. In January and February of 2019, a four-week sermon series on personal fitness included a sermon on financial fitness, along with spiritual, physical, and relational fitness. This sermon focused on two ‘destructive financial’ habits: ‘Wanting more than we have’ and ‘Spending more than we earn’. Simplicity was the focus of the first sermon in a series that Pierce used to begin 2020. The main points in this sermon were: ‘Stop treasuring temporary treasure’; ‘Grow in generosity’; and ‘Serve the Lord, not stuff’. Just a few weeks later in February of 2020, a sermon series on marriage featured one sermon entitled ‘You Spent How Much?’ which focused on how couples can address conflicts that often occur over money.

Pierce’s plan for preaching in 2021 included the topic of money being addressed ‘five to six times during the year, but it’s not in one sermon series’. He believes ‘a series on giving is an instant turn off’ and prefers to address money and giving when it comes up naturally in a text such as: ‘[W]hen we preach the book of Ruth … there's going to be stuff about generosity and giving … there in the text … it's just in her story.’ Money is also going to be a major focus in a sermon series aimed at parents:

> The reality is a big chunk of our children’s education hinges upon our willingness to engage their minds on topics our culture is talking about. In this series we will challenge parents to initiate tough conversations from a biblical perspective, on four areas that we cannot leave up to our culture.

This series, entitled ‘Gray Matters’, is scheduled for the beginning of school and includes four sermons: ‘My Mind and My Mouth … My Mind and My Money … My Mind and My Media … [and] My Mind and My Mind-set’. Giving is also going to be integrated into a Christmas sermon series entitled ‘The Christmas Survival Guide’.

Money is not only mentioned when it is the primary focus in a sermon, but also references to money are made in passing when it fits the context. In a sermon on the Lord’s Prayer from Matthew 6, Pierce identified many areas of life that will change when people align their lives with God’s kingdom, such as: ‘family’ relationships, ‘worship’, ‘prayer life’, and ‘giving’. A video announcing a new technology resource available to members naturally included money as a topic of interest: ‘You’ll have access to over 10,000 online Bible study videos on parenting, marriage, finance, discipleship, leadership, and many more.’ The frequency with which money is discussed at Southgate emphasizes its importance, but the natural manner in which money is connected to numerous areas of life is also important. Congregant Lauren Meyers appreciates that at Southgate money is ‘treated as a normal aspect of the person, like part of your responsibility'. If money is discussed in a forced, legalistic, awkward, or apologetic manner it can negatively impact how congregants receive such teaching.

If a church's culture of money does not reflect money as an important topic, it is a non-starter. This challenge is reflected in the problem of compartmentalization in which material money and spiritual faith are kept separate (Bell 2012; Smith et al. 2008; Wuthnow 1994). Treating money as an important topic within the church helps break through this compartmentalization. The themes discussed above also address other challenges. Connecting money with the authority of Scripture and treating money sensitively can help overcome the natural resistance and taboo of talking about money (Smith 2008; Wuthnow 1997). Frequently and naturally relating money to life and matters of faith provide ongoing opportunities for new insights and meaningful reflection, which, overtime, can help overcome the confusion and ambivalence that is prevalent among Christians in churches where money is not discussed (Conway et al. 1992; Smith et al. 2008; Wuthnow 1997).

The importance of money is also emphasized by connecting it with congregants' spiritual lives. This topic is addressed next under its own heading because of its prominence within LTVCC.

HOW SOUTHGATE RELATES MONEY TO MEMBERS' SPIRITUAL LIVES

An important characteristic of Live the Vision church culture is that it sees money as a significant aspect of members' spiritual lives (Smith et al 2008). This section provides insight into how Southgate's discourse connects money to members' spiritual lives, such as one's relationship with God, discipleship, and Christian formation. Even though a Christian's spiritual life is an important aspect of Christian life and identity, which is addressed in the next section, it is addressed separately here. Nineteen regular member interviews agreed that Southgate helped them relate money to their spiritual lives. Some of those who did not agree already believed that the connection existed before attending Southgate.

Associating Money with Faithful Discipleship

Orienting discussions concerning money around members' spiritual lives is a significant element of discourse at Southgate. The lead pastor cited this focus as one reason members give at Southgate:

> [T]here's more today a sense of people seeing, that's [money is] a part of my spiritual life, … it's not this legalistic box to check off. It's part of who I am as a Christ follower. … I feel like we've done a pretty decent job of getting people to see that … part of being a disciple is letting Jesus be Lord of all of me, including my finances, not setting this one thing aside.

Below are excerpts taken from sermons that connect a Christians' views and uses of money with faithful discipleship and thus related to their spiritual lives:

> If we're going to be serious about our walk with Christ, it does include our finances.

> [W]hen we learn to have a generous spirit … we're opening … up our lives to take hold of life that really matters. And the life that really matters is not stuff, it's a relationship with God, always has been.

> All these areas [spiritual, relational, physical, and financial] are very important in our maturity in growing up to be a disciple of Jesus.

> And one of the chief areas that gets in the way of our pursuit of Jesus is the way we deal with our stuff … our money …. Jesus understands there's a connection between our soul and our stuff. That's why he talks about it a lot in the New Testament. He talks about it more than we ever want to recognize, acknowledge, or deal with. But the topic is there.

> I ask you, 'Is there ... a financial step that you need to take?' When you look at your life, do you find that you [have] just been accumulating lots and lots of stuff but not having any relationship with the one who created your soul?

> [M]aybe for someone else it's something as simple as saying, I've got to stop letting money control my life and let God control my life.

> Paul shares a concern … the danger of making stuff more important than our Saviour.

> This [finances] is an area that for many people really is part of what pulls them away in their pursuit of God.

> Am I really taking financial steps that are helping me surrender to God and his kingdom? Or am I on my own journey, getting what I want?

> Everything hinges on us surrendering every area of our life [spiritual, relational, physical, and financial] to the transforming power of Christ in us.

In these examples, finances are related to congregants' 'walk with Christ' and are identified as a marker for maturity as disciples of Jesus. The pursuit of material possessions is identified as a potential barrier for pursuing Jesus, and a connection is identified between possessions and congregants' souls, which is given as one reason Jesus discusses money in the New Testament. The lead pastor also admonishes members to prioritize their relationships with God and allow him to control their lives, not money or their own desires. Finally, finances are specifically identified as an area in which Christians are to surrender to God. These examples show how discourse at Southgate concretely connects matters associated with money to members' spiritual lives through associating money with faithful discipleship.

Giving as Partnering with God for Missional Outreach

Sermons are not the only occasion in which discourse relates money to spiritual matters. As noted in the description above, Southgate maintains an active missions' programme that supports local and foreign missions. A Sunday morning service featuring the interview of a missionary provides an example of how discourse throughout this service weaves connections between money and spiritual matters.

On 6 January 2019 a missionary family from Papua New Guinea came and was interviewed by the lead pastor and the connections pastor in a Sunday morning service instead of a sermon. A video the missionaries had prepared showed that their medical clinic treated approximately 5,000 patients the previous year, the elementary school they oversee educated more than 800 students during the last ten years, and during the last five years they have constructed a church building, three school buildings, and a clinic. Before beginning the interview, the lead pastor explained to the congregation that the interview would help them 'get a better feel of what is taking place in the ministry and what God is doing in Papua New Guinea' (PNG).

Next, the lead pastor made some introductory comments that provide insight into the importance of missions at Southgate:

> Now, when you walk out into the lobby, and you take a left and you look on the wall, there is our vision, mission and core values. And one of our core values says, *our community and our world matter.* We believe that … here at Southgate our … community matters to us, what's going on in our community, but also what's going on along the world. I mean, our world matters to us. … And *we take missions very seriously here at [Southgate]*. Fifteen per cent of all the monies that come in during the year go directly to missions. Now, when you talk about almost a million-dollar budget, 15 per cent of that's a good chunk of change … [*W]e believe in the power of supporting, engaging with, partnering with* a variety of different … people. And this family is … one recipient. (Italics added for emphasis.)

At the end of the service, the lead pastor invited people in the audience to come forward and surround the missionary family as he prayed for them. In the prayer, he asked God to bless them in their medical, educational, and church ministries and concluded the prayer:

> So, Father, we ask you just to bless them to this day, and Lord help us as a church family [to] be grateful that this is *an impact that we get to be a part of* on a regular basis. Father, help us also to see that you have these needs around us in this community and *you can use us to make a kingdom difference.* (Italics added for emphasis.)

My analysis of this service identifies multiple ways in which financial contributions to Southgate are related to members' spiritual lives. The lead pastor said several things that connect the church's partnership and support of this missionary couple with church members' spiritual lives. First, the lead pastor describes the ministry work in PNG as 'what God is doing'; it is God's work. Next the lead pastor calls attention to the priority of Southgate's core value of 'Our Community and World Matter', highlighting the 15 per cent Southgate gives to missions, and ties it to the importance Southgate places not just on financially supporting others, but also 'engaging with' and 'partnering with' this couple. At Southgate, missionary support is not just a financial transaction, but a way of partnering; church members are 'part of' the impact. When the lead pastor's statement that financial support is a way of partnering with missionaries and participating in the impact is combined with his statement that the ministry in PNG is God's work, one can interpret that members' contributions are used to support missionaries as a way of partnering with and participating with God. In this way, missionary support funded through contributions is connected with members' spiritual lives because they are in fact partnering with God.

In the lead pastor's closing prayer, in addition to praying for the missionary couple, he calls attention to needs in Southgate's own community and asks God to help church members recognize that God can use them 'to make a kingdom difference'. Helping meet needs in the local community is not just helping an individual with a problem. It is also making a difference for God's kingdom.[1] Some members relate making a 'kingdom difference' to their spiritual lives.

This concept of partnering with God to make a difference in the lives of others resonates with congregants at Southgate. Forty-one interview units expressed that they are motivated to give or feel good about their giving from factors I grouped under Southgate's outreach ministry. Interviewees described these factors in various ways such as furthering God's kingdom, community outreach, missions' outreach, pointing others to Christ, meeting needs, or partnering with God. Marc Frances mentioned many of these factors: 'Look what we can do for the kingdom ... by supplying needs ... [I]f you really know that somebody is in need ... and you can help that and point them toward Christ … that's a huge opportunity.' Byron Hampton described Southgate's outreach as both local and global:

> I do think that it [Southgate] is increasingly attempting to be a light not only within our community but a light around the world. ... [D]efinitely missions is a very high [priority], and for me, that's outreach. It starts here, and it goes around the world.

Not surprisingly, he and his wife Pam affirmed that Southgate's outreach influences their view of money as it relates to church giving. Marty Carson stated that Southgate's emphasis on missions 'definitely encourages us in giving much more'. His wife Diane added: 'For me, seeing the missions visible on a regular basis reminds me of how

[1]Although the lead pastor did not mention it, the phrase 'God's kingdom' might be understood in the context of Matthew 6:10 where Jesus teaches his disciples to pray to God saying, 'your kingdom come, your will be done, on earth as it is in heaven'.

important it is to give because that is stretching the kingdom of God beyond what I can do here at Southgate.' Denise Higgins shared, 'I love seeing that they're [Southgate] invested in the community.' While discussing Southgate's effective community outreach and transparency with how funds are distributed, Kendra Summers emphasized, 'you can feel proud … you can feel happy that you give to Southgate'.

As reflected in Southgate's discourse, some attach additional meaning to these efforts by seeing them as God's work. Eric Robinson believes their giving is a means of being 'part of what God wants ... Southgate to do'. His wife Faye identified Southgate's 'look at what God is doing' description of ministry impact as a factor in changing her attitude and practice of giving:

> I think it was the view of look at what God is doing, not look at what we're [Southgate's] doing ... that wording, in and of itself, of this is what God's doing with this [giving to Southgate] has been life changing.

The Robinsons and others are motivated to give by recognizing it is a means of partnering with God to accomplish a mission of meeting the material and spiritual needs of others, especially those outside the church. This outcome demonstrates the importance and positive impact of Southgate's related discourse described above.

To sum up this section, connecting money to congregants' spiritual lives is a key element of LTVCC's holistic treatment of money. To Christians who take their faith seriously, their spiritual lives are central and among their highest priorities. Therefore, this connection with spiritual life relates money to the core of Christian faith, not the fringe, and draws upon a deeper inner motivation that can impact attitudes and behaviour. To the extent that churches can relate money to congregants' spiritual lives and tap into this deeper internal motivation, they will be successful in building a foundation for Christian giving that is positive and sustainable, which Chapter Eight shows to be the case at Southgate.

It is noteworthy that the summary of LTVCC's most important characteristics in Chapter One made a distinction between relating money to congregants' spiritual lives and promoting giving as a means of connecting with God to accomplish a church's outward-focused mission. However, I overlapped these concepts above. This overlap reflects that partnering with God for outward mission does relate to congregants' lives, but the nature of this spiritual connection is different than associating money with faithful discipleship. This difference can best be understood by exploring different ways the term spiritual is used.[2] In the Potential Additions to LTVCC section below I explore three usages of the term spiritual that will show how partnering with God to accomplish an outward-focused mission is spiritual in a unique and significant way.

How Southgate Connects Money to Christian Life and Identity

In addition to the two most significant discourse themes presented above, below I summarize other ways Southgate connects money and giving to Christian life and identity, which is an important characteristic of LTVCC (Mundey et al. 2011; 2019). These insights come from sermons, Sunday school classes, printed material, and member interviews in which they shared their perspectives on how Southgate approaches the topic of money. Many members draw upon their experience over a number of years, and it reveals themes that have been the most impactful in their lives. Leadership interviews also reveal their understanding, which would likely be shared in small groups they lead or in other conversations.

[2] Recall that in Chapter One, I identified the term spiritual as a fuzzy concept.

Stewardship

One of the most important themes at Southgate that relates money to Christian life and identity is that of stewardship. It is emphasized as one of the core values: 'We are Stewards not Owners'. The lead pastor highlighted it in describing why money is treated as an important topic at Southgate. '[W]e would see it [money] as … part of the foundation of your spiritual growth, … learning that you are a steward of everything. Your whole life's a steward[ship].'

At Southgate, stewardship is not just related to financial giving; it is applied to numerous areas of life. In a sermon encouraging Christians to take care of their physical bodies, the lead pastor comments, 'Our bodies are a gift from God … that means that … we're caretakers, we're stewards of this body that God has given us.' This concept of what might be described as whole-life stewardship has filtered down to the congregation. Seven of the regular member interviews mentioned Southgate's emphasis on stewardship. Isaac Massey identifies 'stewardship … [as] a key principle' at Southgate. Marty Carson summarizes Southgate's approach to stewardship:

> What I'm hearing is that our monies, our time, our talents are not ours, but we are just stewards of that. And steward meaning that we are called to be good managers for the kingdom. And I think that's not just me, but I think that's what I'm hearing from the pulpit on a fairly regular basis.

Managing financial resources wisely includes both developing good personal finance habits and generous giving. The Hamptons, like regular congregants Isaac Massey and Marty Carson, credit Jeffery with addressing 'the whole matter of stewardship responsibility quite frequently … Every believer is gifted of God. And God expects each one of us to use our gifts for his purposes.'

In discourses associated with stewardship, sometimes the focus is placed on a Christian's responsibility to manage resources wisely and sometimes on God's ownership. Jeffery emphasized in one sermon, 'all that I have comes from God in the first place. And the money that I have is a tool.' Eight different interview units discussed recognizing God's ownership in the context of their giving. Congregant Denise Higgins demonstrated how intertwined the concept of stewardship is in her perspective on faith and money:

> It's [money is] a gift … that we receive … and it's also a gift to be able to give it to those in need. … Being good stewards is basically what it amounts to: how you handle it, how you receive it, how you give it, how the church receives it, and gives it. It's all in line with the Bible and being good stewards. My father taught me … a lot growing up, but especially when I reached adulthood. [He said,] 'You can't outgive God.' … Because God is faithful to me, I have to also be faithful to him and his Church.

Brad Waters, a new member at Southgate, credited Southgate for reminding him 'this [money] is not really yours. This is stewardship and it compels you and motivates you [to give].' Regular member Byron Hampton identified the importance of Southgate's holistic approach with helping him and his wife grow in their giving and faith and especially focused on the concept of 'total stewardship':[3]

> I come back to that holistic thing. I used to have that dichotomy, you know, the money [is in one bucket] and then the other bucket is everything else. So, in my life, at least, it's been more that idea of total stewardship. I probably came [to Southgate] with more of a dichotomy idea before. And I think both of us have worked more and more toward that [holistic stewardship]. And *I think this church has been instrumental in helping us grow in our comprehension of what God is really asking of us as stewards, as givers, and as encouragers of others*.… But yeah**,** *I definitely think that ... Southgate's teaching and leadership have led us to grow in our faith.* (Italics added for emphasis.)

The Hamptons increased their giving by 38 per cent during the UI.

My analysis is that Southgate's focus on whole-life stewardship partially frames Christian identity in terms of being stewards or managers of God's resources. This approach has two significant benefits that encourage members in matters related to money. First, it broadens the context of giving and generosity beyond money, which helps overcome people's natural sensitivity to this topic.[4] Second, as Christians see themselves

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[3] Stewardship can be an ambiguous term because people use it in different ways. For some, it is synonymous with financial giving. Others use stewardship more generally for management or oversight. Byron qualifies it here with 'total', which indicates he means more than money. Diane Carson described this broader more holistic stewardship as: 'giving of your whole self … either through money or through volunteering or your talents or clothing or canned goods or serving others or whatever.'

[4] Initially, church members may be more comfortable acknowledging what they have (i.e., time, abilities, relationships, as well as money) comes from God and they should manage these wisely. Also, people may

as stewards, as managers of resources that belong to God, their decisions on giving may become more about their relationships with God. Regular member Lauren Meyers reflected this perspective in explaining why she gives: ‘because that’s [giving is] part of who I am as a follower of Christ … It’s all God’s money, and so I choose to give part of it back to him.’ Deciding to give is not so much about responding to what the church is asking them to give, but about responding to how they perceive themselves as stewards of God’s resources. In this way, the concept of stewardship helps Christians connect money and related matters to their spiritual lives and identities.

Giving and Tithing

Giving is typically not the sole subject of a sermon, but it is usually presented within a sermon on a broader topic or as it comes up naturally in a biblical text. For example, in a sermon on financial fitness, the destructive habits of ‘wanting more than we have’ and ‘spending more than we make’ were highlighted first, then beneficial habits of ‘stop obsessing over money’ and ‘de-materialize’ were addressed. The lead pastor encouraged members to ‘de-materialize’ through giving away items they no longer used, then he turned to financial giving:

> Theologian Jacques Ellul says that the only way to defeat the godlike power that money seeks to impose in our lives is to give it away. Every time we give [it] away, it declares that this does not [have] control of us. … It [money] was never to take [the] place of a god. How are we treating it? We reflect the heart of God when we give. God calls us to generosity. Generosity is not a nice suggestion in the Bible, it's commanded. Generous giving is the exact opposite of greedy grasping. Greed is … self-centred. … Greed holds money tight, but generosity says, I'm going to let that flow from my life into the lives of other people. I've been blessed. Maybe I can now be a blessing to somebody else. … I can maybe help meet that need.

Southgate presents generous giving as an expectation by identifying it as a characteristic of a mature Christian, which ties in directly with the core value ‘Maturity is Expected’. Occasionally, giving comes up in other discourse, such as a prayer for the offering, one

be more open to initially considering giving time or other items, and those with limited financial resources can feel good about volunteering or giving in other ways.

of which highlighted that the offering being given was ‘a response’ to all God had given and a petition was included asking God to ‘multiply’ the gifts given.

While the lead pastor challenges members to give generously, he does not want members to be motivated by guilt. When encouraging members to reflect on their church giving the previous year, he said:

> I'm not trying to put anybody on any guilt trip or anything. This is a personal time for all of us to say, what did I do over the last 12 months? … How did I spend money? What did I give to Christ's Church?

A total of 24 interviews (over 50 per cent) noted that Southgate’s emphasis on giving was not aggressive. Milton Dunn said, ‘they touch on it [giving] periodically, but it's not really hammered. I think that's a really good thing’. Delia Walton describes Southgate’s approach this way:

> They always encourage ... you to baby step out of your comfort zone ... If they stretch you to give more, I found you end up with more . . . I think it benefits me spiritually and how I look at money, but ... it's all voluntary, so they're not making you give more money if you don't want to. But it encourages you to think and to pray about it and be willing to trust the Lord to take care of you.

She increased her giving by 10 per cent during the UI. Kevin Meyers echoed, ‘It’s [giving is] not pushed down your throat like it is in other churches. … I’m more willing personally to give, because ... it’s not forced’. The Meyers increased their giving by 25 per cent during the UI. A significant benefit of this less aggressive approach is that decisions on giving are made more freely, without undue external pressure, representing a more authentic expression of their faith, and therefore, providing the opportunity for genuine spiritual growth.

Southgate’s Connect class for those considering church membership also provides some insight into Southgate’s discourse on giving. It is noteworthy that giving is included as part of this class, but giving is not emphasized and is one of the last topics addressed under the heading, ‘What is Expected of Me as a Member?’ which is in keeping with Southgate being a strict church (Iannaccone 1994). The expectations identified are: ‘I Will Protect the Unity of Southgate … I Will Share the Responsibility of Southgate … I

Will Serve the Ministry of Southgate … I Will Support the Testimony of Southgate'. Three ways are given in which members are expected to support Southgate's testimony: 'By attending faithfully … By living a godly life … By giving regularly'. I interpret that 'testimony' means Southgate's witness, which means helping Southgate accomplish its mission. So, this class presents a clear expectation that members will give. However, it is not over-emphasized, and it is presented in the context of helping support Southgate's mission.

An important element of Southgate's discourse on giving is its approach to tithing, the principle derived from Scripture of giving 10 per cent of one's income to God. I did not observe any sermons in which tithing was addressed specifically. However, I did ask the primary church leaders to describe Southgate's approach to tithing, and it also came up in interviews with regular members. Sue Palmer accurately described Southgate's approach to tithing as, not 'stressed a lot, but it's a kind of cornerstone'. Southgate teaches tithing as a 'biblical standard of giving', but the terminology of giving is used much more than tithing. Tithing is not approached legalistically but is presented as an important guideline. Several years ago, Southgate's teaching encouraged Jimmy and Katrina Holt to increase their giving from 10 per cent of net to 10 per cent of gross salary. Southgate's approach recognizes church members are at different levels of maturity and encourages them to grow in their giving, as the lead pastor explained, 'Not everyone can … start there [tithing]. So, if you're [at] 2 per cent or 3 per cent, please bump it up. See what God can do. Be moving toward that 10 per cent.' While Jeffery is sensitive to those who are maturing in their giving, he adds, 'never let that [tithing] be your destination', or as Chairman of the Elders Dale Edwards expressed, 'For a mature Christian, I would hope that … [they] would be working to be beyond the tithe.' For mature Christians, tithing is viewed as a 'starting point'.

At Southgate, there is both sensitive encouragement and a challenge to grow in giving (i.e., maturity-oriented standard) with the biblical principle of tithing being affirmed as a guideline but not treated legalistically or as the ultimate goal. The natural way giving is integrated into sermons helps keep congregants from raising their defences to the topic of giving. Associating generous giving with Christian maturity and accomplishing the church's mission connects it with the members' spiritual lives and accesses a deeper internal motivation already discussed. The no-guilt, non-aggressive approach is especially noteworthy and may help congregants overcome negative stereotypes and experiences at other churches where more forceful and legalist approaches to giving were used. The effectiveness of this challenging, natural, spiritual, and sensitive approach observable in Southgate's financial stability is discussed in Chapter Eight.

Trusting God

Trusting God in the area of finances is another topic that did not arise directly in my observations of sermons. However, interview data revealed it to be an important topic relating money to Christian life and identity. The lead pastor sees trusting God as a significant aspect of giving:

> And what I've always tried to do is helping them to see that really [giving] is a trust issue more than it is a money issue. It's really never a money issue. It's a trust issue. Do I really trust God?

Children's Director Sarah Porter echoed that the staff's emphasis on 'trusting God with their finances' is an important element of encouraging members to grow in giving. Fourteen regular member interviews cited trusting God as an important factor in their giving and money management decisions as Christians. Most often learning to trust God was discussed in the context of decisions to increase giving or continue giving when financial difficulties arose. Jimmy and Katrina Holt, whose increased giving is described immediately above, credited Jeffery’s preaching for encouraging them to have faith and trust God to provide if they gave more. They regard the decision to increase their giving as important step in their Christian growth. Carla Dunn summarized her experience of learning to trust God:

> Money would never … stretch as far as it did when I tithed, and I saw it over and over again. That's why I finally … did get [it in] my head … you cannot skip [giving the] tithe. … I just really felt like it was a way of God testing. Do you trust me enough?

This issue of trusting God relates directly to Christian life and identity in that giving is presented as a challenge to trust in God, and therefore, an opportunity to grow in one’s relationship with God. While individuals are challenged to increase giving and trust God, only one interview expressed feeling pressured in a negative way to give. The lead pastor has found a balance that challenges the congregation, but not in ways that members perceive as negative or applying undue pressure.

Critiquing Consumer Culture

Given the importance and overwhelming influence of consumer culture and its impact on religious giving (Miller 1999; Mundey 2023; Smith et al. 2008; Wuthnow 1994; 1997), it is significant that Southgate’s discourse critiques consumer culture. In one sermon, the lead pastor described consumer culture and challenged the congregation with probing questions:

> Now consumerism tells us to focus on and stockpile stuff. Trust only in your stuff, things that you can see, things you can touch, [and] things you can possess. But is that true? And not just that, but how does that philosophy of life jive with Christianity and our endeavour to walk with God?

The implication is that consumer culture’s stockpiling and trusting in ‘stuff’ is inconsistent with Christianity and impacts negatively on a Christian’s relationship with God. The sermon warned that material possessions can become more important than God and lead to other problems such as: bondage to debt, insufficient financial margin to give generously, ‘stress’, ‘loss of sleep’, and ‘arguments’. Sub-themes related to a Christian life that arose in critiquing culture discourse include selfishness, discontentment, and greed. Critiques of consumer culture call attention to its nature and influence, which are often subtle and pre-reflective (Smith 2013), so they can be discussed, evaluated, and challenged. These critiques also encourage church members to evaluate their values and make financial decisions, including how much to give, that are consistent with their Christian faith.

It is noteworthy that 31 of the full-length interviews referenced consumer culture and discussed it as a problem area in managing finances and giving. In contrast, only one or two recalled this topic being addressed in a significant way at Southgate. Possible explanations for this discrepancy are that the type of discourse I cite above is infrequent or critiques of consumer culture are being presented in ways that register differently in members' minds.

Personal Finance

Other researchers have identified helping members with personal finance as an important way churches can connect money with Christian life (Herzog & Price 2016; Smith et al. 2008; Wuthnow 1997). Southgate addresses this topic most directly through classes offered periodically. Over the years, Southgate has offered a class using a curriculum developed by Dave Ramsey[5] entitled Financial Peace University. During my observations, Southgate offered a different six-week curriculum on personal finance, in a faith-based class for married couples entitled "Better Halves" (Brightpeak Financial 2017). This class emphasized the emotional, relational, and spiritual aspects of money as well as the practical needs. A questionnaire helped participants explore their 'practical, emotional, and spiritual relationship[s] with money' (2017:8). Discussions on 'Family of Origin' helped individuals understand themselves and their spouses' history with money

[5] Dave Ramsey is a well-known personal finance author and radio personality in the United States.

(2017:11). Activities helped couples develop shared priorities. The practical aspect of budgeting encouraged using a strategy in which 50 per cent is designated for necessities, 30 per cent for wants, and 20 per cent for savings. Couples also developed a savings strategy that prioritized emergency savings, debt reduction, and retirement. The fifth lesson focused on developing generosity as a means of helping others, expanding one's heart, and improving one's relationship with money. The final lesson encouraged gratitude and embracing 'Simplicity' as described by Richard Foster (1989) in his book *Celebration of Discipline*. Offering this type of class is consistent with Southgate's approach that sees money as more than just a practical and technical matter.

Five regular member interview units discussed being positively impacted by personal finance classes offered at Southgate. Eric and Faye Robinson identified the married couples' finance class as one of the factors that allowed them to significantly increase their giving. Kevin and Lauren Meyers were at one point struggling to improve their financial situation and credited Financial Peace University with helping them finally turn 'the corner'. Likewise, Diane Carson said 'it [Financial Peace University] drastically changed us financially'. These classes, which are an important element of Southgate's discourse on money, can positively impact members' lives and church giving.

Discourse on personal finance at Southgate helps provide practical advice and skills in managing money, which have long been noted as an important way money can be related to Christian life (Herzog & Price 2016; Smith et al. 2008; Wuthnow 1997). As cited by interviewees above, overcoming poor financial habits and developing skills in personal financial management play an important role in providing the financial margin to save, spend, and give in ways congregants believe are consistent with their Christian faith. For Christians, effectively managing financial resources is also an important element of stewarding the resources God has provided. We have seen how such stewardship is holistic. Indeed, the breadth of themes addressed in this section, from whole-life stewardship—to giving—to trusting God—to personal finance, illustrate the holistic treatment of money (i.e., the whole of life) that is the essence of LTVCC.

ENHANCING THE LTVCC MODEL

This chapter contributes a needed rich description of how the topic of money can be presented holistically to a congregation through discourse, including a wide variety of examples of how money and giving can be meaningfully related to Christian life and identity as called for by Herzog and Price (2016). Next, I analyse discourse data further to develop a deeper understanding of the LTVCC model by affirming and deepening our understanding of its known characteristics and by identifying possible new characteristics or related insights.

Affirmations of LTVCC Characteristics

The Holistic Treatment of Money

This chapter is an exercise in exploring and affirming LTVCC's holistic treatment of money through Southgate's discourse and providing evidence for its effectiveness through the responses of interviewees. Treating money holistically entails relating it to the whole of Christian life. A critical first step is to establish that money is an important topic of discussion within a congregation, which Southgate does by connecting money with the authority of Scripture[6] and addressing money sensitively, frequently, and in a natural manner. Second, spiritual life is deemed by many Christians as one of the most important aspects of their Christian lives. Therefore, one of the most important ways money is treated holistically at Southgate is by relating it to members' spiritual lives through associating money with faithful discipleship and positioning giving as a means

[6] If a church did not view Scripture as authoritative, this approach may not successfully persuade congregants that money is an important topic of discussion, which means other approaches would need to be developed.

to partner with God for missional outreach. Finally, the holistic treatment of money is affirmed in the data above by relating money to numerous additional areas of Christian life and identity such as: stewardship, giving and tithing, trusting God, critiquing consumer culture, and personal finance. These aspects of Christian life are not exhaustive but do provide sufficient breadth and depth to demonstrate the holistic treatment of money. Furthermore, this discourse data, which reflects the general characteristics of LTVCC identified by Smith et al. (2008) as described in Chapter One, suggests *the holistic treatment of money* as an overarching characteristic of LTVCC in that it provides a conceptual framework under which LTVCC's numerous characteristics can be organized. In short, *the holistic treatment of money* is broad enough to serve as an organizing concept for LTVCC, and the term holistic comes up repeatedly in ways that indicate it represents something fundamental about LTVCC. The experiences of congregants shown in the case profiles chapter provide additional support for positioning the holistic treatment of money as LTVCC's overarching characteristic.

Interpreting Southgate's Discourse through Biblical Theology

Many aspects of Southgate's holistic treatment of money are consistent with biblical theology as presented in Chapter Three. First, a key principle that comes through from all four passages examined is that material possessions, including money, are an important area of life to which Christians must give careful attention. LTVCC's holistic treatment of money (i.e., incorporating it into the whole of Christian life) aligns directly with biblical theology. Money is not on the fringe of faith but relates directly to foundational principles of what it means to be a follower of Christ, one of which I summarized from Mt. 6:19-34: God and his kingdom are preeminent over money and the material world, and disciples must seek God and his kingdom first. Discourse on money and giving at

Southgate reflects the New Testament's priority of giving attention to the topic of money as an important element of Christian faith.

In addition to these general principles, biblical theology affirms various aspects of Southgate's LTVCC discourse described above. Money is associated with spiritual life in Mt. 6:19-34 in various ways. Money can be used to provide a heavenly reward (Mt. 6:20). Money is also identified as competing in people's hearts and minds for allegiance with God (Mt. 6:24). Biblical theology affirms it is appropriate to challenge Christ-followers to give generously, following both Jesus' (Mt. 6:19-23; Lk. 14:33) and Paul's (2 Cor. 8-9) examples. The role of trusting God in matters related to managing resources, providing daily needs, and giving generously is emphasized in both Mt. 6:19-34 and 2 Cor. 8-9. Money is inextricably linked with Christian life and identity in Luke 14 where disciples are admonished to sacrificially 'renounce all possessions' (14:33). In 2 Cor. 8-9, Paul connects money and giving with maturity by presenting generous giving as an outgrowth of a Christian's commitment to God, and associates money with spiritual life by describing the *Gentile Offering* in theological terms of a grace-centred act of worship. Paul's non-authoritarian approach to encourage the Corinthians to participate in the *Gentile Offering* that emphasize their freedom of choice, and thus provide an opportunity for spiritual growth, is consistent with LTVCC's emphasis on congregants' spiritual lives and Southgate's maturity-oriented standard yet non-aggressive approach to giving. The challenge for leaders is to strike a balance with a primary focus on members' spiritual lives, which is a hallmark of LTVCC. Biblical theology also emphasizes missional giving to help others with giving to the poor identified as one way to lay up treasures in heaven (Mt. 6:20; 19:21). The early Christ-followers in Jerusalem exemplify giving to the needy (Acts 2:42-47; 4:32-37). Paul's concern for the poor in Jerusalem and the *Gentile Offering* he raised emphasize the importance of missional giving to those in need. It is beyond the scope of this thesis to establish how helping the poor might have been perceived by early

Christ-followers as partnering with God, but God's concern for the poor is reflected in Jesus' admonitions for disciples to give to the poor (Mt. 19:21; Lk. 12:33) and the Old Testament teaching, 'Whoever is kind to the poor, lends to the Lord' (Proverbs 19:17). These early Christ-followers knew that they were following God's priorities by helping those in need. This understanding is similar to congregants at Southgate who embrace the importance of giving to provide for the material and spiritual needs of others and recognize it as an important means of partnering with God.

Potential Additions to LTVCC

Next, I present two possible additions to our understanding of the LTVCC model.

Towards a Deeper Understanding of the Term Spiritual

In the section above on How Southgate Relates Money and Giving to Members' Spiritual Lives, I noted overlapping the concepts of (1) promoting giving as partnering (connecting) with God with (2) relating money to members' spiritual lives, even though these are identified in Chapter One as two separate, key-characteristics of LTVCC. To explain how these concepts are related but different, I explore three different usages of the term 'spiritual', which I highlighted as a fuzzy term in Chapter One. This brief exploration is not intended to be exhaustive, but explores ways the term spiritual, or in its noun form, spirituality, is used that helps provide a deeper understanding of LTVCC. It is noteworthy that these usages also relate to ACE-holism.

First, some people use spirituality as a synonym for religion (Spilka 1996).[7] Since instructions and admonitions on money and giving reflect scriptural truths and Christian beliefs, they can be considered religious and, therefore, to some, spiritual. This usage of

[7] Spilka (1993; 1996) identifies the 'fuzzy' nature of the term spirituality and challenged the psychological community to inject more rigor into their definitions and usages of this term so it could be operationalized in ways that would allow a more exact, quantifiable understanding.

spirituality, relating primarily to propositional truth and beliefs, operates in the cognitive sphere. Second, spirituality is often associated with personal, subjective experiences and involves not only embracing beliefs but practices as well (Hill et al. 2000). This usage of spirituality relates to an inner experience that operates in the affective (emotional) and bodily (i.e., action-oriented) spheres. Third, spirituality is most definitively used in association with pursuit of the '"sacred" [which] refers to a divine being, divine object, Ultimate Reality, or Ultimate Truth as perceived by the individual' and includes the search for 'meaning' (Hill et al. 2000:66). I suggest that this usage of spirituality operates in what could be called the sacred sphere of ultimacy,[8] or more generally the sphere of ultimacy. When stewardship is perceived to be managing resources that belong to God, a person's use of money is associated with the sacred or divine being.

Based on these uses of the term spiritual, many of the examples provided under the Associates Money with Faithful Discipleship section above can be considered spiritual because they relate to religious teaching in the cognitive sphere. Or, to the extent that congregants embrace and live out these beliefs and teachings, they can be considered spiritual because they involve a personal inner experience of acceptance that are more affective (emotional) in nature and also involve living out these beliefs through actions. However, in the section above entitled Giving as a Means to Partner with God for Outreach, these examples are spiritual because they involve connecting with the sacred divine and involve the sphere of ultimacy. In addition, to the extent that meeting the physical and spiritual needs of others is seen as God's work, accomplishing such goals are a form of Christian flourishing—achieving an ultimate purpose in life. Achieving ends associated with ultimacy taps into a deep motivational influence (Smith 2012), which explains why LTVCC's appeal to an outward-focused mission results in more generous

[8] This sphere might be redundantly called the spiritual sphere or perhaps the transcendent sphere, which by definition cannot be fully understood.

giving (Herzog & Price 2016; Smith 2008; Starks & Smith 2013;). This concept of connecting with the sacred and its potential motivational influence is explored further in the concluding chapter.

For now, these three usages of spiritual improve the LTVCC model by providing greater clarity on how the term spiritual is used in certain contexts. On one hand, based on these usages, when LTVCC is described as placing primary emphasizes on congregant's spiritual lives, it means their personal, inner religious life. For example, embracing (internalizing) values as part of one's Christian identity and deciding to give because it is consistent with these values are personal, inner activities, involving emotion as well as cognition. As such these activities (embracing and deciding to give) are spiritual according to the second meaning of 'spiritual' described above. But there may not be a very clear sense of connection or communion with God when such activities are carried out as a matter of habit or obligation rooted in one's Christian identity. On the other hand, connecting with God to accomplish his mission can also be described as spiritual, not only because it involves embracing religious beliefs, but more significantly because it involves connecting and partnering with the sacred to achieve ultimate purposes. When giving is motivated because it involves partnering and communion with God it reflects a desire to follow or connect with God as the sacred ultimate. Similarly, achieving God's outward-focused mission can be seen, as will be shown in the case profiles chapter, as accomplishing a higher meaning and purpose in life. Partnering/communion with God to achieve a more ultimate purpose in life is a form of ultimacy. In this way, giving motivated by a desire to partner with God and accomplish his purposes is spiritual because it involves connecting with the ultimate, which relates to the third meaning of 'spiritual' described above. These two uses of 'spiritual' are therefore related but different.

The Second of Three Visions of LTVCC

The second of the three visions of LTVCC that I briefly introduced in Chapter One is illustrated in Southgate's discourse.[9] In their research, Smith et al. (2008:134-138) described a vision that church leaders present of the church and its members partnering with God to accomplish an outward-focused mission to help meet the needs of others outside the church (in the community) and to reach out to those who are not Christians and help bring them to Christianity. From the perspective of this aspect of vision, 'giving money "is about [accomplishing] the mission, and one of the resources is the offering plate that helps fund the mission"' (Smith et al. 2008: 134). In addition to discourse described above, which emphasized partnering with God, Southgate demonstrates this type of vision through its active missions' programme and offering numerous giving opportunities (i.e., Generous Buckets and monthly non-cash donations) that are presented on Sundays and throughout the year to help people in the community with special needs. Additionally, the Unbounded Initiative's Generosity component, described in the chapter on practices, focused on providing funds to improve facilities that would be more accommodating for visitors, thereby providing more effective outreach.

To summarize, the second vision within LTVCC is proposed as a vision of partnering with God to accomplish his outward-focused mission. The vision of giving to accomplish an outward-focused mission is the one most often associated with LTVCC, but the partnership with God is not necessarily emphasized. My research indicates this partnership element is an important factor that should be explicitly included in this second vision and grouped with the other two visions as an important enhancement to LTVCC.

[9] The first of LTVCC's three visions was presented in Chapter Four on leadership and the third vision is presented in Chapter Six on practices.

ACE-Holism

This chapter focused on discourse, which conveys ideas and concepts that are predominately received and processed cognitively. We will see the important role of this discourse and *cognitive* learning in the case profiles chapter.[10] However, other discourses touch on congregants' *emotional* dimension. For example, discourse recognizing money is a sensitive subject so that avoiding a forceful or legalistic approach in discourses on giving may prevent a negative impact on individuals at the *emotional* level. Also, when a teaching focuses on a person's relationship with God or associates behaviour with a core value, it relates to his or her identity as a Christian, which I have previously noted can motivate at an *emotional* level. Above, I already discussed how the focus on members' spiritual lives relates to the affective (*emotional*) and bodily (*action*) dimensions as beliefs are embraced (internalized) and put into practice. Discourses addressing the *emotional* dimension overcome barriers to the topic of money, and, perhaps more importantly, move congregants from the mental assent (i.e., *cognition*) of concepts to embracing them at an *affective* level and incorporating them into their lives as part of their Christian identities so that giving and other behaviour (i.e., *action*) with money naturally flow from who they are, their internal imaginations (Smith 2013),[11] rather than forced by some external rule or command.

Since this research is based on a single church, and therefore not generalizable, additions to LTVCC are offered as suggestions to consider. Having considered Southgate's leadership and discourse, I turn in the next chapter to examine the role practices can play in a church's culture of money.

[10] The important role of discourse that is processed cognitively critiques the lack of emphasis James Smith (2013) places on cognitive learning in his philosophy of human behaviour. More will be said about this critique in the case profiles chapter.

[11] In Chapter One, I introduced James Smith's philosophy of human behaviour, which identifies the core of who a person is as his or her 'imagination' (Smith 2013:150).

CHAPTER SIX: GIVING-RELATED PRACTICES

INTRODUCTION

This chapter continues the exploration of Southgate's culture of money. The discourse on money, addressed in the previous chapter, encourages congregants to develop attitudes and an understanding of how money and religious giving relate to their Christian lives. This chapter focuses on giving practices that provide opportunities for members to live out their attitudes and understanding through concrete action. In this way, religious giving involves the whole person: mind, emotions, and body. Current LTVCC literature has not explored giving practices except to use self-reported giving to measure LTVCC's effectiveness or factors associated with LTVCC, such as spiritual engagement with money (Herzog & Price 2016; Smith et al. 2008; Starks & Smith 2013). Therefore, the close examination of giving-related practices presented in this chapter hold promise for adding to the knowledge of LTVCC.

Southgate Church engages in a wide array of giving practices that encourage and facilitate religious giving, demonstrating that the version of LTVCC at Southgate is not just about promoting beliefs and values that engage the mind and emotions. It is also about encouraging active participation (i.e., bodily *action*) through giving practices. These practices are described and analysed below under the following headings: Regular Giving Practices, Seasonal Giving Practices, Short-Term Mission Trips, and Special Giving Initiatives, which include the Unbounded Initiative (UI). I establish that the UI reflects LTVCC characteristics, and therefore, provides a means of evaluating the impact of LTVCC on congregants. After these data are presented, enhancements to LTVCC are suggested that include affirmations of existing LTVCC characteristics, possible additions to LTVCC, and the role of ACE-Holism.

REGULAR GIVING PRACTICES

For purposes of this research project, regular giving practices are defined as practices related to giving that occur at least quarterly.

Weekly Offering & Online Giving

During each Sunday morning service, a weekly offering is collected. Prior to Covid-19, the majority of the money given to the church was received through these weekly offerings, collected in baskets passed around after the communion time. Most Sundays no comment is made about giving either before or after the offering. Beginning with Covid-19, more people began giving online. Since Covid-19, offering baskets are not passed during the Sunday morning service; boxes at the back of the sanctuary are used to collect the offering. According to the executive pastor, 50 per cent of regular church giving is now online. Ken and Denise Becker initially resisted online giving because they appreciated giving at church as an 'expression of worship'. Now, the email reminders of online giving remind Ken to stop and reflect, 'this [giving] is my worship'.

A brief offering report is provided each Sunday in a handout that also includes announcements and a place to take notes on the sermon. This report shows several categories of giving based on the previous weeks' giving: 'Buckets Giving' (explained below), 'Weekly Need', 'Weekly Giving', 'YTD [Year-to-Date] Need', and 'YTD [Year-to-Date] Giving'. During the Unbounded Initiative, an additional category of 'UNBOUNDED' giving was also included.

It is noteworthy that very little is said about the offering each Sunday. Interviews indicated that previously it was common for the person overseeing the offering to have a brief meditation or prayer that presented a scripture or reflection on the importance or meaning of giving. This lack of comment on the offering is in keeping with Southgate's non-aggressive approach to giving; they also may be trying to streamline the Sunday morning service's flow. Some of the discourse that might be shared during the offering time may now be shared through the quarterly giving letters that are discussed as a practice below.

Generous Buckets

The Generous Buckets are an ongoing giving practice at Southgate. Blue, five-gallon plastic buckets are positioned at the exit doors of the sanctuary, each labelled: 'Generous Bucket—A Buck in the Bucket Blesses Those in Need'. One of the electronic announcement slides shown before each service begins encourages those attending to, 'PUT A BUCK IN THE BUCKET TODAY'. Occasionally, one of the pastors will briefly remind members at the end of the worship service to drop a buck in the bucket on their way out.

According to the executive pastor, funds collected in the Generous Buckets help 'meet the immediate needs of people both inside and outside our church', covering expenses such as 'medications, utilities, clothing, groceries, rent assistance, gas for getting to doctor appointments, funeral travel, etc'. A five-person team oversees the distribution of funds based on suggestions from members who can email to the church the needs they become aware of in the community. The goal is to not let funds accumulate but disperse them as soon as needs arise. Typically, someone can receive this assistance once a year. In 2018, $9,501 ($183 per week) was given through the Generous Buckets, which indicates it is a giving practice that resonates with the congregation.

Thirty-two (72 per cent) of the full-length interviews named the Generous Buckets as an opportunity Southgate provided members to give. Interviewees especially appreciated the opportunity to help others in the community and that the church periodically let them know how funds were being used. Some recalled specific ways assistance had been provided, such as repairing a school-age child's computer, assisting a family whose house burned down, or paying the electric bill of a person experiencing financial difficulty. For regular member Laura Frances, the Generous Buckets make ‘it [giving] more personal’ and her ‘more aware’ of opportunities to help people directly. Chairman of the Elders Dale Edwards believes the ‘tangible nature’ of the Generous Buckets ‘excites and motivates people to give, knowing, if I put a dollar in this bucket, it’s gonna go to somebody, probably this week, who needs help’. Not everyone I interviewed participated in the Generous Buckets, but the level of engagement evident by those who did participate demonstrates that churches should consider providing regular opportunities for congregants to give that makes a tangible, local, and immediate impact.

Monthly Non-Cash Donations

One of the ways that Southgate encourages giving and helps other non-profits in the community is by giving members the opportunity to donate non-cash items each month. These items are collected in grocery carts or boxes in the lobby on Sunday morning and serve as a strong visual reminder of community needs and opportunities to give.

Local Food Bank

The second Sunday of each month, food items are collected for the local food bank that is located down the street from Southgate. A different item is collected each month, such as peanut butter one month and tuna the next. The church reminds the congregation of upcoming food collections and the item being collected each month through announcement slides displayed at the beginning of Sunday services, printed announcements in the weekly bulletin, and emails. Twenty-eight (63 per cent) of the full-length interviews named the food bank as a giving opportunity provided by Southgate.

Children Services Charity

Southgate also supports a local charity that provides temporary housing for children being removed from their homes due to neglect or other causes. In addition to providing safe housing, this charity provides clothing, toys, and other items to help minimize the trauma children may experience in this abrupt transition. On the fourth Sunday of each month, items are collected for this charity, such as diapers one month and clothes another. Helping provide children's housing was a giving opportunity identified in 26 per cent of the full-length interviews. This opportunity may have been voiced in fewer interviews than others because Southgate just recently began supporting it. Interviews revealed this charity has resonated strongly with some members at Southgate because of their desire to especially help children in need. Because of similarities with the Generous Buckets, it is reasonable to conclude that these monthly non-cash donation opportunities motivate giving because of their tangible, immediate, and local impact.

Quarterly Giving Statements and Letters

In the United States, some churches provide annual giving statements to church members, so they have a record of their charitable donations for income tax records.[1] Southgate maintains a practice of sending quarterly giving statements, along with a letter from one of the elders or staff that expresses appreciation for members' contributions, and often shares some message or reflection about giving and the church's ministry. I examined letters across ten quarters.

Some letters were brief, like the letter included with a giving statement covering the first half of 2020. Chairman of the Elders Dale Edwards thanked contributors for their 'faithfulness in giving during this unprecedented situation [Covid-19]'. He highlighted that contributions allow the church 'to continue to operate' and 'to support … missionary

[1] This statement is based on my personal experience as a member at numerous churches over the years.

partners locally and around the world who are also facing challenges they've not seen before'.

One letter focused on a specific area of ministry. The letter associated with third-quarter giving for 2020 was from the youth pastor and children's director. It let church members know all the ways their support was being used to help the children, youth, and family ministries and also to reach out into the community through special events.

Six of the letters, however, were longer and contained numerous messages that encouraged members in giving. The lead pastor began a letter with a giving statement covering all of 2018, highlighting many of the blessings Christians enjoy. He continued:

> Sometimes we need to be reminded of the wonderful blessing we have in Christ. The beauty of these blessings is that we have the opportunity to share them with others. That is what God's people do. … Thank you for being a blessing and allowing God to use you in 2018. Because of your opened hands and hearts we are in the process of becoming an Unbounded people building an Unbounded place.[2]

In another letter that was included with a statement covering all four quarters of 2020, the lead pastor listed numerous ways giving had made a difference:

> Thank you for your confidence in Christ expressed through your consistent and unwavering financial support in 2020. Many good things took place because we (God's people) continue to love and give.
>
> - We invested in technology to provide digital worship and teaching experiences.
> - We completed and opened up a new parking lot which allows us to free up more parking spaces for our guests.
> - We capitalized on the opportunity to provide much needed cosmetic touches to floors, walls, and hallways.
> - We served our community by providing back to school supplies for children …
> - We provided our local missions … over $18,000. Our foreign and domestic missionaries received over $148,000 to minister in places all over the world.
> - We helped a few families through our Generous Buckets … with rent, mortgage, medical bills, utilities, groceries, etc.[3]

[2] Unbounded is a reference to the special initiative launched at Southgate in 2018.

[3] The bills identified in this letter relate to helping needy people in the community pay their bills. Therefore, paying these bills is associated with accomplishing Southgate's outward-focused mission and is consistent with Live the Vision church culture. This reference to paying bills should not be interpreted as Pay the Bills church culture.

Letters also contained expressions of appreciation that associated giving with accomplishing Southgate's mission and partnering with God and the leaders' desire to wisely manage financial resources. Here are a few examples:

> We can testify to the fact that God's Spirit is moving as we seek to passionately pursue Jesus and challenge other people to do the same.

> This is only a sample of how God is working in our lives, but it is all possible because of people like you who generously invest financially into this life-changing Kingdom work.

> Your giving blesses many people locally and around the world, touching their lives in ways for Christ that may only be evident in Eternity.

> [W]e as a church honor your investment and handle the responsibility with great care.

My analysis of these quarterly statements and letters identifies several important objectives they achieve. First, the statements remind members how much they have been giving, which allows them to adjust their giving if they have not been contributing as much as they originally planned. Second, the letters provide an opportunity for church leaders to teach and remind members of Scripture lessons and principles on giving. I noted above that little is said about giving during the Sunday morning offering time. These letters provide an alternative channel for communicating meditations on giving. Third, the letters provide an opportunity to motivate and encourage continued giving by sharing specific ways members' contributions are making a difference, especially those that relate to accomplishing the church's outward-focused mission and partnering with God, which is consistent with Live the Vision church culture.

SEASONAL GIVING PRACTICES

Seasonal Non-Cash Contributions

Throughout the year, Southgate provides opportunities for the congregation to give for special projects. These opportunities vary widely, typically involving donating specific non-cash items, and most often relating to some form of community outreach.

Teacher Gifts

At the beginning of each school year, typically in August, Southgate encourages community school teachers who attend Southgate. The church develops a list of needed supplies based on input from teachers. The names of various supplies are written on paper apples that are placed on a tree in the church lobby like Christmas tree ornaments. Church members take an apple from the tree and purchase the item or items listed on the apple they selected and bring them to the church. Church staff or volunteers take all the donated supplies and assemble gift bags that are then presented to teachers during a Sunday morning worship service at which time they also pray for the teachers. In addition, Southgate will go into area schools and deliver supplies as a general encouragement. In this way, the congregation is engaged in giving that encourages and helps teachers who attend Southgate, thus blessing the community these teachers serve.

Holiday-Related Outreach Gifts

Southgate provides several holiday-related giving opportunities that provide a community outreach. Each fall near Halloween, Southgate offers free candy to children in the community through an event they call Trunk or Treat that is held in Southgate's parking lot. Families from the community can stop by and receive gifts of candy as they visit with staff and church members. The congregation is asked to contribute candy for this event.

At Thanksgiving members are asked to contribute a ham or donate money for hams to be purchased. These are distributed to families in the community through Southgate's partnership with the local food bank.

At Christmas an opportunity is usually provided for congregants to donate items. One year, 100 stockings of gifts were collected and donated to the local Department of Children Services to give to children removed from their homes. Another year, the congregation participated in a programme called Operation Christmas Child sponsored by the charity Samaritan’s Purse. Southgate collected items for 704 shoe boxes, each filled with several small gifts. These holiday-related giving opportunities contribute to the giving culture at Southgate by reminding congregants of needs and allowing members to actively participate in the church’s mission through community outreach.

Thank Offering

A significant seasonal giving practice at Southgate is the annual Thank Offering that is received each year, either the Sunday before or after the United States’ holiday of Thanksgiving, which is the last Thursday of November. This giving practice was initiated by the previous minister and has continued annually. According to the lead pastor, the ‘yearly Thank Offering aims to express our gratitude to God’ for all of his blessings. Southgate also uses this special offering as a time to join together to accomplish a major goal that is selected by the elders.

Some years the Thank Offering is externally focused. In 2018, it was distributed to help three community charities: the volunteer fire department to help with the purchase of a new truck, the local food bank, and an area women’s health centre. In 2019, $25,348 was received and distributed to all the regular missions Southgate supports to provide extra assistance during the challenges of Covid-19. Some years the focus of the Thank Offering is divided among internal and external needs. In 2021, $49,183 was received and divided to fund building renovations for the youth department and partially underwrite the salary of a new staff position that was providing chaplaincy services for the local volunteer fire department. This new position was designed to strengthen the partnership between the church and the local community.

The annual Thank Offering is a special time when church members are challenged to give a larger offering than they would normally give out of appreciation to God and their desire to impact others through special projects. In this way it connects giving with their Christian lives and identity and also creates some excitement over being able to accomplish a shared goal. Even though members appreciate Southgate's non-aggressive discourse on giving, the Thank Offering would be a time they would expect giving to be discussed.

Benefits and Outcomes of Giving Opportunities

Southgate's numerous giving opportunities provide several important outcomes described below. These benefits help build a culture of giving within Southgate's overall LTVCC.

Opportunities Demonstrate the Importance of Giving

As noted in Chapter Five, Southgate is not overly aggressive in discussing giving. However, church leaders demonstrate the importance of giving through the many opportunities they provide for members to give. Congregant Anna Buchanan commented on Southgate's wide array of opportunities: 'And it's such a good feeling … helping others … because you're doing the Lord's work, you're the hands and feet of Jesus. … I've never attended a church that provided so many service opportunities [to give].' Treating money, which includes giving, as an important topic is a foundational characteristic of LTVCC's holistic treatment of money. Southgate's giving opportunities communicate the importance of giving, not through words in discourse, but through an active demonstration of providing numerous opportunities to give.

However, I wondered if presenting so many opportunities might negatively impact some members. Children's Director Sara Porter confirmed that some people expressed concern that too many appeals for donating items are presented and summarized the staff's response:

> We try to make it apparent that we don't expect everyone to give to everything. We are one body with many parts. And so, there are some ministries that are closer to the heart of certain people than others.

Executive Pastor and Elder Daryl Sullivan shared a similar perspective:

> [W]e don't expect every person to give to everything. … [I]t's [about] helping people find something they're passionate about and find ways to give to God and to support those different ministries.

This perspective was reflected by many interviewees such as Lauren Meyers who shared her experience as someone who has only been a member at Southgate a few years:

> I really think that our [Lauren and husband Kevin] mindset is different here [at Southgate]. We respond to it [opportunities to give] differently, just because of the way it's presented. It's never presented in a way that's pushy. It's always presented in a way of, this opportunity is here, and if you are able.

In at least 24 per cent of the regular full-length interviews, I asked if the number of opportunities Southgate presented was too much. In every instance, interviewees indicated that rather than being negative, it was a 'good thing'. One was Denise Becker, who said, 'I like being mindful of what is out there … I think it's a good reminder of our place in the community, especially the local giving.' Overall, the number of giving opportunities is well received and appreciated by the congregation. However, church leaders should periodically remind the congregation that members are not expected to participate in every opportunity but only those to which they are especially attracted.

Opportunities Serve as On-Ramps

Some giving opportunities within Southgate's LTVCC inherently have lower barriers and greater initial appeal, serving as on-ramps that encourage congregants to begin giving.[4] These on-ramp opportunities help build and strength the culture of giving at Southgate. In her interview, Anna Buchanan recognized that those who have not grown up in the church may not have been taught to give. She believes 'there's no better teacher than the way in which … Southgate … [offers] all of those ways' to give. This on-ramp benefit is stimulated by the modest amount of money needed to participate in some opportunities

[4] The concept of on-ramps is also discussed under the Unbounded Initiative in that individuals giving of their time in service might lead to later financial giving.

and the heightened attractiveness of the Giving Buckets or non-cash opportunities (i.e., tangible, local, immediate impact), which encourage individuals to take that first step in giving. As individuals give to these types of needs, they begin to develop the habit of giving that may eventually lead to more sustained and substantial giving. The importance of habits is discussed next.

Opportunities Build Identity-Forming Habits

Southgate's giving practices show that relating money to Christian life and identity is not just about concepts and internal reflection but also involve demonstration and active participation, which can help build important habits that by extension build and strengthen Southgate's LTVCC. Culture is a social phenomenon that results from the collective behaviour of individual persons. In as much as a defined group of individuals, such as a church congregation, exhibits similar attitudes and behaviour, the group's culture also reflects these characteristics. Therefore, as a growing number of congregants engage in identity-forming habits of giving, this activity is also forming the identity of the group and, hence, its culture. Therefore, these giving opportunities, as they are embraced by congregants, help build and reinforce Southgate's LTVCC and its identity as a generous church, in turn influence those who participate.

Practice theory emphasizes the 'causal centrality and priority of habits, skills, and routine activities in determining' actions such as charitable giving (Vaidyanathan et al. 2011:452).[5] 'Most versions of practice theory' do not deny the influence of values and ideology but contend that learned habits and skills often influence action more than rational choice (2011:453). Moreover, churches are recognized as institutions that 'can contribute to the acquisition and habituation of practices of charitable giving':

[5] In discussing practice theory, Vaidyanathan, Hill, & Smith (2011) cite from Biernacki (1995), Lizardo and Strand (2010), Swidler (1986;2008), DiMaggio (1997), and Vaisey (2009).

> Religious congregations provide a context in which people are made aware of the needs of others in the community, are recruited into social networks, and become involved in planning and carrying out charitable activities (Vaidyanathan et al. 2011:453).[6]

Other important aspects of giving in a 'congregational context' are its 'repetitive nature' and its inclusion as 'part of the ritual of worship itself' (Vaidyanathan et al. 2011:453). Congregational culture provides the context in which habits and skills in giving develop, which influence future giving.

Southgate's giving practices, especially those that are the most repetitive, help habituate individuals to the practice of giving. Many also occur on Sunday, which connects them more with worship. Through these practices, people become aware of needs and religious giving becomes more closely associated with their identities as Christians, so becoming part of who they are. When describing the attitude of Southgate's members towards giving, Worship Director Nancy Hunter said, 'I think for so many people, it is just what they do. Giving is what they do.' I interpret 'what they do' to mean that giving is habitual and part of who they are (i.e., their identities). Hunter included herself among these, and for her, no further explanation was needed. The act of giving is not just a transactional process to meet a need. It is the means through which one becomes a giver—the means through which giving becomes part of Christians' identity. Forming this identity, what Mundey (2023:107) calls a 'Christian Identity of Giving', involves the physical, embodied act of giving.

One factor supporting practice theory's emphasis on habits producing action is people's frequent inability to 'articulate ideological explanations for their behaviour' (Vaidyanathan et al. 2011:453). I observed that some interviewees, such as Kenny Chandler, had difficulty in articulating explanations for their giving, which in his case was at least 10 per cent of his income. For Kenny, the well-developed habit of giving at

[6] This summary of Vaidyanathan, Hill, & Smith (2011) draws upon Chaves (2004), Hodgkinson (1990), and Wuthnow (1991).

least 10 per cent may play a dominant role in giving decisions beyond any ongoing reflection of Christian values.

In evaluating the importance and value of giving habits, it is important to recognize that individuals experience life in multiple cultural contexts that influence decisions involving money. In addition to a church context that promotes habits in giving, consumer culture promotes spending habits that often conflict with giving habits. When experiencing these simultaneous, competing habitual influences, which one will dominate and determine action? The discourse and interview data from my research indicate that for many Christians, even those with established giving habits, reminders of Christian values related to giving can play an important role in motivating people to give.[7] Churches should not seek to establish giving habits among members and expect them to continue automatically without ongoing reminders and encouragement through discourse, leadership examples, and other means.

Having completed the review and analysis of Southgate's regular giving practices, I now examine short-term mission trips (STMTs) and special financial initiatives (SFIs). I make the case that both can be considered corporate church practices at Southgate that have the potential to impact congregants in significant ways related to money and giving.[8]

SHORT-TERM MISSION TRIPS

A Sunday school presentation at Southgate sharing the experience of a short-term mission trip prompted me to explore the potential impact of such an experience on financial

[7] Reminders of Christian principles related to money and giving and challenging congregants to reflect on these values and consider increasing their giving were part of the Unbounded Initiative presented below.

[8] I am making a distinction between a corporate practice and a personal practice. Individuals who give weekly are engaging in a personal practice of giving. A corporate church practice is one in which the church engages that can impact individuals. STMTs and SFI's involve individuals, but they are planned and implemented by the church. Therefore, they are more appropriately described as a corporate church practice. It is the church that would periodically engage in the practice of STMT's and SFIs to promote growth among members related to money and giving.

attitudes and behaviour. During 2019, Southgate sponsored five short-term mission trips, which are a significant number for a church with an approximate attendance of 500. Four were international trips with destinations including Africa, East Asia, and South America. My research indicates that some STMT participates are significantly impacted in their attitudes and behaviour related to money and giving in ways that are consistent with LTVCCs holistic treatment of money as reflected in Southgate's discourse in Chapter Five and as reflected in biblical theology in Chapter Three. Data presented also show that STMTs are especially influential because the**y** impact participants at a deep emotional level.

In 2019, a team of eight people, ranging in age from late teens to their seventies, participated in an 11 day (including travel), short-term mission trip to an African country.[9] This team made a presentation to Isaac Massey's Sunday school class on 28 July 2019 with Sheila Welch, age 19, being the primary presenter. An impromptu interview with her after this presentation, along with follow-up communications, led to the findings below. This trip was Sheila's third visit to this African country from 2017-2019, so her experiences and reflections were based on numerous encounters and reflections over a period of time. These findings are specific to Sheila,[10] but they are supported by additional interview data and demonstrate the potential for STMTs to be a significant money-related practice at Southgate.

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[9] This trip fits well within Eum's (2020:6) definition that a short-term mission 'refers to individuals or teams serving from one week to three months, and people involved in particular activities for a particular period of time in their local community, another part of the country or overseas'. Eum's research is for a Korean context, and he notes that authors vary in the duration they assign to a short-term mission from one week up to three years.

[10] Sheila Welch is a member of and grew up in Southgate Christian Church, as did her parents. Her grandfather, Owen Welch, led the STMT and was the senior minister at Southgate for over 20 years.

Sheila Welch's Experience

Significant Affective (Emotional) Impact

Sheila Welch's account and descriptions reveal that STMTs have been a significant affective (emotional) experience for her. She remarked that when she came home from her first trip and saw all the clothes in her closet, 'I just, I lost it.' She evaluated that 'when you see it [the poverty and problems people face in Africa], in person, I mean ... it shakes up your whole world.' She additionally commented, 'I haven't stopped changing since I first stepped foot on ... [African] soil.'

Welch also discussed how her experiences in Africa have taught her about 'the act of surrender and sanctification', which she holds as central to her Christian faith. She described not just 'giving ... money and clothing, but of giving up myself ... of dying to ourselves'. She concludes:

> I continually strive to genuinely walk behind Jesus and follow Him wherever He wants to go. His plan is way better than anything I could ever fester up in my head. I am so excited to give myself over to be led by Him.[11]

Reflections of such a significant spiritual impact that results in her being 'excited' over sacrificially living out her faith further demonstrates the affective impact of the STMT on her life.

Changed Attitudes and Behaviour Related to Money

As a result of the STMT, Sheila Welch thinks more about purchases, emphasizing spending on necessities more and purchasing fewer non-essentials so she can save and give to the needy in Africa. She remarked:

[11] Christians are followers of Jesus Christ. In Matthew 10:24, Jesus said, 'If anyone would come after me, let him deny himself and take up his cross and follow me.' I interpret Sheila's comments to mean that her experiences in Africa have helped her understand and actualize Jesus' teaching on self-denial in her life such that she is able to follow him more completely.

> [I]f I see something in the store that I like, I look at the price tag, and I think, you know, this could feed a kid for this many months .... I just want to not buy it. I cut down on my spending.[12]

Welch acknowledged that she sometimes treats herself with a non-essential purchase, but affirmed, ‘I definitely do set aside money for that [giving to help those in Africa]’. She sponsors two children in Africa with a monthly support of $5 each.[13]

Sheila also appreciates the things and opportunities she has. After listing many benefits, such as a car, paved roads, educational opportunity, and a well-paying job, she contrasted the lack of opportunities available to those she saw in Africa and then concluded, ‘And so, it really just makes me appreciate what we have so much more.’

Welch disagrees with American consumer values that it is important to have a big house and a nice car. She said her experience in Africa has helped her realize:

> [H]ow unimportant a big house is, how unimportant a nice car is .... [T]here are so many other things that are just so much more important and can do so much more good than having the best things. They’re just things.

Welch’s STMT experience has impacted her career path. She is currently pursuing education in the medical field, and her long-term plan is to move to Africa and become a medical missionary.

The changes in her attitudes and behaviour related to money, motivated in large part by the deep emotional impact of the STMT, demonstrates the importance of finding ways to connect with congregants in all dimensions of their lives featured in ACE-holism, including the emotional sphere. The *action* she took in changing her behaviour is also important in reinforcing and solidifying her new perspective on money, giving, and what she values. Through her actions she is establishing new identity-forming habits, as already

[12] Sheila’s dad, who was standing nearby, concurred that she had reduced her spending.

[13] Some may question this modest $5 a month child sponsorship amount since it is not uncommon for some child sponsorship programs to be $30 a month or $50 a month, but this particular programme in which Sheila is involved has been confirmed to be $5 a month. This amount was established by the African national who oversees the programme in which no administrative fee is charged.

discussed above. Her new perspective is becoming an important aspect of her Christian identity.

Understanding Sheila Welch's Experience

Sheila Welch's experience supports Eum's (2020:7) view that a short-term mission (STM) can be conceived as a 'learning journey abroad'[14] in which 'participants in a cross-cultural context gain social, cultural, or spiritual learning while interacting with the locals over a specific period of time'. She learned much from her experiences and interactions, which have impacted her affectively and changed her attitudes and behaviour toward money.

Ver Beek (2006:490) researched the impact of STM experience in Honduras of 162 participants that helped build homes in Honduras after Hurricane Mitch in 1998 and reported '*a small, positive, lasting change in their lives*' including 'financial giving'. I evaluate these results as not dissimilar to the reflections described in a focus group of the larger Southgate team that went to Africa, which are described below. However, Sheila Welch seems to be an exception. I would describe the impact she experienced as significant rather than small. While it may be too early to determine if this impact is lasting, it is noteworthy that she has visited this African location three times and seems to have sustained a high degree of intensity regarding her experiences and the continued impact on her life.

Changing attitudes and behaviour is no small task. In addition to the affective (*emotional*) impact of the STMT already mentioned above, two possible explanations are that these STMTs have prompted 'critical self-reflection' (Eum 2020:i) on consumer

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[14] Eum (2020:1-4) notes that many studies on STM have 'focused on ministry effectiveness', emphasising the 'pragmatic and functional aspects of STM' and not on participant learning. Eum (2020:4-7), whose research examines the potential impact of STM on participants' 'intercultural sensitivity', advocates for 'STM as a learning journey abroad' as the most important element for a 'theoretical framework for the fundamental nature of STM'.

materialism and have also raised her awareness in ways that have prompted values clarification. Sheila Welch confirmed the validity of my findings and analysis of her response to the STMT after reading my summary and analysis of her interview.

Critical Self-Reflection on Consumer Materialism

Eum (2020:i) identifies 'critical self-reflection' (CSR) as a 'key factor' in a STM's impact on a participant's intercultural sensitivity, 'whether negative or positive'. He defines CSR as 'insights that objectively assess, reflect, and improve one's existing cultural perceptions and behaviour in light of cross-cultural experiences through STM', which, due to the focus of his research on intercultural sensitivity, emphasizes 'cultural perceptions' (Eum 2020:200). He identifies the 'three main causes' of CSR as 'pre-field training, dynamic interaction with support groups, and critical self-questioning about existing assumptions' (Eum 2020:201).

For purposes of my research, I adapt Eum's (2020:200) CSR definition to the following:

> Insights that objectively assess, reflect, and improve one's existing ... [perceptions of money, consumer materialism and the relative importance of Christian priorities] and behaviour in light of cross-cultural experiences through STM.

I do not have any information on pre-field training for the African STMT. Sheila Welch and others on the team described numerous interactions with foreign nationals during their STMT, but I do not have information on intentional discussions with support groups, such as long-term missionaries. Based on my interview with Sheila Welch and the larger team in the focus group (see below), it is reasonable to conclude that Shiela Welch's CSR was internally motivated 'critical self-questioning' (Eum 2020:201) and was not prompted by any pre-field orientation.[15]

[15] Perhaps if there had been more intentional pre-field orientation or planned interaction with support groups, the impact on the larger African STMT team regarding attitudes and behaviour associated with money and consumer materialism would have been greater.

Sheila Welch confirmed that the STMT prompted her to critique and reject some aspects of consumer culture and instead elected to save, give, and spend differently. She compares the prices of discretionary consumer goods to how many children could be fed by this money. Now she spends less on non-essentials, electing to save the money and give it to help feed children. She is rejecting consumer culture messages that suggest experiencing a great life requires having the biggest and nicest things.

Sheila Welch is also aware of how American culture may be negatively impacting her: '[My] room is LITTERED with things I don't need. Mostly just for comfort. Mostly for security. Mostly because I get caught up in the comfort of America.' I interpret these comments to mean that she does not like some of the ways American culture is impacting her. She contrasted her life of things in America with the simplicity she experiences with only a few things in Africa, which she prefers.

Smith et al. (2008) identify and discuss the almost overwhelming influence of consumer culture on the giving and financial habits of American Christians. They conclude that if American Christians are going to move past their lack of generosity and begin giving more, one of the things needed is 'ultimately, a coming to terms with the power of the American mass consumer economy and culture as they impinge on practical Christian faithfulness' (Smith et al. 2008:147). One approach is critiquing consumer culture in church discourse, which was highlighted in Chapter Five. Sheila Welch's experience indicates that STMTs may be another important way that LTVCC can help some congregants come to terms with the power of American consumerism. Such practices are another aspect of LTVCC's holistic treatment of money. It is noteworthy that the *action* of taking a STMT can lead to a deep *emotional* experience. A feature of ACE-holism is the interconnectedness of all three elements—*action*, *cognition*, and *emotion.*

Raised Awareness and Prompted Values Clarification

Another explanation for Sheila Welch's changed attitudes and behaviour is that her trips to Africa raised her level of awareness and caused her to reflect more deeply on some of her values.

Valuing People in Poverty over Non-Essential Goods and Lifestyle Enhancements

Sheila Welch's trips to Africa have raised her level of awareness to contrast the prosperity in America with the poverty in Africa and have caused her to reflect on her values and consumer practices at a level she had never done before. She wants to help those in need and recognizes spending significant amounts on non-essential goods or buying the best she can afford limits how much she can give. She has clarified that she values people, especially those in extreme need, more than non-essential goods and enhancing her lifestyle. She now voluntarily elects to spend less so she can give more.

Sheila Welch's values may have already been in place, but not actualized in her practices with money. As noted above, she is a committed Christian who was raised in a strong Christian family. Therefore, it is possible to assume that she was raised to value people more than things, but that she did not demonstrate this value in her financial practices until the experience in Africa caused her to reflect on the need she observed and her own spending and giving practices. She confirmed this assumption in her additional comments:

> You see the poverty on TV and on the internet. You hear about the starving children in Africa and you read about the horrific living conditions. But until you see it first hand; until you hold the dying child in your arms, you don't realize how much you don't need. You don't realize how much you have to give. You don't realize how spoiled you are.

Sheila Welch did not just learn about the poverty intellectually (in her mind), but experienced it bodily (seeing it, hearing it, smelling it) and processed it affectively. This immersive experience helped her truly recognize how great the need was, how much she could do to help, and it motivated her to make the necessary changes to provide the help she now deeply desired to give.

Valuing Contentment and Spiritual Richness over Material Wealth

On the STMT, Sheila Welch observed that the Africans she was with, while materially poor, possessed a contentment and spiritual richness that she appreciates:

> [T]hey are just like, so content with what they don't have. And, you know, we're, we're so rich in materialistic things, but they are so rich in spirit, in with their relationship with God.

She expressed her desire to follow their example: 'My family in Africa has nothing ... yet at the same time, they have everything. Their relationship with God is what I strive for.' Her experience can be described as a value's clarification. When combined with her de-emphasis on non-essential goods and enhancing her lifestyle, she is clarifying that she values contentment and spiritual richness more than material wealth.

Insights from Others

Insights from others at Southgate can help determine if Sheila Welch's impactful experience was unique or if others at Southgate have been similarly impacted.

Mission Trip Focus Group.

To gain insight into how others on Sheila Welch's team were impacted, I conducted a focus group in which all members were present but one. Some experienced changes in their attitudes and behaviour regarding money. Patsy Bradley said that she was 'donating more'. Both Emma Lyons (late 50's) and Tracey Welch[16] (teenager) said they were not buying as much. Tracey Welch said, 'I've ... just found myself not wanting as much.'

[16] Tracey Welch is Sheila Welch's younger sister and seemed also to be impacted by the STMT more than the older adults.

Emma has recently decided to purchase less expensive laminate counter tops for her remodelled kitchen rather than more expensive granite counter tops.[17] Owen Barnes, who is retired and in his 70's, said, 'I don't know that I [have] changed my lifestyle', but he did say the STMT has 'changed my perspective on security. ... I look at living more like one day at a time, [and] ... don't worry so much about the future.' Several in the group commented how they were challenged by the example of the Africans. They noticed how appreciative the Africans were of everything and how they depended on God. Tracey Welch said she had been praying to God, 'How do I rely on you as my source of comfort, my peace, my joy?' This reaction could be considered part of an affective impact as discussed above.

My evaluation is that all team members were impacted by the STMT, but overall, the impact was not as strong among other participants, with the possible exception of Sheila Welch's younger sister Tracey. At 19 years old, Sheila Welch is relatively young, and it is possible that she is at an age where she is deciding how she will live out her values and may be especially open to how experiences impact her attitudes and behaviour. As the youngest participants, they were likely the most impressionable. Still, these data show that STMTs impact participants' attitudes and behaviour with money, but the extent of that impact varies.

Other Interviewees

The full-length interviews that were a major element of my research provided additional insights from others who have participated in short-term mission trips. Youth Pastor Corey Shaw, who has led multiple Southgate-sponsored STMTs to Central America, has observed these trips changing participants' attitudes towards money and giving:

[17] Tracey also indicated she placed greater importance on how she was using the resources such as, 'how you use your time, how you use your money, what you have ... that's what's important'.

> [E]specially in America, where we're focused on having … material things, to see people worshipping just as joyously, even if not more joyously, who have less than you, really opens your eyes to what's important and what's not. … I think people realize that they are spoiled, that they have way more than what they need, and that they can start using their influence to help others.

Lay congregants Milton and Carla Dunn have participated in Southgate's STMTs to Central America and illustrate the impact Corey Shaw described. Carla credits their STMT experience with expanding the 'ways that we were willing to give … our money … [and] our time. … [I]t helped us to see that there's a lot more that we can do.' These trips motivated Carla and her husband Milton to 'stretch' their giving beyond giving 10 per cent to the church. Milton said the STMT 'gives me that desire, it's exciting to do more, because you get that reward [and] satisfaction [that] we're doing, hopefully, we're doing God's work.' Now, Carla's perspective is, '[I]f we just kind of stretch ourselves and be part of those opportunities, … there's so many blessings [in] … doing that.' Marty Carson spoke directly about the impact of Southgate's STMTs on religious giving:

> I think those short-term mission trips are very powerful. … [M]ost people I've talked to [who] have gone on short-term mission trips are usually struck by the wealth that we have as opposed to the people that they serve. And I think that significant difference causes them to think about their … own giving, and your own use of money, and how you spend money on things that maybe are unnecessary. And I think that that tends to make you want to give more; it does me.

The impact of STMTS on interviewees demonstrates that the experiences of Sheila Welch and others who participated in the African STMT are not unique. These examples demonstrate that STMTs can lead to changes in attitudes and behaviour regarding money. The Dunns' descriptions regarding 'desire' and 'it's exciting to do more' reflect an affective (emotional) impact. Marty Carson's description reflects a critique of consumer culture and values clarification. These data are consistent with Sheila Welch's experience and support identifying short-term mission trips as a practice related to money and religious giving.

STMTs—Worthy of Consideration as a Church Practice

I acknowledge that these findings are not generalizable to all mission trips or all individuals participating on a given trip. The trips to Africa and Central America were to impoverished areas, and trips to more affluent areas might not have the same impact.

The data and my analysis demonstrate that the immersive experience of a cross-cultural STMT has the potential to significantly impact participants' attitudes and behaviour with money, which is consistent with the impact others such as Eum (2020) and Ver Beek (2006) have observed. This impact suggests that church leaders consider formally recognizing STMTs as a church practice associated with money and giving that includes pre-field training and post-field debriefing that encourages critical self-reflection and values clarification.

SPECIAL FINANCIAL INITIATIVES

Here, I present special financial initiatives (SFIs) for consideration as a corporate practice related to money and giving at Southgate. I focus primarily on the Unbounded Initiative (UI) but also briefly describe a previous financial initiative in the background information below.

Background

Multiply Initiative

To gain a broader understanding of special financial initiatives as a practice at Southgate, and to provide some context for the UI, I briefly describe below a prior special financial initiative that came up in at least 20 per cent of the full-length interviews. Forty per cent of the primary-leader interviews identified this initiative as one of their most memorable giving experiences at Southgate.

In 2016 Southgate conducted what I am labelling the Multiply Initiative (MI) that was somewhat of an expanded Thank Offering collected in November.[18] The MI was based on the parable of the talents found in Matthew 25 in which the master distributes money to his servants and asks them to manage/invest it with the expectation that the servants would multiply the master's money. In May, Lead Pastor Jeffery Pierce launched the MI with a sermon on this parable and concluded the service by passing offering plates that contained envelopes with various denominations of money, such as $20, $50, or $70. Church members were invited to take an envelope, not knowing how much money it contained and, in some way, invest this money with the goal of multiplying it. The proceeds were then collected in November with the goal of paying off the church building mortgage of over $100,000. Initially, $10,000 was distributed to members, but the positive response increased the final amount to $11,400. Members had from May to November to use this money in a way that would, hopefully, produce a positive return. Jeffery Pierce encouraged members with a personal example:

> Here's what I'm going to do. … [W]ith my envelope I'm going to buy some … wax and … tire cleaner, and I'm going to detail cars. I like detailing cars, it's something that's fun for me. And I'm not gonna charge anything and just take whatever people [give me].

Individuals, families, and children were all encouraged to participate. According to Pierce, the MI created a 'buzz' as people brainstormed ideas and asked others what they were doing. My research interviews revealed some of the creative ways people responded. Interviewee Bobbie Fox, who is over 65, 'Ubered' two days a week. She took the money she received and bought gas to get started and raised $670. She noted that Southgate teaches 'everyone should give a tithe … that's the basic[s]', and on special initiatives they ask members to 'sacrifice'. A group of people made crafts and sold them at a craft show they developed at Southgate. One person used the money to purchase wood and built a

[18] Southgate's Thank Offering is discussed above in greater detail under seasonal giving opportunities.

clock, some made lawn chairs to sell, and others baked and sold cookies. While the goal was to pay off the mortgage, according to Jeffery Pierce, ‘It wasn’t about the numbers as much [as] challenging people.’ Children’s Director Sara Porter expressed the staff’s perspective, ‘[W]hen we first started this idea, we’re like, okay, this would be cool, but it probably won’t happen.’ When the Thank Offering was received in November, it was just enough to pay off the $108,000 mortgage. Interviews revealed that the demonstration (living out) of a biblical parable, excitement, congregational participation, and success of the MI are still remembered by the congregation.

An analysis of the MI as a special financial initiative giving practice is reserved to the end of this section. After achieving the milestone of paying off the church building mortgage, Southgate’s leaders began asking, what’s the next step we as a congregation should take? Their eventual response was the UI, but I first briefly review other factors that contributed to the UI’s final form.

Lead-up to the Unbounded Initiative

Lead Pastor Jeffery Pierce provided the most cogent summary of factors leading up to the UI. In addition to the MI, he shared the fact that leaders did not want to just sit back in comfort. They began considering their next challenge and specifically focused on their physical plant and facility enhancements. Most enhancements they eventually settled on benefitted visitors so Southgate could, as the youth pastor explained, ‘minister more effectively to our community’. Another influence was a sermon series Pierce preached in 2017, the year before the UI, from the book of Acts, which ends with the Apostle Paul preaching and teaching ‘with all boldness and without hindrance!’ (Acts 28:31). Southgate’s leaders reflected on what might be hindering or binding them as a congregation. They desired to be like Paul and the church in the book of Acts that was unhindered or unbounded as they proclaimed Christ.

Another factor leading up to the UI was that in early 2017, the staff and elders analysed Southgate's strengths and weaknesses, and the following issues emerged: (1) A limited number of people were serving. Approximately 25 per cent were doing 80 per cent of the work. (2) Growth was primarily through transfers of membership, which made leaders question how much members were connecting with non-Christians. (3) Forty-nine per cent of the congregation were giving $1,000 a year or less, which raised concerns about generosity.[19] Leaders noted that all these issues, including generosity, were discipleship issues, and their desire was to develop unbounded people in an unbounded place. A final factor cited by the lead pastor was the influence of a fundraising consultant who emphasized helping members grow spiritually through their giving.[20] All these factors contributed to the final form of the UI, which I present below.

The Unbounded Initiative

The Unbounded Initiative (UI) is Southgate's most recent special financial initiative, although giving is only one of its three components. It is of special interest to Live the Vision church culture (LTVCC) research, not only because it involves religious giving, but also because the financial element focuses more on church members' spiritual lives (Smith et al. 2008) than reaching a financial target, and it relates money to Christian life and identity. As Children's Director Sara Porter explained:

> [The UI] was more about challenging people to grow in their faith and discipleship. That's always been on the heart of our leaders, I think. … We wanted it to be more than just, give us your money so we can do these things. We wanted it to have a heart of, this will help you grow in your faith, this will help us as a church move forward in maturity … [W]e wanted to get more people serving … to be more invested in the ministry of Southgate. … [We wanted people to] break out of the bubble of Christian friendship … [to] find some new friends so that … [they] can bring them to Christ.

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[19] Leaders considered Southgate as a generous church with 15 per cent of the budget going to missions. However, with 49 per cent giving $1,000 a year or less, they believed it was an area in which the congregation needed to grow. They also had learned that Starbucks considers a good patron as someone who spends around $1,100 a year. They desired Southgate's members to be more than Starbucks Christians.

[20] Southgate leaders contracted with a fundraising firm that specialized in helping churches with special financial campaigns.

The Unbounded Initiative (UI) was a two-year, church-wide campaign of Southgate Christian Church that began in May of 2018 and focused on personal growth and greater church ministry by challenging members to greater commitment in three strategic areas: Service, Reach (reaching out to non-Christians), and Generosity. This approach was more holistic than the MI, which only focused on reaching a financial goal.

Documents and Roll-out

The UI was a highly produced campaign with professionally designed printed materials, a multi-phase roll-out strategy, and promotional videos. A fundraising consultant helped guide the leaders through the planning and execution.

Printed material included a 20-page campaign brochure entitled Unbounded Initiative Workbook, a 12-page engagement journal, a Reach commitment card, a Generosity commitment card, and a prayer reminder card. A summary of these key documents is included below because the focused wording provides insight into the UI.

Campaign Brochure

The brochure began with a letter from the lead pastor that introduced the UI, emphasizing the thoughtful planning of staff and elders in seeking God's direction and challenging members to embrace the resulting vision:

> We firmly believe God is calling us to becoming Unbounded. … [we want to] challenge you to catch the vision of "becoming an UNBOUNDED people, building an UNBOUNDED place." … Let's keep dreaming our dreams so big that if God is not in them they will surely fail.

After introducing the three foci for Unbounded—Service, Reach, and Generosity—readers were challenged to recognize the UI would take more than 'excitement':

> It will require prayer. It will require action. It will require sacrifice. The UNBOUNDED initiative provides an opportunity for all of us to grow in our **service, reach**, and **generosity** so we can become part of *something that has eternal value*.[21]

[21] Emphasis added in *italics*.

Next, a specific challenge is given for each of the three areas. For Service, church members not currently serving were challenged to select an area of service and serve for three weeks to 'try something new'. Those already serving 'occasionally' were asked to begin serving 'in a consistent way. … Why [serve] …? because healthy disciples of Jesus serve!'

For Reach, the congregation was

> challenged to reach out to 3 people who are not Christ-followers. … building intentional relationships for the ultimate purpose of sharing the difference Christ can make in their lives. … Why REACH 3? Because Jesus commissioned us to be His witnesses!

For Generosity, no specific, numeric challenge was initially given, but rather a recognition of its importance to Christian life was presented and an appeal to give in 'response to God's grace':

> God calls us to be stewards of all He has given us. We are really not the owners: it all belongs to God. Through UNBOUNDED we will be challenged to deepen our trust in God and grow in this important, yet sensitive, and often over-looked [sic] area of discipleship: **generosity**. Generosity impacts our ability to bless others and to physically make room for others we reach with God's love. Why UNBOUNDED Generosity? Jesus knows His grace—what we need, not what we deserve—brings gratitude and gratitude brings generosity. Generosity is our response to God's grace! (bold emphasis original)

The workbook also outlined a five-sermon series that would publicly launch the UI to the congregation: (1) 'Unbounded Vision', (2) 'Unbounded Service', (3) 'Unbounded Reach', (4) 'Unbounded Generosity', and (5) 'Unbounded Sacrifice'. The final section of the brochure included a sample commitment card for the Generosity element so individuals could begin thinking about making a two-year giving commitment to the UI. Readers were also encouraged to reflect on 'Growing in Generosity' through a description of five levels of Generosity: (1) 'Initial Giver', (2) 'Consistent Giver', (3) 'Intentional Giving', (4) 'Surrendered Giving', and (5) 'Lifetime Giver'.

Engagement Journal

The 12-page engagement journal guided individuals through ‘a spiritual assessment’ of ‘influence, … lifestyle, and … legacy’. This booklet presented a scripture for each area—‘Your Influence … Ephesians 5:1-2’, ‘Your Lifestyle … Colossians 3:1-4’, and ‘Your Legacy … Acts 20:33-38’—and then posed several thought questions such as:

> Who has set the best example to me about the time I should spend using my talents to serve in the church? … In the way that I live my life and set my priorities in life, are my sights set on the realities of heaven or the realities of earth? … In the passage, Paul is saying goodbye to the Ephesians [sic] elders. They both know they will never see each other again. In his final words, Paul is essentially imploring them to live lives of radical generosity. Why do you think this would be his final message to them?

This journal encouraged individuals to reflect and record their thoughts regarding influence, lifestyle, and legacy and how they related to their own Service, Reach, and Generosity.

Commitment Card

The Commitment card sought two-years' commitments, beginning 1 June 2020, and stated the ‘PRIMARY GOAL’ as ‘100% ENGAGEMENT … We want every person to participate in this “Unbounded” Initiative’. Financial targets were identified as a ‘SECONDARY GOAL’ and divided into two phases: ‘PHASE 1: $3,350,000 … PHASE 2: $4,100,000’. In addition to funding the regular church budget for two years ($1,850,000), reaching the phase 1 goal would provide another $1,500,000 to increase parking, install an external rain canopy, and expand the lobby and worship centre. Reaching the phase 2 goal would provide an additional $750,000 beyond the phase 1 goal to expand and renovate the children’s area. The importance of these projects presented to the congregation was not for the comfort of members, but to make the building more visitor friendly, or as the first impressions team leader[22] expressed, ‘[to] welcome more

[22] The first impressions team is a group of volunteers that greet individuals, especially visitors, when they attend services.

people in[to] our church family and watch people give their lives for our Lord and Saviour Jesus Christ'.[23] It is noteworthy that these financial targets and facilities' enhancement projects were not included in the campaign brochure. Even the Commitment card's description of the projects was in a small font. My analysis is that the positioning of the facilities projects in the printed material reflects the elders' strategic decision to emphasize the spiritual growth of members in the Generosity element more than reaching a specific amount to fund the facilities projects. Byron Hampton, an interviewee in his 70's, specifically mentioned that the fact the UI was not just about the money, was a significant factor in his positive participation. A final feature of the Commitment card is that it had a place for individuals to include their names.

Roll-out

The UI's roll-out occurred at various levels over a period of months. The elders and staff were involved from the conceptual planning stage forward. The UI was formally introduced to a group of approximately 100 key leaders[24] in a formal dinner in the banquet hall of a local restaurant and paid for by the church. The vision of the UI was shared; planned discussions at tables solicited input and answered questions from those attending; and exit interviews were conducted to gauge the reaction. Lead Pastor Jeffery Pierce and Elder Joel May marked this initial introduction of the UI as a highlight. Joel May noted that after the meal and presentation, people did not leave:

> People wanted to stay around and talk about what was happening. … [Y]ou didn't know how they were going to take … what we were presenting. … [They] wanted to talk about how exciting things were happening.

[23] People giving their lives to Jesus is a way of expressing that these people are becoming Christians as described in the Southgate Christian Church Background section in Chapter One.

[24] In addition to staff and elders, key leaders included small group leaders, Sunday school teachers, ministry team leaders, past elders, and others deemed to be people of significant influence in the congregation.

Next, the UI was presented in Southgate's community-based small groups that meet in individual homes. This was an environment where individuals likely felt freer to ask questions and raise concerns. Elders also talked individually with those who raised questions and concerns.

The UI was formally launched to the entire congregation through a five-week sermon series that is described above in the campaign brochure section. This series introduced the initiative, focused one week on each of the three areas (Service, Reach, and Generosity), and then culminated the fifth week with a sermon on 'sacrifice'. During the third week that focused on Reach, members were invited to indicate their commitment to reaching out to non-Christians by pinning a small, signed commitment card on the Reach Wall in the sanctuary. In the sermon that focused on Generosity, the lead pastor emphasized that generosity is not about the money, 'it's about discipleship'[25] and reflected this theme using the main points, 'Generosity Draws Me Closer to God', 'Generosity Opens Up the Door of Possibility at Southgate', and 'Generosity Allows Us to Make a Kingdom Difference'. He also announced that the leaders had made their commitments ahead of the congregation as an intentional demonstration of leading by example:

> Our leaders are increasing … [their] giving by over one-third, over the next two years. I'm simply sharing that with you to let you know your leadership is on this. They are for this. They aren't asking anything of you that they are not willing to step up and say, we are a part of it.

On the fifth Sunday, the rest of the congregation was invited to walk to the front of the sanctuary at the end of the service and place their Generosity commitment cards in an offering plate. Before the sermon, the lead pastor presented the phase 1 and phase 2 goals as described above, but he emphasized that 'the primary goal of this [UI] is 100% engagement, engagement in Service, Reach, and Generosity'. Then he preached a sermon

[25] This focus on discipleship is in keeping with Southgate's LTVCC and the Unbounded Initiative's intentional design to emphasize the spiritual growth of members in the generosity element.

on sacrifice using the story from Mark 14 of the woman who anointed Jesus with expensive perfume that was worth a year's wages. This sermon challenged the congregation to follow her example of sacrifice in participating in the UI:

> Let's be real disciples like this woman in this story, who live unbounded lives. … People who are unbounded in our service and unbounded in our reach and unbounded in our generosity. That's what God is asking of us, for us to be real disciples.

Commitment cards were received at the end of the service and for the next few weeks. The final reported total on 3 June 2018, which was designated as 'Celebration Sunday' was $3,019,654 and included 115 giving-unit commitments. Over the next few months, additional commitments brought the initial UI total to $3,025,633 (90 per cent of the phase 1 goal). This total included $1,837,758 from 133 giving-unit commitments and additional estimated giving.[26] Approximately 100 regular giving units chose not to make formal commitments. Isaac and Lila Massey are one couple I interviewed who categorically stated that they do not make giving pledges.

In March of the following year, as Southgate approached the one-year anniversary of the UI's launch, two, 28:31 Refresh[27] activities helped remind the congregation of the UI and reinvigorate the effort. A key-leaders' dinner was held at the church that included a brief message by the lead pastor, a testimony from a member, and table discussion regarding the importance and purpose of the UI. Also, a three-week sermon series reviewed principles associated with the UI and members were asked to affirm or consider increasing their financial commitments. It was also a time for those new to Southgate to make an initial financial commitment. The elders and staff presented their commitments on the first Sunday of this series, again leading by example, with the remainder of the

[26] The $3,025,633 total reported included $1,837,758 in commitments from 133 giving units, $ 913,097 in estimated giving from approximately 100 giving units who give regularly but did not make commitments, $ 130,700 in estimated loose plate giving, and an estimated five per cent increase in giving of $144,078 that was recommended by the fundraising consultant.

[27] Acts 28:31 is the scripture verse that was foundational to the Unbounded Initiative (UI). The 28:31 Refresh was intended to remind the congregation of the key principles and focus of the UI.

congregation invited to present their commitments on the final Sunday. An additional 16 commitments were received, and some previous commitments were increased. As of April 2019, the UI reported total increased to $3,131,877 (94 per cent of the phase 1 goal). This total included 149 giving-unit commitments of $1,941,174 and additional estimated giving.[28]

LTVCC Characteristics within the UI

The UI is featured in my research, not only because it involves religious giving, but also because it exemplified LTVCC in numerous ways. First, its design was holistic in that giving did not focus on money alone but included service and reaching out to non-Christians as well. Lila Massey appreciated the 'balanced' approach:

> But this [UI] is not just [about] money. It's [about] the growth and spiritual and service. And we needed that. I think people accept it better if you're not saying, oh, we need money, we need money. … It's better to say, well, be a good steward here, reach out a little bit, and give and do what you can do.

Regular members Byron and Pam Hampton were encouraged to participate more fully in the UI because it was not just about raising money for the building, as they initially thought. Byron declared, 'I'm delighted that I was proven wrong. It wasn't just money. Jeffery [the lead pastor] has really kept the focus on those three [Service, Reach, and Generosity].' The UI's holistic design, which reflects the concept of whole-life stewardship which many congregants found especially meaningful, encouraged congregants to participate.

Second, the Generosity element emphasized the spiritual growth of members more than reaching a monetary goal, as described above and in the leadership chapter. Faye Robinson reflected how she was motivated in her Unbounded giving from the context of

[28] The $3,131,877 total reported included $1,941,174 in commitments from 149 giving units, $ 913,097 in estimated giving from approximately 100 giving units who give regularly but did not make commitments, $ 140,700 in estimated loose plate giving, and an estimated 5 per cent increase in giving of $146,906 that was recommended by the fundraising consultant.

her relationship with God: ‘I foolishly was thinking I had control of the pocketbook’ and asked, ‘God, what do you want me to do with this [controlling her pocketbook]? I need to give this [control] up.’ The UI helped at least some congregants understand money as an important aspect of their spiritual lives and allow this perspective to impact their giving decisions, resulting in real spiritual growth.

The UI promoted spiritual growth by challenging members and encouraging them to reflect on their Christian lives and identities as they related to giving in service, reaching out to others, and giving financially. Table 3.4 in Appendix Three shows that the most cited motivation for giving to the UI by interviewees was that the UI encouraged growth and reflection regarding giving. For Irene Stone the UI ‘brought it [giving] to the fore’ and helped her consider, ‘could I do more?’ She increased her giving by 30 per cent. Timothy and Kendra Summers did not initially believe they could increase their giving due to family and college education expenses, but as Kendra expresses below, the challenge of the UI encouraged them to increase their giving from $10 a month to $20 a month:

> [W]hen I saw everything that was hoped to be accomplished over the initiative, and ... saw that even one person just doing what would be a small amount more for them, if everybody does that small amount more, how big of an impact it can be.

According to Faye Robinson, ‘the Unbounded Initiative ... opened an opportunity … for the two of us to really sit down and look at everything and [determine], how much do we need to be giving?’ The Robinsons increased their giving by 400 per cent. The Waters, who increased their giving by 3 to 5 per cent, also benefitted through the reflection prompted by the UI:

> The Unbounded Initiative asked us to carefully and thoughtfully examine ourselves and our giving … We realized through the sermon[s], scripture[s] and prayer[s] that we weren’t giving our whole selves, including our finances, to him [God]. We were still trying to control that part of our worldly life. It was not something that we realized until we worked through the Unbounded series. (Lisa Waters)

This reflection sometimes extended to conversations among members, which Eric Robinson described:

> All the leaders in … [the children's ministry] and youth were talking about giving. They didn't give specific amounts. ... [E]verybody was trying to feel out how everybody else felt about it. And I got the impression that 99 per cent of the people ... realized that they weren't giving enough and were going to try to give more. And I know we did when the Unbounded [initiative] started.

His wife Faye described the resulting impact: 'And the conversations that took place, personal conversations, and stuff that, okay, how are you feeling about this? What's your thoughts on it? … was huge for me.' These data demonstrate that SFIs have the potential to encourage growth and development among congregants by providing a special season of challenge and reflection.

Third, the roll-out of the UI to successive groups within the congregation demonstrates a collaborative approach that is indicative of LTVCC (Starks & Smith 2013). As leaders presented the initiative to various groups, feedback was solicited and questions answered, which facilitated congregant buy-in and ownership.

Finally, the facility enhancements associated with the financial goal sought to improve the experience of visitors, not to enhance the comfort of church members. This focus is in keeping with LTVCC's emphasis on asking congregants to give to accomplish an outward-focused mission.

With the UI's LTVCC orientation established, it is also important to consider whether the UI represented a continuation of or change in Southgate's approach to money, especially since the consultant influencing the UI encouraged leaders to emphasize congregants' spiritual growth in the Generosity element. Several factors indicate the UI reflected a continuation of Southgate's culture of money. First, one cause cited for initiating the UI, before the consultant was hired, was the evaluation of leaders that the low giving of 50% of the congregation was a discipleship issue. This pre-UI association of giving with spiritual matters is further reflected in how the leaders accepted and embraced the consultant's recommendation. Even when UI giving lagged behind expectations, church leaders did not regret their implementation; instead, they affirmed the spiritual focus and were encouraged that members were growing spiritually.[29] This pre-UI spiritual orientation of giving was also affirmed by Children's Director Sarah Porter's evaluation that the UI's focus on Generosity as an opportunity for growth in 'faith and discipleship' has 'always been on the heart of our leaders'. Second, Southgate's Live the Vision approach prior to the UI is evident in how leaders teach and lead on money and giving through certain core values as discussed in Chapters Four, Five, and Eight. These core values were developed several years before the UI and include 'Maturity is Expected', 'We are Stewards not Owners', and 'Our Community and World Matter'. Finally, the robust discourse on money and giving in Chapter Five, which reflects many LTVCC characteristics, indicates Southgate's LTVCC predated the UI.

Congregant Financial Commitments

Given the UI's alignment with LTVCC principles, it is of special interest to know how Southgate's broader congregation responded to this initiative. The final commitment data after the one-year 28:31 Refresh, showed that only 149 of approximately 250 giving units (53 per cent) made commitments, which was far short of the 100 per cent engagement goal. The financial commitments plus estimated giving totalling $3.131 million were 94 per cent of the $3.35 million phase 1 goal and 76 per cent of the $4.1 million phase 2 goal. By April 2019, actual giving was running behind projections, and the elders believed reaching the anticipated amount, which was revised down to $2.94 million, was unlikely. Of course, Covid-19 hit during the UI. The final results of the UI, along with the impact of Covid-19 on Southgate's giving, are presented in Chapter Eight.

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[29] See the section entitled Did the Unbounded Initiative Reach Its Financial Goal? in Chapter Eight for details on this reaction of leaders.

Benefits Commending SFIs as a Church Practice

As already discussed, I am proposing that SFIs be considered as a corporate church practice. My research does not indicate that Southgate's leaders have viewed SFIs as a practices per se, but my analysis has identified benefits that suggest church leaders consider SFIs as a periodic practice that can influence giving and promote Christian growth.

First, SFIs can provide an opportunity to break from the routine and explore giving from a different perspective, adding a new, albeit temporary, way of relating money and giving to Christian life and identity (i.e., LTVCC's holistic treating money). The Multiply Initiative's demonstration of the parable of the talents generated interest and excitement through its novel approach that encouraged people to think about giving in a new way. The MI can be described as an immersive experience. As congregants thought about giving a new way (*cognition*) they were also engaged affectively (*emotion*) as they embraced their plans and took risks, not knowing the eventual outcome of their endeavours. Of course, they were also engaged bodily (*action*) as they carried out their plans to multiply the money they had received. Second, SFIs provide church leaders with the opportunity to talk about giving more (i.e., meaningfully relating money and giving to Christian life and identity through discourse) in ways that will be received well by the congregation. Interviewees generally acknowledged that money and giving were discussed more during the UI and did not express any concern or complaint. As already presented in Chapter Five, their general evaluation was that Southgate did not discuss giving aggressively. It is reasonable to conclude that interviewees readily accepted that during the UI, money was going to be discussed more. Thus, SFIs can be considered consistent with LTVCC's thoughtful treatment of money since SFIs lower congregants' overall sensitivity to the topic of money, at least for a season. Third, and most importantly, SFIs serve as a catalyst for church members to evaluate, reflect on, and increase their giving. In this way, SFIs provide an opportunity for congregants to build and strengthen habits and skill in giving and promote spiritual growth that have already been discussed as important elements of LTVCC. Finally, SFIs allow a congregation to achieve an important, common goal and produce an excitement that encourages unity and commitment, which reinforces LTVCC and is an outgrowth of it.[30] Elder Joel May credited the UI for helping the congregation more fully embrace the Our World and Community Matter core value, which led to the excitement among members for being part of a church 'that wants to reach out' to the community both locally and beyond. May identified this excitement as one reason for increased giving. For a season, the UI was part of Southgate's LTVCC through which congregants increased their missional understanding, giving to accomplish that mission, and excitement in accomplishing the mission—each of these aspects reinforced the other. These benefits warrant church leaders approaching SFIs not only as a means of raising money to fund projects, but also as a periodic church practice to encourage meaningful spiritual growth among congregants in the important area of money.

ENHANCING THE LTVCC MODEL

The data above provide a needed rich description of what practices related to giving can look like within a LTVCC congregation. Southgate's practices contribute to a cultural context that encourages individuals to develop skills and habits in giving. LTVCC is not just about relating money and giving to Christian life and identity through teaching and cognitive thought, but also about helping church members express their beliefs through

[30] LTVCC is a church culture in which members work together, pooling their God-given resources to partner with him, to accomplish the church's important mission. Those who take their faith seriously should experience excitement and be drawn closer together and encouraged in their Christian commitments through a challenging SFI that is well designed and implemented.

active giving that more deeply shapes their identities as Christians, which in turn can influence future behaviour.

Affirmations of LTVCC Characteristics

The Importance of Giving

Treating money as an important topic is integral to LTVCC's holistic treatment of money (Smith et al. 2008). This importance of money extends to include the importance of giving, which is demonstrated through offering numerous giving opportunities of various types throughout the year. However, care must be taken to communicate that congregants are not expected to participate in every giving opportunity. Offering multiple opportunities is also important to encourage the act of giving as discussed below under ACE-holism. Consistency of the importance of giving with biblical theology is examined in the section below along with the outward focus of giving.

LTVCC's Mission Calls to Give

Another LTVCC characteristic that is reflected in the data above is an emphasis on soliciting contributions to help meet the physical and spiritual needs of others, primarily those outside the church (Smith et al. 2008). Fifteen per cent of the regular offering goes to local and global missions' outreach. The Generous Buckets, monthly and seasonal non-cash contributions, and often a portion of the Thank Offering go to help others in the community, and are, therefore, tightly associated with outreach. The UI focused on facility improvements to enhance the experience of visitors to improve the church's outreach. LTVCC's focus on mission calls to give that is deeply imbedded within Southgate's giving practices encourages and motivates giving as evident in comments from interviewees. The overall effectiveness reflected in congregational giving is presented in Chapter Eight.

Interpreting Southgate’s Practices through Biblical Theology

The overall importance of giving and the focus on mission calls to give (i.e. giving to help provide the material and spiritual needs of others) are both consistent with biblical theology. Jesus taught that giving was a way of laying up treasure in heaven and encouraged his followers to be generous (Mt. 6:20-23; 19:21). Inherent in the Lukan dictum ‘renounce all possessions’ is an understanding that disciples give freely of their possessions to help others, especially the poor (Lk. 12:33; 14:33). The early Christ-followers in Jerusalem regularly gave to help those in need such that the congregation was described as ‘there was not a needy person among them’ (Acts 4:34). In one respect, this giving may not be considered outward since it focused primarily on helping those within the congregation. However, it can be described as outward because those who gave were not the ones who benefitted, only those in need. For example, Barnabas’s gift from the sale of property was given to the apostles to distribute to the needy (Acts 4:36). Paul’s belief in the importance of giving is demonstrated by his promotion and delivery of the *Gentile Offering* (2 Cor. 8-9). This offering, which qualifies as a SFI, exemplifies an outward-focused gift from the Corinthians and other Gentile Christians in Macedonia and Achaia ‘for the poor saints in Jerusalem’ (Romans 15:16). Another example of outward-focused giving is the contributions the congregation in Philippi made to help fund Paul’s missionary activities (Phil. 4:15-16). Finally, the importance of giving is reflected in Paul’s instruction that those with sufficient means should ‘be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed’ (2 Timothy 6:18-19).

Possible Additions to LTVCC

In addition to regular Sunday offerings, Southgate offers a wide array of giving opportunities with varying features and benefits. These can add to our understanding of the LTVCC model. Since these opportunities stem from a single congregation, I offer them as suggestions. Special attention should be given to the benefits and motivations of these opportunities, which are achieved through varying means.

Benefits of Special Giving Opportunities

Offering periodic non-cash giving opportunities enhances the variety and can uniquely motivate giving because of the tangible, local, and immediate impact. These factors, along with the modest purchase price of most items, commends these opportunities as on-ramps to giving that can lead to more regular and substantial giving. For more on the unique motivating influence of some opportunities, see the ACE-holism discussion below.

Periodic special offerings, such as the Thank Offering, encourage congregants to grow in their giving as they are challenged to contribute beyond their regular giving. Also, the larger size of these offerings build excitement within a congregation around a shared goal, similar to the benefit discussed under SFIs.

Three Church-Wide Practices to Consider

Based on Southgate's data, I suggest church leaders consider intentionally adopting three church-wide practices related to giving: (1) quarterly letters and giving statements to provide ongoing instruction on money and highlight the mission accomplishment achieved through contributions, (2) cross-cultural short-term mission trips to encourage critical self-reflection and values clarification,[31] and (3) special financial initiatives that provide a unique time for teaching on money, for challenging congregants to grow

[31] I am not suggesting that STMTs be pursued solely for the purpose of prompting critical self-reflection and values clarification. However, these benefits could be a factor in evaluating the importance of STMTs and should be incorporated withing pre-trip planning and debriefing.

through giving, and for reflecting more deeply on matters of faith and money.[32] See details above for additional information on the nature and benefits of these proposed practices.

Third of Three Visions of LTVCC

A final possible addition to the LTVCC model is the third of LTVCC's three visions, briefly discussed in Chapter One.[33] In their research, Smith et al. (2008:34) highlighted one pastor that described planning, praying, and dreaming about 'where is God calling us in the future, and how can we lay the groundwork for the people who follow us'. While related to the second type of vision, which focuses on providing a vision of partnering with God to accomplish his outward-focused mission, this third type of vision can be described as a vision of where leaders believe God is leading a specific church next. Starks and Smith (2013) describe the role of pastoral leadership within LTVCC as communicating and collaborating with parishioners in developing these types of plans. This is an aspect of vision focused on future direction and next steps for a church to take in accomplishing its mission. As described in Chapter Three, Southgate's leaders are forward-looking and intentionally plan and initiate new endeavours that will improve how the church is accomplishing its mission, thus promoting a vision for the future direction and strategic next steps the church should be taking, consistent with LTVCC. For Southgate, the most recent example of these next steps is the Unbounded Initiative described above. Leaders analysed that the next steps for Southgate to move forward were to increase participation in Service, Reach, and Generosity. Additionally, the Generosity element allows for facility enhancements that improves the experience of visitors to

[32] An important consideration is how often SFIs should be promoted. Churches often engage in SFIs only when there is a tremendous financial need, which might be every 10 or 20 years. I'm suggesting that they be considered more often and prompted by a desire for greater mission accomplishment and spiritual growth of members.

[33] The first and second of three visions of LTVCC were presented in the leadership and discourse chapters respectively.

achieve greater mission accomplishment. I am not suggesting that LTVCC churches are always involved in a major initiative like the UI. However, my research indicates that in an optimal implementation of LTVCC, leaders intentionally develop and implement a vision for the congregation's strategic next concrete steps for greater mission accomplishment, whether these steps are large or small.

ACE-Holism

Practices are of special importance in the LTVCC model because it is only through engaging in the act of giving (i.e., *actions*) that giving becomes truly part of one's identity. Through the willing, physical (bodily) act of contributing money or non-cash items[34] a person is embracing giving with their whole being. Through repeated actions of giving, the habit and identity of giving become engrained, or as James Smith would say, part of a person's inner 'imagination' (Smith 2013:150)—part of who someone is, not just in their mind but in their emotions, in their 'bones'. Christian Smith (2008) acknowledged that part of the complexity of understanding behaviour with money is that human behaviour is not just driven by mental concepts. Humans are embodied creatures in which repeated actions produce engrained habits that influence actions in ways of which they may not be fully aware. This influence is easily observed in consumer culture (Smith 2009; 2013). Through attractively promoting practices of giving, churches can encourage and enable congregants to develop habits of giving that become part of their Christian identities and part of the churches overall LTVCC. Therefore, I suggest encouraging the act of giving in numerous ways be considered as an important element of the LTVCC model.

[34] I place special emphasis here on money or items purchased with money because these are involved in the practices discussed in this chapter. As noted elsewhere, individuals can donate time and their abilities in ways that embrace giving as part of their identities.

Emotion is another aspect of ACE-holism observed in Southgate's practices. Sheila Welch's STMT experience demonstrated a deep emotional impact that motivated significant changes in her attitudes and behaviour related to money and giving. In addition, some giving opportunities appeal to congregants on a more emotional level. This can be observed in the appeal of Giving Buckets and non-cash contributions that are solicited to help those with an immediate need in a tangible way. For example, several interviewees discussed the child-services giving opportunity in ways that indicated they had a stronger emotional attraction. It is understandable that some congregants are emotionally attracted to contribute to help children who have gone through the trauma of being removed from a bad home situation. Offering opportunities with emotional appeal, when not done manipulatively, are an important way to encourage some congregants to start giving and also to promote greater mission accomplishment.

Cognition is not highlighted as significant in this chapter, although congregants do need to be aware of giving opportunities, which are related to cognitive knowledge. *Cognition* played a more significant role in Chapters Four and Five and will be highlighted again in the case profiles in Chapter Seven.

Now that I have examined the cultural elements of leadership, discourse, and practices, I turn to exploring the impact of Southgate's culture of money on individual congregants. In the next chapter, I present data from a select group of interviewees, focusing on the impact of Southgate's LTVCC on money-related attitudes and behaviour with a goal of learning more about how LTVCC influences Christians to live more faithfully with money.

CHAPTER SEVEN: CASE PROFILES AND LTVCC'S INFLUENCE

INTRODUCTION

This chapter focuses special attention on understanding how LTVCC exerts its influence on individual lives, which is a major focus of my research. When analysing interviews, I noted various factors influencing congregants' attitudes and practices regarding money and giving that provide insights into how LTVCC influences individuals or in some cases does not influence them. Below, I examine case profiles of specific interviewees that experienced varying degrees of change, ranging from no change to dramatic change. Individual giving unit data in Chapter Eight indicate some congregants experienced negative change. However, none were among those I interviewed, and they were not part of the focus of these profiles.

These case profiles seek to both explore explanations for how LTVCC influences individuals and gain insight into other influences on giving. After presenting three types of case profiles, I conclude the chapter with Enhancements to LTVCC that include: how these interviewees can be understood as religious givers, LTVCC characteristics affirmed by these case profiles, possible LTVCC additions to consider, and the role of ACE-holism. First, I begin with case profiles of those who experienced no change in giving.

NO CHANGE—ENTRENCHED GIVERS

Some of those I interviewed indicated they experienced no or very minimal change in their giving because of Southgate's UI and associated LTVCC. Below I examine one case profile in detail and discuss characteristics of a second interview. It should be noted that exhibiting no change does not necessarily mean a congregant is not influenced by LTVCC principles. It just means that based on the interview data, I am not able to establish a direct connection between Southgate's UI or associated LTVCC and the interviewees' changes in attitudes or practices of giving.

Isaac and Lila Massey et. al

Isaac and Lila Massey are over 85 and retired from professional careers. The Masseys have been members at Southgate for many years and have been actively involved through weekly attendance and serving in various ways through the years with Isaac still teaching a Sunday school class and Lila serving as a church trustee.[1]

I selected the Masseys as a No Change case profile because Isaac was frank in assessing that 'what goes on now at the church doesn't influence me much'. Lila added, 'There is not much more that people can say about money that I haven't experienced.' They do not participate in the monthly non-cash giving opportunities that are promoted in the church lobby.[2] According to Isaac, he does not 'pay a whole lot of attention to what's set up in the lobby'. The Masseys did not make a pledge to the UI because, as Isaac put it, 'I don't want to make a promise that I might not be able to keep. The Bible is pretty clear … that if you're going to make a promise, you better keep it!' They did increase their giving during the UI, but Lila noted, '[W]e would have done that anyway, [it was] not because of Unbounded.' However, Lila did appreciate the 'balanced' approach to the UI, which she described as follows:

> But this [UI] is not just [about] money. It's [about] the growth and spiritual and service. And we needed that. I think people accept it better if you're not saying, oh, we need money, we need money. … It's better to say, well, be a good steward here, reach out a little bit, and give and do what you can do.

Southgate's lack of direct influence on the Masseys' giving does not mean they are not generous. The Masseys give 10 per cent of (tithe) their Social Security income to

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[1] As one of Southgate's trustees, Lila serves in an official capacity with authority to sign legal documents as needed.

[2] These monthly non-cash giving opportunities are discussed in Chapter Six and include giving to the local food bank and children's services charity.

Southgate and make additional contributions depending on the return from their investments. They contribute at least annually to multiple missions-oriented charities outside the church, and at one point in the past bought a truck for a missionary. The Masseys have also established estate plans that include contributions to multiple charities with only a limited portion going to their children, because, according to Lila, ‘they don’t need it as bad as whatever we’re going to give it to.’

If the Masseys give generously but Southgate’s influence on them is limited, what factors have influenced them? One of the greatest influences on the Masseys’ attitudes and practices regarding money is the Great Depression. Lila recounted, ‘I grew up in this frugal family out on the farm in the Depression. Even as a little girl, my parents said, “We don’t have the money.”’ Isaac remembered having ‘clothes made out of feed sacks’. The ongoing influence of these early experiences from the Depression is evident today in the Masseys’ reluctance to eat out:

> Money is something you don’t throw away. We don’t even eat out a lot, because we just, it costs money. We can afford to eat out, but we don’t because the background is, you just don’t spend money if you don’t have to. You don’t need steak if hamburger’s available. (Isaac Massey)

Unlike many American Christians today, who would like to give more but are unable because of their consumptive lifestyles and associated high levels of debt (Mundey 2023; Smith et al. 2008), the Masseys’ frugal lifestyle has provided a financial margin that allows them to give generously.

Another important influence on the Masseys’ attitudes and practices regarding giving is their Christian faith. One reason Isaac shared why they give is, ‘The Bible teaches you need to be generous.’ He conveyed their commitment to tithing even as a young family with limited means, ‘I had to give the 10 per cent [tithe] no matter what I wanted, or thought I needed, or even what I thought the kids needed.’ However, Isaac added, ‘I don’t think that way anymore.’ They still tithe, but with additional means they now focus more on meeting needs and what they can accomplish with their money:

> [Now], we're more influenced by what we see people need. If we see … [a missionary] we know, we trust him, he's got a project going, we'll give him some money. … I'm more oriented to … [what] I … [can] do with the money than I am with the fact that I've got to give so much money. (Isaac Massey)

The Masseys are, however, motivated to give by more than a desire to meet a pragmatic need. Lila referred to the stewardship principle in the parable of the talents (Matthew 25), 'If you're given much, you give much.' They feel a responsibility to give because of what they have. Isaac also shared the importance of giving as a genuine expression of Christian love:

> Jesus defined agape [love] when he talked about the Good Samaritan [who] saw somebody that needed help, and he helped him. That's what agape [love] is. … And if I don't have the attitude that, I see somebody that needs helped, and I can help him, and I don't help him, I don't have agape [love]. And if I don't have agape [love], I don't have God. It's that important to me. What that boils down to [is], if I'm not a person willing to give, then I need to get somebody else's religion, [because] I'm not a Christian.

Another influencing factor is that the Masseys give to missionaries and charities they know and trust. Isaac described Southgate's staff as 'conscientious' and said that the church's commitment to giving 15 per cent to missions 'helps me to give', which indicates that what goes on at Southgate may at least partially influence the Masseys' giving. Isaac, however, also expressed that it was important to give to the church even though you do not agree with everything.

The Massey's frugal disposition towards spending money, rooted in their Depression Era experiences, has combined with their Christian convictions and commitment to give them an orientation to money and giving that seeks to accomplish the greatest good that Lila described in this way:

> I think of the Scripture in James, 'If you want something, ask. And you ask and don't receive because you asked to spend it on your pleasures.' … I'm thinking … we've got this money, but am I going to spend it on steaks at the grocery store, or am I going to take that and send it to … [a missions organization feeding children]? … What else could we do with this money that would be better? … [M]y take is, you don't live it high, have everything perfect, everything you want because you've got the money. You say, is this a better use of it or is … [that] a better use of it?

To summarize, the Masseys' Christian faith motivates them to give on multiple levels with their primary focus changing over the years. They give because they 'need to'—as a matter of obedience[3] to what the Bible teaches.[4] They also give to be good stewards—as a matter of responsibility to manage the resources God has entrusted to their care. Additionally, the Masseys give to demonstrate love—as a genuine expression of their Christian faith—which results in giving to meet the needs of others, especially missionaries and mission organizations who are helping people in poverty and sharing the gospel of Jesus Christ. In their early years of limited means, the Masseys focused on tithing. Today, their primary focus is on accomplishing the greatest good through contributions to help others,[5] rather than spend money on their pleasures, as they seek to remain true to their Christian faith in a time of plenty.

The Masseys were clear that they are not influenced by either Southgate's LTVCC or the UI. However, their appreciation for the 15 per cent Southgate gives to missions indicates Southgate has some impact. Lila recognized the appeal of the UI's balanced approach, which is similar to the term holistic used by other case profiles. Their motives of following biblical teaching and living out the mission of those who follow Christ to relate to LTVCC principles such as emphasizing congregants' spiritual lives and seeking to accomplish an outward-focused mission. The Masseys deeply connect managing money and giving to their spiritual lives, which demonstrates the importance and influence of Live the Vision principles. Still, they show that those whose attitudes and practices of giving are firmly formed and/or entrenched may be resistant to the influence of LTVCC or any church culture, which was also visible in the other example I considered. See the discussion on ACE-holism below for how *action*, *cognition*, and *emotion* could have interacted to so firmly form the Masseys (i.e., their identities) so that

[3] It is noteworthy that Isaac Massey says he would not withhold giving just because he did not like something going on at Southgate. His view contrasted with some younger interviewees who seemed to easily reduce their giving. This potentially demonstrates a generational difference in institutional loyalty.

[4] See Mundey (2023:107-108) for the giving motivation related to obeying 'The Christian Rule of Giving'.

[5] This help would encompass both material and spiritual assistance (i.e., helping feed or educate people in poverty and share the message of salvation in Jesus).

in this stage of life they have little interest in entertaining outside influences, such as Southgate's culture of money.

Throughout the course of the interviews, I encountered others who I evaluated to be unlikely to be impacted by LTVCC. Terrell Carpenter and his wife Mona, who did not actively participate in the interview, are an example. They are between the ages of 56 and 65 and have attended Southgate weekly for three years.[6] Concerning Southgate's impact on them in the area of money, Terrell stated, 'At this point in our lives, no [Southgate doesn't impact us]'. Terrell thinks highly of Southgate's leaders, but they did not make a commitment to the UI's generosity element and made no change in their giving. Terrell self-reported that they give eight per cent of their gross income to Southgate and two per cent to other outside charities, so they demonstrate a commitment to tithing, but not all of it goes to the church.

The Carpenters and Masseys both gave at least 10 per cent, but lower percentage givers could equally fit into this No Change category. Of course, those with very low Christian commitment would likely not be open to change, but they would hold limited value in examining them.

Discussion of No Change Profiles

Like the Masseys, the Carpenters fit a profile that is unlikely to be impacted noticeably by LTVCC. One factor connecting these cases is their stage of life. The Carpenters are also older (i.e., 50+), settled in their views on money and giving, and not very reflective on money and giving.[7] In short, they seemed closed to change in how they understood or practised giving. It does not mean that they are not generous, give from poor motives,

[6] The Carpenters also attended Southgate previously, before returning three years ago. So, their history with Southgate is longer than their current three-year tenure would indicate.

[7] Unlike the Carpenters, the Masseys had many reflective comments on money and giving.

have not been influenced by LTVCC in the past, or are not influenced by Live the Vision principles. They are just not open to change. In other case profiles explored below, different life stages and situations create an openness to change and the impact of LTVCC. Furthermore, some older interviewees did remain open to change, so a life stage alone should not be considered a determining factor.

The finding that some who tithe may be resistant to the influence of LTVCC due to entrenched attitudes and practices is intriguing, and it may appear counterintuitive to those who naturally assume anyone who tithes participates in LTVCC. First, note that I make a distinction between Live the Vision (LTV) principles that may internally motivate an individual, apart from church culture, and Live the Vision church culture that is an external motivating influence on congregants. The Masseys are internally motivated by LTV principles, but they made it clear that they are not very open to the influence of Southgate's culture, which was similarly expressed by Terrell Carpenter. It is also possible for someone who is participating in LTVCC to justifiably decide not to engage in a church's particular campaign such as the UI. Non-participation in a campaign does not automatically make one entrenched or signify non-participation in LTVCC. Neither does tithing automatically indicate a congregant is motivated by LTVCC. Some, in fact, may tithe from a strong sense of obligation in which they see giving as a bill they have to pay and would align them more with a Pay the Bills church culture.

To sum up, based on the data in the profiles presented above and my analysis, I conclude that within a given church there are a percentage of congregants who can be described as entrenched givers. Their views and practices of giving are locked-in, and they are unlikely to experience any meaningful change as a result of a church's culture of money or a giving campaign like the UI.

INCREMENTAL CHANGE—ADVANCING GIVERS

Some of those I interviewed experienced incremental change in their giving due to Southgate's UI. Of course, all changes experienced by congregants are on a continuum from no change to dramatic change with the majority of those I interviewed falling into the incremental category, since a limited number experienced no change and just a few experienced more dramatic changes. This evaluation is consistent with quantitative data from Chapter Eight where 30 per cent of giving units were shown to have maintained or decreased their giving during the UI (2018-2020) as compared to their 2017 giving.[8] Below I examine two Incremental Change case profiles in varying levels of detail.

Daniel and Lola Neal

Daniel and Lola Neal are between the ages of 46 and 55. Daniel and Lola work in demanding professional occupations. They became members at Southgate two years ago, after they moved from the Midwest, and are involved as weekly attenders. The Neals' busy careers have limited their volunteer activity more than they would like. I selected the Neals as an Incremental Change case profile because they spoke so openly about Southgate's different LTVCC approach to money, compared to their previous church, and the impact it has had on their attitudes and practice of giving. They also exhibit other noteworthy characteristics that I discuss later.

When the Neals started attending Southgate, they were giving approximately seven per cent of their take-home pay, which Lola, who oversees their finances, stated, 'should probably be … [our] gross [pay]'. When the UI began, their giving increased to 10 per cent, however, bonus and incentive pay with Lola's job were not included.[9] Therefore,

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[8] This quantitative analysis included 154 giving units who gave all four years 2017-2020.

[9] This omission of including bonuses and incentive pay, which Lola said amounted to $1,500 some months, is an example of how individuals often over report their giving. Their desire and plan is to give 10 per cent, but something is lost in implementation.

their actual giving was somewhat below 10 per cent. Furthermore, at the UI's 28:31 Refresh event in March of 2019, the Neal's committed an additional $3,000 lump sum to the UI, which they had not yet given as of their interview in June 2019. The Neals also give weekly to the Generous Buckets at Southgate and participate in giving non-cash items (i.e., food for the local food bank) collected by the church. They appreciate the periodic reports sharing how the Generous Buckets money is used, which makes them feel good and indicates to Lola that, '[t]hey're [church leaders are] very accountable for where it [money from the Generous Buckets] goes'. In addition to giving to Southgate, the Neals support a child monthly through Compassion International and give to several secular charities, as well as make non-cash donations to the Salvation Army and Goodwill Industries. They also noted giving to family members twice when they were under financial hardship as among their most significant giving experiences.[10]

What factors have influenced the Neals' generosity? One factor, especially for Lola, is growing in her Christian faith. She specifically identified being 'more of a believer' and 'putting … [her] trust in God' as reasons for increased giving when they moved to Southgate.[11] These factors**,** and others that follow**,** indicate an internalization of beliefs associated with the emotional aspect of ACE-holism. Lola also expressed a recurring theme in their interview that they give 'because it's [money is] not ours. It isn't. [It's God's]. That's how Daniel and I feel. The money is not ours. We're a conduit.' Daniel associates this realization with a second motivation—recognizing they are blessed: '[T]his [money] is God's for us to use. And … we should give back … we're very blessed, and so … it's calling me to give more.' Recognizing God's ownership, blessings, and the

[10] One family member needed help providing necessities like food for her children for a year, and another family member needed help providing baby supplies (i.e., diapers) and covering medical bills. The Neals gave freely to these family members with no expectation of being repaid.

[11] Lola shared that before moving they had gone through some difficult times, but God had brought them through. This experience had brought her closer to God. Now, she considers herself 'more of a believer', and she is trusting God more.

responsibility to use financial resources to help others reflect fundamental principles of Christian stewardship that are part of LTVCC-related discourse highlighted Chapter Five and recur in numerous interviews. Below, the Neals credit Southgate with helping them understand these principles, which they give evidence of fully embracing.

The meaning Daniel derives from giving goes even deeper:

> [S]erving God and giving back and showing your blessings to God … it brings me closer to God. It makes me feel better about myself. It gives me a purpose driven life[12] to do something like that. It makes the things … [in] the secular world not significant.

In his giving, Daniel is realizing a type of spirituality that involves connecting with the sacred and achieving a more meaningful purpose in life. As discussed in Chapter Five, this type of spirituality involves connecting with the sacred sphere or the sphere of ultimacy.[13]

A major influence on developing these motivations and their positive disposition for giving has been their experience at Southgate. Daniel described the church's atmosphere and its influence on him:

> [Southgate's] members are so much more welcoming [than our previous church] … the whole environment at Southgate fosters a willingness, where you want to give and give more. Not because you have to give 10 per cent, but because you want to give. … the community makes you closer to God and wantin' to give more.

Lola credits Southgate with helping her realize that all they have belongs to God, and Daniel emphasized that, '[Southgate] shows the blessings God's provided. No other church has done that—shown me how … blessed I am.' Daniel contrasted Southgate's approach to money and giving with their previous church where they did not give 'from the right heart' because giving seemed more like an 'obligation'. According to Lola, their previous church presented giving as, 'Basically, you need to give 10 per cent period. … You go here, this is what's expected.' Daniel echoed:

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[12] Daniel's use of 'purpose driven life' is likely a reference to the book by Rick Warren (2002) with this title. I take this reference to mean that serving God and giving provides Daniel meaning and purpose.

[13] See the Towards a Deeper Understanding of the Term Spiritual section in Chapter Five for additional information on the type of spirituality Daniel is describing.

> [A]t our Lutheran Church, you know, there was one service once a year, and it was almost hard selling. … I saw people cringe. … Southgate is much better at showing you [that] it [giving] should be from the heart … that's the message I get always.

Southgate's LTVCC has provided the Neals with a more positive perspective and a deeper theological understanding that has significantly improved their attitude and increased their giving.

In contrast to Southgate's positive influence, something the Neals lacked was a positive influence on giving from their families. Daniel stated bluntly, 'If I … told my family members how much we give, … they'd think I'm nuts.' 'Parents' are missing from the Neals' '[g]iving web of affiliations' that Herzog and Price (2017: 219) identify as an influence in giving; fortunately, Southgate has provided a strong 'Religion' component to the Neal's web of influence.[14]

A final factor in the Neals' increased giving was their move. Lola described their years in the Midwest as 'a different time in our life [and moving] was almost like we were starting over'. This transitional time increased the Neals' openness to change even as they were exposed to new experiences and a new approach to money and giving at Southgate. The potential impact of transitions on receptivity to LTVCC is explored for both case profiles in the Discussion of Incremental Case Profiles below. First, I examine another couple who were in a time of transition—not a transition of location but one of mindset and priorities.

Brad and Lisa Waters

Brad and Lisa Waters[15] are another noteworthy Incremental Change case whom I selected because of the rapid influence LTVCC principles emphasized in the UI had on them when

[14] Herzog and Price (2016:219) identify six components of a '[g]iving web of affiliations': 'Parents … Spouse … Friends … Religion … Local Community … [and] Nation'.

[15] The Waters are one of the special interviews I conducted as a result of an impromptu meeting at a class for new members. I did not ask them the full range of questions I did in other interviews. I mostly explored their impressions of Southgate's treatment of money and the Unbounded Initiative.

they began attending Southgate. They are now members at Southgate and are involved through weekly attendance, participating in a small group, and periodic volunteer service. The Waters are between the ages of 36 and 45. Lisa works in management at a regional corporation and Brad is self-employed.

The Waters had decided they wanted to take their Christian faith more seriously and were looking for a new church home when they first visited Southgate, a few weeks before the UI launched. Lisa assumed the UI's focus on giving would negatively impact Brad and was surprised at his reaction:

> So, we get into the car, and I'm like, Well? And I thought for sure … [he would say], Well that's it. We're not going back there. … But what he said was, 'I'm in.' And I went, 'You are?' And he said, 'Yeah.'

For Lisa, the UI 'seemed more thoughtful and more purposeful, and more aligned in what we're supposed to do and what God wants us to do'. Brad described his reaction differently:

> I am a hands on, nuts and bolts, [ready] for action [person]. … [T]o me the way it [the UI] was presented [made the difference]. Not just, Give unto the Lord your sacrifices. I hate to say, that pre-packaged message, I just didn't want to mess with it. This one [the UI] was very well laid out. These are the things we want to do. These are the things that are important to us. This is what we need to start [doing] … to get there. And I think that detailed way of presenting … it really just made all the difference. … When we start a conversation with, this is who we are, this is what we want to do and where we want to go. And then you go into … this is what we have [and] this is what we need. [It makes a difference.]

They affirmed that this focus on priorities and goals that aligned with their Christian identity (i.e., 'who we are') and faith resulted in their favourable response to the UI and contributed to their decision to become members at Southgate. According to Lisa, these priorities include an outward ministry focus that involves 'not just the community we live in, but it is the nation and … the world'. Furthermore, she appreciates the financial transparency of Southgate's leaders and their frugality, spending money in ways that align with their beliefs and values.[16] Brad highlighted the 'thoughtful and prayerful decisions'

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[16] Lisa stated that she appreciates that Southgate's building is 'well-maintained … but it is not … over-the-top', and that the staff live in modest houses (i.e., are not paid excessive salaries), but at the same time she 'wouldn't want the staff to not be able to feed their families or have a nice comfortable home'.

of leaders. Another Southgate priority the Waters appreciated was helping congregants become disciples (true followers of Jesus), which Brad said included reminding them that ‘this [money] is not really yours. This is stewardship, and it helps compel and motivates you [to give].’ One of the most significant themes in this case profile was alignment, which is analysed in further detail in the Discussion of Incremental Case Profiles section below.

Discussion of Incremental Change Profiles

These case profiles show the positive impact of Southgate’s leaders that has already been discussed in Chapter Four. Data from these profiles also indicate that an individual’s predisposition for reflective thought may impact the influence of LTVCC since both couples provided numerous reflective comments regarding money and giving, in contrast to the Carpenters above—a No Change case. Reflective thought may especially enhance more immediate impacts of LTVCC. It is noteworthy that both the Neals and especially the Waters were impacted by LTVCC in somewhat short amounts of time.

More importantly for consideration in this analysis is that the Neals and Waters demonstrate the significance and motivational influence of some of the basic biblical truths associated with Southgate’s LTVCC that connect money and giving more directly to congregants’ spiritual lives and identities—stewardship principles such as God is the true owner of all, and he has blessed his followers so they can bless (i.e., give to) others. These principles that resonated with them correspond with discourse observations in Chapter Five. Both couples recognized the holistic nature of stewardship—that it was about more than money. In addition to increased giving, the Neals cited positive improvements in their behaviour at work[17] and the Waters were talking about their faith

[17] Daniel stated, ‘It’s about serving God and feel[ing] blessed to give back and showing your faith through your actions.’ This orientation has encouraged him to better serve the students with whom he works.

more openly with neighbours. They also appreciated Southgate for reminding them of these principles and emphasized their motivational influence to increase giving and change other behaviour, with the Neals especially contrasting the positive attitude with which they give now (i.e., Lola said, 'It feels good in my heart to give.') with the negative, obligation-oriented attitude that resulted from their previous church's Pay the Bills approach.

However, these cases reveal there is more to LTVCC than just recognizing and responding to basic rational principles such as God is the owner of all and he blesses Christians so they can bless others, although the importance of such principles should not be underestimated. Alignment was a recurring theme in the Waters' description of the UI and Southgate's approach to money and giving, which they described as aligned with their beliefs and what they thought God wants Christians to do. The impact of alignment is evident in Brad Water's assessment that Southgate's focus on identity ('This is who we are.'), values ('These are the things that are important to us.'), and goals ('[T]his is what we want to do and where we want to go.') 'made all the difference'. They affirmed that increasing their giving was not so much about the money as it was about participating in accomplishing goals that aligned with their identities and values as Christians. This alignment and identification of Southgate's goals with Christian values and identity occurs not just at the *cognitive* level but the *emotional* level as well, which enhances the motivational influence. Daniel Neal suggested a similar sense of partnership and alignment in his explanation of why he feels good about giving to Southgate: 'God's working through us and our church [Southgate]. … I feel God's presence in our church. … I'm knowing that he's using us for [to accomplish] his will.' This alignment of Southgate's vision for greater mission accomplishment through thoughtful prioritized goals rooted in shared Christian beliefs, identity, and values significantly influenced the Waters to join the church and increase their giving. Daniel Neal articulated more introspective outcomes in that his aligned giving draws him 'closer to God', makes him feel better about himself, gives his life more meaning and purpose, and 'makes the secular world not as significant'. As previously discussed, Daniel is realizing a type of spirituality that involves connecting with the sacred sphere.

These positive outcomes demonstrate how the alignment resulting from Southgate's LTVCC stands in contrast to the Neals' Pay the Bills (PTB) giving experience at their previous church. This 'hard selling', '[y]ou go here, this is what's expected' approach resulted in reluctant, obligation-oriented giving that was poorly motivated (i.e., 'wasn't … from the right heart'). In short, Southgate's LTVCC promoted alignment that facilitated giving whereas the Neal's previous church's PTB culture erected barriers that inhibited giving. Southgate's LTVCC alignment of money with Christian beliefs, values, and identity relates to what Starks and Smith (2013:12) called 'Spiritual Engagement with Money'. The Neals and Waters demonstrate that as congregants recognize and embrace this alignment of their beliefs with their giving-related attitudes and practices, they are spiritually engaging with money.[18] The relationship between LTVCC and spiritual engagement with money comes up again in the Dramatic Change profiles and is discussed in the concluding chapter.

Normally, we think of the impact of cultural influences such as LTVCC accruing over longer periods of time. However, these cases show the positive outcomes described above can occur more quickly. Each person is on a journey—a journey of learning to give, which is an analytic theme that emerged from my interviews.[19] This theme is illustrated in Lola Neal who acknowledged she has worked to overcome materialism

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[18] Two of the statements Starks and Smith (2013:12 italics removed) use in identifying those who are spiritually engaged with money are: (1) 'Part of my spiritual life involves using my money and possessions faithfully and generously in ways that please God.' (2) 'I believe that all of my money ultimately belongs to God not to me.'

[19] Throughout the course of the interviews, individuals began sharing their history of giving (the motivations and habits of giving at various points in their lives). To capture and categorize this information, I created a theme I called journey of learning to give.

stemming from her upbringing, has become 'more of a believer' and trusts God more, and is learning to resist messages from society that strongly question giving. She directly connected their decision to give more with being ‘more of a believer’, growing in her faith, and being willing to trust God.[20] Even though Lola has progressed, she also acknowledged their giving increases have not been as much as she thinks they should have been. She is on a journey that LTVCC is helping facilitate in a positive direction. Similarly, the Waters are on a journey of learning to give that involves trusting God that was already highlighted in discussion on SFI’s providing an opportunity for reflection and change, which the UI did for the Waters.

Another factor the Waters discussed was that they had reached a point in their lives when they desired to take their faith more seriously and put their beliefs into action. Like the Neals, they were in transition—not a transition of location but a transition of mindset. The Waters and Neals provide evidence that times of transition may increase or accelerate the influence of LTVCC. Data associated with the journey of learning to give theme suggests that LTVCC’s primary focus on members’ spiritual lives allows time and space for each congregant to grow and develop spiritually in a healthy manner, whereas PTB, at least based on the Neal’s experience, seeks to force giving in ways that do not promote spiritual growth and can be counterproductive.[21]

One of the goals of my research is to gain insight into how LTVCC influences Christians. Based on these Incremental Change profiles and my analysis that has featured the role of alignment and the recognition that Christians who take their faith seriously are on a journey of learning to give, I conclude that LTVCC facilitates giving through

[20] Lola’s experience of learning to trust God is consistent with my discourse observations in Chapter Five which highlight trusting God.

[21] It is noteworthy that LTVCC’s less authoritarian approach that focuses on spiritual maturity is consistent with Paul’s instruction in 2 Corinthians 8-9 that is explored in Chapter Three. Furthermore, the Dramatic Change case profiles examined below emphasizes the importance in allowing congregants freedom in making decisions if the desired goal is spiritual maturity.

alignment in multiple ways that are discussed further in the Potential Additions to LTVCC section below.

To sum up, the majority of those I interviewed can be described as Incremental Change givers. They are incrementally advancing in their journeys of learning to give. The cases I examined demonstrated the positive influence of Southgate's leadership, the possible influence of a person's predisposition for reflective thought on responding to LTVCC, and the role transitions, both physical and mental, can play in receptivity to change. Most importantly for my research, these cases identified alignment as a phenomenon within LTVCC that helps facilitate giving. In the Dramatic Change case profiles examined next, alignment emerges once again as a theme but with a slightly different perspective that provides additional insight into LTVCC.

DRAMATIC CHANGE—TRANSFORMED GIVERS

A small minority of those I interviewed experienced dramatic change in their giving due to Southgate's UI and associated LTVCC. In reviewing interviewees' commitment data in Table A3.1 in Appendix Three, I classify two interviewees (5 per cent)[22] as experiencing dramatic change of at least 300 per cent sustained increase in giving. Below I examine these two cases.

Eric and Faye Robinson

Eric and Faye Robinson are between the ages of 44 and 60. Both have full-time careers. Faye started attending Southgate eight years ago with Eric following four years later. Both are involved at Southgate through weekly attendance and regular volunteer service. I selected the Robinsons as a Dramatic Change case to examine because they increased

[22] This percentage is based on the 38 possible interviewees for whom increases in giving could be calculated.

their giving approximately 400 per cent[23] due to the UI and Southgate's LTVCC and maintained this level after the UI ended. Just as dramatic was the change Faye described in her attitude towards giving. These dramatic changes, coupled with the Robinsons' many reflective comments, provided important insights into how LTVCC can work to influence Christians.

Prior to the UI, Faye said they gave 'to a certain extent' but without 'a regular giving pattern', because she didn't 'see the importance of it'. With the launch of the UI, the Robinsons began a regular, weekly pattern of giving 10 per cent of their take-home pay, based on a disciplined budgetary allocation. They periodically increased their giving, eventually arriving at 12 per cent. They only occasionally contribute to the Generous Buckets at Southgate because they do not carry cash. However, they do regularly contribute non-cash items discussed in Chapter Six and have established an estate plan that leaves a portion of their assets to Christian charities. Factors that help explain the dramatic change in their giving are discussed next.

To understand the changes in their practice of and attitude towards giving, which was more prevalent for Faye,[24] it is important to know her background. Prior to experiencing Southgate's LTVCC, Faye described her perspective on giving as resistant because of previous churches that presented giving as something 'you have to do'. She positioned money as 'over there … not part of the rest of Christian life … other than … the legalistic … you have to do it [give]'. As a result, giving was not a high priority and she 'hated discussing it with anyone'. This resistant attitude began changing with exposure to LTVCC at Southgate prior to the UI:

[23] Prior to the UI they were not giving regularly and could not provide a percentage but initially increased their giving to 10 per cent of take-home pay and subsequently increased that to 12 per cent. Based on my conversation with them, I estimated their pre-UI giving at two per cent.

[24] Faye seemed to be the one who manages the Robinsons' financial budget and exhibited more concern over financial matters than Eric. Some of his life experiences have given him a more detached view of money and material things. However, he was still engaged in the interview and contributed meaningful insights.

> [T]he longer we've been at Southgate, the more that it's [giving has] been talked about, … the way that it's been talked about, in my opinion … a very positive view. And it has changed how I view giving, how important it is to me, … it is as much a part of my service to the church, … as anything else … to me, serving in … [the children's ministry], serving ... in the youth [program] is extremely important. It's part of what I feel God has called me to do. And with the way … Southgate handles money and tithing, that [giving] has become just as ... important to me. And making sure that things are in line [with money], I guess you could say ... it [Southgate] has really changed my view of money and made it a positive thing.

Regarding Southgate's positive approach to money and giving, the Robinsons echoed many of the themes covered in previous cases above such as viewing money as a blessing to use to help others. Faye highlighted that Southgate's teaching on stewardship not only identified God was the owner of all but also included that a Christians' response in recognition of God's ownership was 'a choice … an opportunity to give … it's not forced'. She said this perspective helped her giving to be 'motivated more by love than legalism'. Southgate's LTVCC teaching changed her response to money from very negative to very positive, impacting her both cognitively and emotionally. Like many interviewees, Southgate's leadership factored into the Robinsons' giving, noting the leaders' wise use of funds and example in making public commitments to the UI.[25]

Two additional factors that contributed to the Robinsons' dramatic giving increase were improved personal finances and the Unbounded Initiative (UI). According to Faye, they had 'struggled hard' financially, but they attended some personal finance classes at Southgate, established financial priorities, began implementing a regular budget, and began paying down debt, all of which improved their finances. Relating money to personal finance an important way LTVCC holistically relates money to Christian life. The UI began about the same time they were developing new financial habits and served as a catalyst that encouraged them to evaluate their giving and make significant changes.[26]

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[25] See the Lead by Example section in Chapter Four for details on how the example of leaders impacted the Robinsons.

[26] See the LTVCC Characteristics within the UI section of Chapter Six for details on how the UI provided an opportunity for the Robinsons to reflect on their giving and how conversations with other congregants encouraged them to increase their giving.

Faye also noted that putting their UI generosity commitment in writing was a turning point for her, not just a turning point in giving but of 'not being fearful'. Faye found this to be 'very freeing'—recognizing 'I don't have control, God does.' Faye's recognition and acceptance of needing to trust God, the physical act (i.e., *action* within ACE-holism) of signing the commitment card, and here feeling of freedom represent involvement of her whole person (*action, cognition,* and *emotion*). It was a highly meaningful (i.e., formative) experience for Faye.

All the factors mentioned above, especially Southgate's positive LTVCC, improvement in their financial situation, and the UI, combined to not only dramatically change the Robinsons' giving but also Faye's attitude toward money and giving. Now she views money and other things as more holistically integrated into her Christian life:

> [I]t's [money is] not just the single entity. It's a piece of a puzzle, and when you see it all as a puzzle that's put together and all the pieces work together as a whole, then it changes. … [The] time, money, kids, even relationships that we're given [are] an opportunity to share. And yeah, that made a huge difference. Because in the past, it was just like this [money]—it's over there. You deal with money there. It's not part of the rest of Christian life in essence, other than that, you know, the legalistic [aspect], Well, yeah, you have to do it [give]. … And I would even say that was true of a lot of other things that, … you should do this and do that. And when you view it more holistically that changes it all, all of it.

In describing this holistic integration and what Faye meant by 'making sure things are in line [with money]', she said that giving is 'not a box to be checked off. … We don't … serve in … [the children's ministry] or in youth because … that's what we have to do. … We get to serve … we get to give.' She also added that things lining up with money involved more than giving and included other financial decisions and trusting God—'knowing that God is going to take care of us even when I don't necessarily see how'. She affirmed that this lining up of money related to how Southgate's emphasis on stewardship helped her see how the pieces of the puzzle of her Christian life fit together and giving was not just something 'over there' and separate.

These data show that Southgate has helped Faye see how money and giving holistically integrate into her Christian life. She no longer sees giving from a legalistic perspective—something she has to do. Rather, like other areas such as service, she understands that she and Eric have freedom to give as they think best, and it is something they want to do. Faye is integrating all of these areas, such as serving and giving, or ‘pieces of the puzzle’ as she describes them, more holistically into her life as a Christian. As a result, her actions with money are aligning more naturally with her beliefs and commitments. Another way of expressing these concepts is that Southgate’s LTVCC has helped Faye holistically integrate money and giving into her Christian life, which has encouraged her to more authentically align her attitudes and actions with her Christian identity.[27] This integration and alignment involve her whole person: mind (*cognition*), affect (*emotion*), and body (*action*). An important reason LTVCC motivates church members in the area of money is because it helps them align money and giving more authentically with their Christian identities.[28] Alternatively, perhaps one reason Pay the Bills church culture does not motivate church members in giving is because of its lack of authentic alignment.

Another indication of Faye’s changed attitude is that instead of hating to discuss giving, it is now part of her Christian testimony. She describes Southgate’s emphasis on ‘look at what God is doing’, not what the church is doing, as ‘life-changing’. Talking about the good God is doing through Southgate’s outreach that is funded by generous giving has become an important part of her ‘testimony’ as a Christian that she can share with others.

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[27] Faye affirmed that ‘authentic’ accurately captured what she was trying to express in the phrase ‘making sure things are in line [with money]’.

[28] One might expect that such integration and alignment would deepen someone’s faith experience and increase their satisfaction in ways that would be self-reinforcing and encourage them to continue living out their beliefs and commitments more consistently in the area of money. I observed this type of response in how Faye Robinson contrasts her previous negative attitude and practice of giving with her current positive ones. She not only views giving positively now, but she also regards it as an important part of her ‘testimony’ as a Christian in which she shares, ‘God took this little bit that we give and did this amazing thing … look what God has done because of … peoples’ hearts.’

A final positive outcome for the Robinsons is considerable improvement in their financial well-being, which they attribute mostly to Southgate's holistic treatment of money. In reflecting on their past financial struggles, Faye said that with their increased giving, the UI, the financial classes they took, and learning to trust God, they are having 'an incredible year financially':

> [W]e probably don't make near as much money as I've made in the past. … But … we feel like we have more money now than we've ever had (laughing). And I don't know if that's in part because we are well on our way to getting out of debt, and we know exactly what we're spending everything on, but also knowing … God's gonna take care of us. … I would say a large part of that is [due to] the way the church at Southgate talks about money.

The Robinsons' experience highlights the importance of churches offering personal finance classes[29] and demonstrates that those whose current financial conditions do not allow them to give as much as they would like (Mundey 2023; Smith et al. 2008) can take steps to change that reality. Faye's positive evaluation, in contrast to her previous negative attitude and situation, reflect a person who is experiencing Christian flourishing in the area of money. The impact of Southgate's LTVCC has indeed been dramatic for the Robinsons, both in terms of their increased giving but also in the change in Faye's attitude.

Fred and Doris Walsh

Fred and Doris Walsh are between the ages of 26 and 35 and have been married over eleven years. Fred and Doris both work full time in professional occupations. Both have been attending Southgate for seven years and are involved through weekly attendance and volunteer service that includes leading a small group. I selected the Walshes as a Dramatic Change case to examine because they increased their giving approximately 300

[29] Personal finance classes have also been recommended as a way for churches to relate money to religious life (Herzog & Price 2016; Smith et al. 2008; Wuthnow 1997).

per cent (from 3 to 12 per cent of take-home pay) due to the UI and Southgate's LTVCC.[30] Like the Robinsons, the Walshes also experienced significant change in their attitudes towards giving and made important reflective comments that provided important insights into how LTVCC can influence Christians.

Both Fred and Doris were raised in homes where they learned giving was important (i.e., something they should do) and, as Doris stated, 'money was a stressor', which is an orientation they carried into their marriage. In college Fred encountered giving as 'a spiritual practice', which helped him see that giving is 'not a responsibility that is without benefit for the giver as well. It is an act of worship … it is an act of gratitude. It is not a price you have to pay as part of your faith.' Upon graduating from college, they began giving somewhat regularly, working their way up to 3 or 4 per cent of take-home pay.[31] They felt guilty about not giving more, but anxiety around finances coupled with never closely examining their expenditures held them in this pattern until the UI.

Like the Robinsons and Waters above, the UI encouraged the Walshes to discuss their giving and overall financial priorities. According to Fred, the UI also provided a 'framework' of understanding that shifted giving from 'transactional to transformational'. He described the UI's framework as follows:

> I appreciated how holistic it was. Because it was not simply a capital campaign. It was not simply a volunteer recruitment campaign, and it wasn't simply another, you have a responsibility to talk to people about Jesus. It was all of those things simultaneously. And the way it was presented was very holistic, [it] was very scripturally based. These are the things we are called to do if we believe Jesus is who he says he is. These are behaviours that should then naturally flow forward from redeemed life. And we were really good at the service part. … I've even been pretty good at the Reach—the evangelism part. … [However,] you're really not doing a great job on … this generosity piece. … These are the three areas that you should really see a person grow [in] after they've come to Christ. And I was able to look at that and say, … two out of three is not good enough. And so, it's really this third one that needs some work in my spiritual walk.

[30] The Walshes did reduce their giving after the UI due to some extraordinary expenses, but they have maintained giving 9 to 10 per cent, which still represents a 200 per cent increase from what they were giving before the UI.

[31] For the first couple of years of their marriage, while the Walshes were in college and working lower-paying, part-time jobs, they did not give regularly.

Fred credited this framework for providing a 'more robust … holistic theology' that explained why Christians should give beyond mere obligation, which demonstrates the importance of *cognition* discussed further in the ACE-holism section below.[32] He explained the UI's framework impact this way:

> I developed a more transformational approach to giving that sees it less as a transaction and obligation and more as … worship and gratitude. And it was … something that I was supposed to do, but it was also something that I wanted to do. I grew in faith as I watched our needs being met, despite the fact that we were giving up 10 per cent of our income the minute it came in the door. … [G]iving up 10 per cent was scary, and then we watched God meet our needs anyway. And so, it [giving] was not simply a thing I had to do. It was something that I grew and developed through the practice [of] as well. And so that more robust … holistic theology around giving grew out of that.

Due to this deeper theological understanding of giving and their conversations around giving spurred by the UI, the Walshes reprioritized their budget, eliminating non-essential spending, and set their giving percentage where they wanted it to be, which were important actions they took. Fred described this process as 'an act of faithfulness, and something that we needed to do', which indicates these changes also involved the *emotional* level. He captured the essence of their transformation in saying, with Doris concurring:

> [W]e give the 9, 10 per cent systematically …. That is always decided. We know we've done it for the right reasons, and that's just the way it is. … This [giving] is not an optional thing. This is who we are as believers. This is where we are as a couple.

In short, the UI's LTVCC-oriented holistic approach provided a deeper theological understanding that helped the Walshes embrace giving as something they wanted to do, because it was a practice that was consistent with their beliefs and transforming their Christian lives in positive ways. As a result, the Walshes no longer viewed giving as 'optional' but as integral to their Christian identities—who they are as believers and as a couple.

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[32] Fred contrasted the lack of theological understanding concerning why Christians should give as opposed to 'a more robust theology around the fruits of the Spirit'. He said that when Christians are told 'to exhibit love, joy, peace, patience, kindness, goodness, [and] faithfulness', they are also told, 'here are also the benefits of developing the spiritual fruits'. The UI's holistic approach that focused on congregants' spiritual lives helped provide Fred that 'more robust theology' around giving.

Discussion of Dramatic Change Profiles

These Dramatic Change case profiles, like many profiles already examined, demonstrate the following: (1) the positive impact of Southgate's leaders, (2) learning to trust God as an important step to increased giving, (3) the motivational influence of concepts associated with Christian stewardship and partnership with God, (4) benefits associated with financial initiatives like the UI, (5) the importance of LTVCC's spiritual focus in allowing freedom (i.e., time and space to decide) to grow in giving,[33] and (6) the potential for reflective thought to enhance the effects of LTVCC. These factors have been addressed in case profiles above and the majority of them analysed in greater detail in either Chapters Four, Five, or Six, which I will not repeat here.

The Robinsons and Walshes' profiles provide important insights into factors of influence within LTVCC. The Robinsons demonstrate that LTVCC can promote the holistic integration of money in a way that facilitates authentic alignment with money. The Walshes demonstrate that LTVCC can provide a deeper theological understanding of giving that transforms giving from an obligation to a practice that is positively embraced as a part of Christian identity. Their transformation**s** involve their whole-persons (*action, cognition, emotion*) as discussed in the ACE-holism section below. A more comprehensive interpretation of both couples' experiences at Southgate is that they have become spiritually engaged with money in ways they had not been before, and it has transformed their understanding, attitudes, and their giving. They are transformed givers. For additional details on the factors of influence described above, see the Possible Additions to LTVCC section below.

[33] See especially the Incremental Change case profile analysis above for additional information on the importance of LTVCC allowing time and space for congregants to grow in giving rather than be forced to give. Chapter Six also discusses the related theme of Southgate's non-aggressive approach.

ENHANCING THE LTVCC MODEL

The cases presented above demonstrate the value of examining individuals in a detailed manner to understand various influences on religious giving. Herzog and Price (2016:298) established that if you wanted to understand factors driving giving, it was not enough to look at 'population average[s]' you need to 'dig deeper into the characteristics of individual subpopulations of givers'. Furthermore, the variety of influences and outcomes related to religious giving evident in these case profiles is in keeping with my critical realist's philosophical position that does not ascribe to a grand narrative that explains all giving patterns (Sayer 2000). Most important for my research, these closely examined profiles have provided important insights into how LTVCC can influence Christians in their attitudes and practices regarding money and giving. These profiles also demonstrate the importance of connecting the whole person (ACE-holism) to impact behaviour and the resulting influence on identity formation. Before addressing how the case profiles affirm existing LTVCC characteristics and provide possible new additions to our understanding of LTVCC, I explore how insights from these case profiles relate to descriptions of religious giving more generally.

Understanding Case Profiles

The discussion below adds depth and nuance to our understanding of how congregants respond to LTVCC by relating the case profiles to characteristics more broadly associated with religious giving.

Case Profiles as Religious Givers

These case profiles can be characterized as religious givers in several ways. Among all the cases examined, the Masseys, who willingly give up extras and prioritize giving, fall into the group of sacrificial givers Mundey (2023:94 all caps removed) describes as:

‘Partially Opting out of Consumerism by Opting into Sacrificial Financial Giving’. All the cases fall into a select group of the 2.7 per cent of Americans who give at least 10 per cent of their income annually to charity (Smith and Davidson 2014). In their early years, the Masseys embraced tithing as ‘a form of quasi-monasticism’, which they adhered to even if money was not available for needs, and their giving practices today could fit this description since they ‘voluntarily reduce their standard of living through their high level of financial giving’,[34] although I do not think the Masseys would say their giving today involves much ‘sacrifice and pain’ (Mundey 2023:102). Both the Robinsons and Walshes fit this characterization of quasi-monasticism since they prioritized giving over non-essential expenditures with Fred Walsh also indicating that if they wanted to make a gift beyond their church giving, they would fund it by eating out less.

Embracing a ‘Christian Identity of Giving’

The characterisations identified above indicate that most, if not all, of these cases have embraced a ‘Christian Identity of Giving’, which Mundey (2023:107) describes as ‘an identity characterized by living out the broader mandates and virtues of … [Christian] faith (e.g., love your neighbour, care for the poor, be a blessing to others, be generous), and internalizing the charitable character of God’. The Masseys have given generously as an expression of love and to meet the needs of others; the Carpenters generously practise tithing; and the Neals recognize their money belongs to God and that they are conduits used by God to bless others. The Robinsons view giving as a way of partnering with God and the Walshes have embraced giving as part of their identities. Embracing a ‘Christian Identity of Giving’ is deemed an ideal outcome of LTVCC.

[34] In the Masseys’ case today, they limit their spending, due to Depression Era influences, which enables greater giving. In their early years, they tithed, and it limited what they had available to spend.

The Role of Parental Influence

One factor that influenced giving in some case profiles was parents, who Herzog and Price (2016:212) include in their 'Giving Webs of Affiliations' approach to understanding giving. The Walshes' parents taught them the importance of giving. Like many congregants I interviewed, it took years for them to conform to the ideals they learned from their parents. For the Walshes, the catalyst was the UI and a new understanding of giving that is discussed further below.

Avoiding or Overcoming Consumer Lifestyle Constraints

While the Masseys' frugality, which provides financial margin for generous giving, stands in contrast to the consumer lifestyles of many Christians who would like to give more but believe they cannot because of high debt (Mundey 2023; Smith et al. 2008), the Robinsons and Walshes demonstrate that those who feel this constraint can change by taking the steps of analysing finances and prioritizing giving. However, these couples also demonstrate it is not easy. It took years to change their perspectives on giving and the catalyst of the UI to finally make the necessary changes.

Affirmations of LTVCC Characteristics

In this section I focus on LTVCC characteristics for which the case profiles provide important, unique insights. I do not repeat affirmations of themes such as the importance of leadership, stewardship, and trusting God, which have already been extensively discussed in other chapters.

Relating Money and Giving to Christian Life and Identity

The case profiles examined above provide examples for how money and giving can be related to Christian life and identity and demonstrate why this characteristic of LTVCC is so important. One example is Southgate's positioning of the UI summarized by Brad Waters as: 'This is who we are' (identity); 'These are the things that are important to us' (values); and '[T]his is what we want to do' (goals). Positioning the financial goal and invitation to give in the context of identity, values, and goals that aligned with the Waters' Christian faith motivated the Waters to give. Another suggestion is to teach giving as a genuine expression and defining characteristic of Christian love, which Isaac Massey regarded as an essential element of his Christian identity that motivated his giving. Discussing financial contributions in the context of broader stewardship/management of resources is suggested by several cases that cited holistic stewardship as a major motivational influence. This emphasis begins with a fundamental understanding of God is the owner of all and that he blesses Christians with resources to provide for themselves but also to help others. A key element is to include financial giving as stewardship in the context of all resources such as donating time and abilities through service, and stewarding relationships by taking advantage of opportunities to talk about God's love and salvation in Jesus. This management of all resources can then be placed in the larger framework of spiritual maturity. In other words, those who are growing in spiritual maturity are more effectively using the resources God has given them to manage. In this way, calls to give regularly and generously, as well as effectively use other resources, are authentically positioned as calls to grow in spiritual maturity and partner with God in his work. Additional examples can be gleaned from various cases and would be a profitable exercise given the demonstrated motivational impacts, which substantiate the validity of Herzog and Price's (2016) recommendation for religious leaders to relate money and giving to religious life and identity.

Relating money to Christian life and identity is one of the most foundational ways LTVCC treats the topic of money holistically. This holistic treatment includes connecting money to people's spiritual lives in ways that impact them on an inner emotional level, which is featured in discussions on ACE-holism, that can build positive attitudes and increase giving. The experiences of the case profiles provide evidence that the holistic treatment of money can appropriately be positioned as the defining (overarching) characteristic of LTVCC. Because of Southgate's positive holistic treatment of money, Faye Robinson holistically integrated and authentically aligned money that included Eric and her establishing a disciplined plan of generous giving. The Walshes increased giving resulted from a deeper theological understanding of giving that resulted from Southgate's holistic treatment of money. In these cases, the mission calls to give played a motivational role, but responding to the calls to give was in the context of a major shifts of where money and giving fit into the Robinsons' and Walshes' Christian lives. These shifts stemmed from Southgate's holistic treatment of money, demonstrating that the holistic treatment of money resides at the core LTVCC as its defining characteristic. I do not disagree with the conclusion of other researchers that congregants give more to mission calls to give, but my research indicates that it is the holistic treatment of money that is at the core of LTVCC as its overarching characteristic.

Interpreting Case Profiles through Biblical Theology

It is beyond the scope of this thesis to exhaustively interpret each of the case profiles through biblical theology. However, I do identify and discuss some of the most significant intersections of these profiles with biblical theology.

The Masseys were not significantly influenced by Southgate's LTVCC, but they demonstrated principles consistent with LTVCC and biblical theology. Perhaps more than any case profile, the Masseys exhibited the self-sacrifice Jesus' disciples are challenged to embrace in Luke 14:26-27. The Masseys' 'partially opting out of consumerism and opting into sacrificial financial giving' (Mundey 2023:94) represents a valid and intentional embracing of 'renouncing all possessions' (Lk. 14:33), as interpreted in

Chapter Three. A desire to demonstrate Christian love motivates the Masseys' giving, especially Isaac's, as they follow the biblical command emphasized by Jesus, 'You shall love your neighbour as yourself' (Mt. 22:39). One way Jesus encouraged his followers to follow this command was by giving to help others, especially the poor (Mt. 19:21; Lk. 12:33), which is reflected in the charities the Masseys support. The Masseys give generously, as encouraged by Jesus (Mt. 6:19-23), and they follow the Macedonians' example, whose liberality was motivated by their commitment to God (2 Cor. 8:1-5).

The Neals' conviction—that their money actually belongs to God who has provided it so they can bless others—reflects stewardship principles taught at Southgate and emphasized in the parable of the talents (Mt. 25:14-30).[35] This conviction also reflects Paul's observation that the Corinthians' 'abundance' would supply the need of the saints in Jerusalem (2 Cor. 8:14) and that the means for making the contribution (i.e., 'your seed') were ultimately provided by God (2 Cor. 9:8-11). The spiritual growth evident in the Neals' attitudes and practice of giving is what Paul desired for the Corinthians (2 Cor. 8-9)—to follow through in giving (2 Cor. 8:11) with a positive attitude (i.e., a 'cheerful' heart; 2 Cor. 9:5-7). The Neals have increased their giving and are now doing it 'from the right heart'—following biblical principles as they mature in their journey of learning to give.

The Waters were at a transition point in which they desired to take their Christian faith more seriously and find a new church home. This desire, coupled with their attraction to Southgate's outward-focused mission and their participation in the UI, demonstrates that the Waters were embracing God's pre-eminence over money and the material world as described in Chapter Three (Mt. 6:19-34). The Waters recognized that their relationship with God included their attitudes and behaviour with money and they

[35] See Chapter Five for Southgate's discourse related to Stewardship. The parable of the talents (Mt. 25:14-30) was not included in the biblical theology in Chapter Three, but it is recommended as an area of future research.

wanted to prioritize God as master through a deeper commitment that included increased giving (Mt. 6:24). A significant motivating factor was participating in and financially supporting a church that prioritized meeting the material and spiritual needs of others. The relationship of this priority to biblical theology has already been highlighted in previous discussions.[36] As with the Waters, embracing the pre-eminence of God over money more completely is an important step in maturity for any Christian.

The Robinsons, especially Faye, demonstrate the significant impact that can occur when someone more fully understands money is not on the fringe of Christian faith but relates to its core. This understanding is fundamental to the holistic treatment of money in biblical theology presented in Chapter Three, especially in Jesus' teaching on wealth and worry in Mt. 6:19-34. The Robinsons embraced this understanding through generous giving as encouraged by Jesus (Mt. 6:19-23; 19:21) and exemplified by the Jerusalem congregation (Act 2:42-47; 4:37). The dramatic 400% increase in their giving can be viewed as a valid and intentional demonstration of 'renouncing all possessions' (Lk. 14:33) as interpreted in Chapter Three. Finally, Faye stated that the perspective of stewardship in which she was a manager of resources with the freedom to choose, rather than feeling forced to give as an obligation, helped her embrace giving with love instead of legalism. Like the Neals discussed above, the increased giving with a positive, willing attitude represents the spiritual growth Paul desired for the Corinthians (2 Cor. 8-9).

One of the most significant factors in the Walshes' increased giving was a 'more robust … holistic theology' of giving that saw it as a mark of Christian maturity, along with serving and sharing Christ with others. Their perspective on giving changed from obligation to desire and motivated them to increase their giving by 300%. The Walshes demonstrate the importance and potential impact of helping disciples develop a deeper

[36] See the Interpreting Southgate's Practices through Biblical Theology section of Chapter Six for how an outward-focused mission relates to biblical theology.

theological understanding of giving as Paul does in 2 Cor. 8-9 through using terms that depict giving as a grace-centred act of worship.[37] Providing a deeper theological understanding of giving can help Christians, like the Walshes, move beyond giving out of mere obligation and provide stronger motivations that align with and strengthen their Christian identities.

Potential Additions to LTVCC

Factors Impacting Receptivity to LTVCC

These cases also demonstrate some factors that impact congregants' receptivity to the influence of LTVCC. The No Change cases demonstrate that some givers are entrenched and are not likely to be influenced by any church culture of money, but that does not mean they are not generous, that they have not been influenced by LTVCC in the past, or that they are not influenced by Live the Vision principles. Conversely, some factors for increasing receptivity to LTVCC can be added to our further understanding of LTVCC. For example, the Waters and Neals provide evidence that times of transition, whether transition in location or mindset, can make someone more open to change and possibly accelerate the impact of LTVCC principles. Furthermore, many of these cases suggest that a congregant's propensity for reflective thought may enhance the impact of LTVCC, even though cultural influences are often associated with longer-term impacts, of which people may not be aware, and that occur at the affective as well as at the cognitive levels (Smith 2009; 2013).[38]

[37] The theological understanding of giving Paul presents in 2 Cor. 8-9 of giving as a grace-centred act of worship is different than the Walshes experienced, but they relate in that the Walshes demonstrate the impact a deeper theological understanding can have.

[38] Further exploring the effects of transitions or reflective thought on LTVCC is beyond the scope of this thesis.

Alignment as a Factor of Influence

Now I move to deeper insights gained from these case profiles into how LTVCC can influence Christians in their attitudes and practices regarding money and giving. A key LTVCC factor (or process) of influence that emerged from the Incremental Change cases was that of alignment, which facilitated giving in multiple ways. First, LTVCC enables and promotes alignment of money and giving with Christian beliefs, values, and identity (i.e., Christian life and identity). Second, LTVCC attracts those who are taking their faith seriously and are ready to align,[39] which is the opposite of discouraging 'freeloaders' (Iannacone 1996). Third, LTVCC allows time and space for individuals to align their attitudes and practices in a positive, healthy manner, prioritizing spiritual growth.[40] Finally, LTVCC's alignment encourages a deeper engagement with money such that its appropriate use can achieve more ultimate (i.e., spiritual) ends such as a more meaningful and purposeful life, even drawing closer to God.[41] Hence, alignment as a factor of influence, although implicit in LTVCC, can be explicitly brought out or added as another important aspect of LTVCC.

Holistic Integration of Money as a Factor of Influence

For Faye Robinson, LTVCC principles promoted holistic integration of money and giving into her Christian life, which facilitated authentic alignment of her money-related attitudes and actions with her Christian identity. Recognizing holistic integration of money as a significant factor of influence adds to our understanding of LTVCC. The

[39] See analysis associated with the Waters for details on how alignment can facilitate giving.

[40] The motivating impact of this time and space to align is supported through Faye Robinson's positive response to having 'freedom' in giving decisions and positive citations of Southgate's non-aggressive approach to discussions on giving highlighted in Chapter Five. This freedom to grow in giving in a healthy manner stands in contrast to PTB that tends to force giving in ways that do not promote spiritual growth and can be counterproductive as evidenced by the Neals. It is noteworthy that LTVCC's less authoritarian approach that focuses on spiritual maturity is consistent with Paul's instruction in 2 Corinthians 8-9 that is explored in Chapter Three.

[41] These more ultimate ends were especially evident in Daniel Neal's comments.

resulting authentic alignment can be self-reinforcing such that it is both a motivational factor, as it is in the incremental profiles highlighted immediately above, and an outcome, as it is for Faye Robinson.

A Deeper Theological Understanding of Giving as a Factor of Influence

Fred Walsh articulated, what I suspect others would affirm, that the holistic framework promoted through the UI and Southgate's LTVCC provided a 'more robust … holistic theology' that explained why Christians should give beyond mere obligation.[42] This new understanding changed the Walshes' orientation of giving—from something they had to do to something they wanted to do—from 'transactional to transformational', such that giving generously was no longer optional but part of their identities 'as believers … [and] as a couple'. Fred's insight provides one example of how LTVCC can provide a deeper theological understanding of giving. I suggest that underlying many of the motivational factors highlighted in this research, such as learning to trust God, is a deeper theological understanding of giving. Therefore, providing a deeper theological understanding of money and giving is another factor of influence or motivator that can help change attitudes and behaviours regarding money, as it did for the Walshes. Providing theological understanding can be added as another aspect of LTVCC.

ACE-Holism

These case profiles demonstrate involvement of all three aspects of ACE-holism: *action, cognition,* and *emotion.* The Masseys are a couple in which financial principles have been

[42] Fred explained this more robust theology in terms of giving, along with service and telling others about Jesus, as something 'we are called to do if we believe Jesus is who he says he is. These are behaviours that should then naturally flow forward from redeemed life.' He added to this an understanding that sees giving not as an obligation but 'more as … worship and gratitude … something that I wanted to do.' He also shared that his deeper theological understanding grew out of his wife and him giving 10 per cent, watching God provide for them, and experiencing spiritual growth and development through their practice of giving.

cognitively learned, related values have been emotionally embraced, and actions such as frugal purchasing and generous giving have been practised over a very long period of time. The result is that these financial and generosity concepts, values, and habits are so engrained in their identities that, by their own admission, they are not influenced by externalities such as Southgate's LTVCC. All three elements of ACE-holism have worked together to form them, James Smith (2013:150) would say formed their 'imaginations', into financially wise, frugal, generous human beings who could not conceive of themselves living any other way; it is who they are in the core of their being.

The Neals, Waters, Robinsons, and Walshes demonstrate the importance of *cognition*. They each cite principles they have cognitively learned at Southgate that have made a significant difference in their outlook on money and giving. All four couples identified elements of stewardship such as: a recognition of God's ownership, a responsibility to give, the freedom Christians have to make giving decisions, and the holistic nature of stewardship that positions giving along with service and using gifts and abilities. Before these principles were embraced, they were cognitively attained and reflected upon, which demonstrates the importance of *cognition* and critiques James Smith's lack of emphasis on cognition as a weakness in his philosophy of human action (Smith 2013).

However, the *cognitive* sphere, on its own, is not the sole determinant of human action. Action is often driven more by *emotion* (Smith 2013). In the Neals, Waters, Robinsons, and Walshes cases, an emotional element is involved. They all accept Southgate's value that Christians are stewards not owners, which helps them affectively embrace principles associated with stewardship as part of their identities as Christians. This identification and acceptance of these principles as part of their identities is more emotional than cognitive. It is not just something they know in their minds; it is something they feel in their inner being and comes across in the intensity of their comments.

Likewise, the Neals expressed a negative emotional response when discussing the legalistic, obligation-oriented approach used by their previous church. Now the Neals talk about giving 'from the right heart'—that is *emotion*. The Waters are attracted to Southgate because its outward-focused mission aligns with their beliefs and values, which include both *cognition* and *emotion*. Faye Robinson, now that she understands how money holistically integrates into her live, desires for how she uses money to align with her Christian identity—*desire*, that is emotion. She also includes what God is doing through generous giving at Southgate as part of her Christian testimony, which entails an inner affective embracing of the role and importance of giving to Christian life. Through a 'richer … holistic theology of giving' (i.e., *cognition),* the Walshes no longer view giving as an obligation, but have embraced it as something they 'want to do'—an emotional embracing of giving.

These Incremental and Dramatic Change case profiles also demonstrate the important role of *action*. They are not just thinking about and affectively embracing ideals and values. They are taking *action* based on their thoughts and emotional responses, which is highly formative, involving the whole being. The Neals have increased their giving, although Lola acknowledges they are not giving perhaps has much as they should. Still the action is strengthening their Christian identities. Daniel expresses that giving helps him connect with God and experience a more meaningful life, which extends to the sphere of *ultimacy*.[43] The Waters wanted to take their faith more seriously, joined Southgate, and increased their giving through the UI. All of these actions, which align with their beliefs and values, are building and reinforcing their Christian identities. The Robinsons have responded with the most dramatic action, increasing their giving by 400%. Similarly, the Walshes took the action of increasing their giving by 300%. Both

[43] See Chapter Five and the Deeper Understanding of the Term Spiritual section for more on the sphere of *ultimacy*.

couples discussed how these actions required them to trust God more, and when he provided, they grew further in their Christian faith.

The experience of these four couples demonstrate that *action, cognition,* and *emotion* are not isolated; they relate to one another in ways that can reinforce or negate each other. For example, if someone believes something but acts in a way that is contrary to that belief, it diminishes the formative influence of the belief. However, when *action*, *emotion*, *cognition* work together, the impact can be highly formative. The importance of this whole-person formative influence is also reflected in Scripture where a follower of God is commanded to love him with all his or her 'heart', 'soul', 'mind', and 'strength' (Lk. 10:27). This identity forming influence is demonstrated most clearly by the Walshes, who by —reflecting on their new commitment to giving (*action*), resulting from a deeper theological understanding of giving (*cognition*) that stimulated a desire to give (*emotion*)— stated, 'This is who we are as believers. This is where we are as a couple.' These statements reflect identify formation that resides at the core of who the Walshes are. I concur with James Smith (2013) that our actions are driven primarily by who we are at the core of our being, and it is the formation of this core that should receive careful attention. This formation is the result of activity in all three spheres: *action*, *emotion*, and *cognition*. These case profiles demonstrate the importance of all three.

Since this research is based on a single church, and therefore not generalizable, the additions to LTVCC presented above are offered as suggestions to consider. Thus far, my investigation of Southgate has explored leadership, discourse, practices, and the in-depth experience of a select group of interviewees. In the next chapter, I turn to examining the impact of Southgate's LTVCC on church-wide giving.

CHAPTER EIGHT: THE IMPACT OF LTVCC ON CONGREGATIONAL GIVING

INTRODUCTION

Chapters Four, Five, and Six describe Southgate Christian Church's Live the Vision church culture (LTVCC), focusing on its leadership, discourse, and giving practices. Now I turn to evaluating what impact, if any, this culture has on congregational giving. Previous LTVCC researchers have shown that LTVCC results in more generous giving based on self-reported giving of individuals (Herzog & Price 2016; Starks & Smith 2013). This research project was able to evaluate the impact of LTVCC on church-wide giving based on actual giving data of congregants.[1] First, I examine the impact of LTVCC on Southgate's congregation by evaluating the results from the Unbounded Initiative (UI). Second, I consider the church's overall financial stability.

RESULTS FROM THE UNBOUNDED INITIATIVE

In Chapter Six, I established that the Unbounded Initiative (UI) reflected Live the Vision church culture (LTVCC) principles and, therefore, can be treated as a proxy for LTVCC. In other words, Southgate's giving during the UI was influenced by the church's LTVCC that both predated and included the UI. The UI provides a unique opportunity that allows for a special evaluation of LTVCC because of the concentrated financial focus that encouraged members to examine their giving, mostly in light of LTVCC principles.

As presented in Chapter Six, the UI included three elements: Service, Reach, and Generosity. Since this thesis deals with the theme of religious giving, the data below

[1] As described in the methodology in Chapter Two, Southgate provided several years of actual giving data of congregants, with names removed, that allowed for a thorough analysis of giving trends before, during, and after the Unbounded Initiative.

focuses on the Generosity element. However, it is noteworthy that one year into the UI, the number of people volunteering at Southgate had increased from 155 to 254 (a 61 per cent increase) and 174 people had committed to reaching out to 522 people.[2] I examine the results of the UI's Generosity element in the following ways: (1) quantitative financial results and (2) church leadership's qualitative assessments of the UI's success. First, I take a brief look at interviewee giving commitments to the UI.

Interviewees' UI Commitments

Before considering the church-wide quantitative giving data, I briefly examine the self-reported UI giving comments of interviewees and their associated motivations, which demonstrate factors associated with LTVCC influenced their increased giving.

Interview data reveal that 34 of the 44 (77 per cent) units interviewed[3] made commitments, all of which reflected increased giving. Table A3.1 in Appendix Three shows that 28 provided sufficient details to determine the per centage increase in giving resulting from their self-reported commitments, which are not always reliable.[4] My interaction with interviewees suggests that the self-reported data reflect accurate relative changes in giving. Increases ranged from a few dollars a week to dramatic changes such as the Robinsons' 400 per cent increase described in the case profiles. Of course, large percentage increases do not necessarily mean a large amount increase. One 100 per cent increase reflected a $10 a month increase. Another large 70 per cent increase reflected a $4,500 annual increase.

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[2] Covid-19 had a significant impact on measuring the Unbounded Initiative's impact on Service and Reach at of its completion in May 2020 because of the shutdowns that began occurring the first quarter of 2020.

[3] Forty-four is the number of regular members and primary leaders who participated in full semi-structured interviews.

[4] Daniel and Nola Neal are a case in point where their initial self-reporting of giving 10 per cent faded to seven per cent when I probed more deeply.

It is beyond the scope of this thesis to provide a full analysis of interview giving motivations. Appendix Three provides interviewee giving motivations theme data. Since the interview script emphasized motivations related to Southgate and interviewees indicated the UI was a continuation of Southgate's previous approach to money and giving, the most robust motivational data are in Tables A3.5 and A3.6.[5] It is noteworthy that themes that were among the strongest represented can be associated with LTVCC. Twenty-four interview units identified Southgate's outreach ministry (see Table A3.5), which is further broken down into sub-categories in Table A3.6 showing Community Outreach and Missions Outreach as the strongest. These motivations relate to LTVCC's focus on accomplishing an outward-focused mission. Table A3.5 also shows other aspects associated with Southgate's LTVCC culture, such as positively treating money as part of the Christian life (7 units), which reflect LTVCC characteristics discussed in Chapters Four, Five, Six. With this backdrop of qualitative interviewee data, I now examine church-wide quantitative giving data.

Quantitative Financial Results of the Unbounded Initiative

The quantitative financial results of the UI can be examined from several perspectives. To what extent did the UI reach its financial goal? Did any giving metrics change significantly that might be attributed to the UI?

[5] Biblically related motivations for giving in Table A3.2 are not considered because the interviewees did not associate these references to either the UI or Southgate. Therefore, these may reflect principles they learned in childhood or at another church, and therefore, cannot be meaningfully associated with Southgate's LTVCC. The explanation for only nine interview units citing motivations related directly to the UI in Table A3.4 is that the interview script focused on Southgate overall, with the UI only being one element.

Did the Unbounded Initiative Reach Its Financial Goal?

The UI was a two-year, church-wide campaign of Southgate Christian Church that began in May of 2018.[6] The UI's generosity element included two financial goals: a phase 1 goal of $3.35 million and a phase 2 goal of $4.1 million. Each provided $1.85 million to fund the regular church budget over two years. Reaching the phase 1 goal would provide another $1.5 million for capital projects and reaching the phase 2 goal would provide an additional $750,000 for capital projects.[7]

At the initial launch of the UI, 117 giving units[8] made pledges totalling $1.84 million. After one year, a UI 28:31 Refresh event[9] resulted in 14 increased pledges and 16 new pledges for total pledges of $1,894,323 from 133 giving units, which represented 53 per cent of Southgate's approximately 250 giving units.[10] When estimates of giving from those who did not make pledges were added,[11] the total amount anticipated to be received during the two-year initiative was $2.94 million[12] ($1.47 million annually)—well below the $3.35 million phase 1 goal, but 60 per cent above the $921,889 in total giving for 2017, the year before UI launched as shown in Table 8.1.

Coincidentally, a detailed analysis conducted by the executive pastor indicated that the 117 initial pledges represented an average increase in giving of 55 per cent by those giving units. A one-year review by the elders in April of 2019 comparing recent giving

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[6] See Chapter Six for a complete description of the Unbounded Initiative.

[7] Capital projects associated with the phase 1 goal were increasing parking, installing an external rain canopy, and expanding the lobby and worship centre. The additional $750,000 for phase 2 was for renovating the children's area. See Chapter Six for additional details.

[8] The term giving unit could apply to a family or a single person.

[9] See Chapter Six for additional information on this 28:31 Refresh event.

[10] The lead pastor stated in an elders' meeting that Southgate had approximately 225 to 250 giving units. The actual data I collected and summarized in Table 8.2 confirms approximately 250 giving units in this time frame.

[11] This estimate was $1,043,798, which included $913,098 from regular givers who did not make pledges and $130,700 in 'loose plate giving'.

[12] This $2.94 million was revised down from the original estimate of $3.025 million because most of the 5 per cent in increased giving ($144,078) had not materialized.

with what was required to reach the $2.94 million giving projection[13] indicated it was going to be challenging, but they were hopeful for a strong finish. Executive Pastor Daryl Sullivan noted, ‘I take encouragement in the fact that people are being more generous; people are trusting God; the offering is going up, which tells me that people are buying into this [UI]… it’s changing their lives, and they’re putting their trust in God.’ Elder Dallas Davis reminded the group that ‘the ultimate goal … was to change people’s generosity and their view of it’ whether they met the financial goal or not.

Table 8.1 Southgate’s Total Monthly Giving 2017 – 2021*

	2017	**2018**	**2019**	**2020**	**2021**
January	$77,770	$61,438	**$72,062**	**$78,316**	$83,242
February	$71,849	$68,193	**$77,978**	**$80,262**	$82,798
March	$73,890	$66,323	**$108,549**	**$83,634**	$81,670
April	$81,597	$81,284	**$75,195**	**$86,406**	$83,485
May	$56,673	$67,985	**$85,534**	**$259,432**	$86,849
June	$62,654	**$84,933**	**$101,787**	$73,108	$76,846
July	$71,345	**$96,768**	**$80,518**	$79,017	$69,600
August	$64,308	**$81,600**	**$88,531**	$79,925	$79,565
September	$63,838	**$82,931**	**$108,470**	$70,806	$72,308
October	$68,924	**$107,473**	**$72,522**	$72,074	$87,500
November	$99,014	**$83,883**	**$113,005**	$103,688	$105,466
December	$130,027	**$128,232**	**$121,305**	$81,254	$105,962
Totals	$921,889	$1,011,043	$1,105,455	$1,147,921	$1,015,291

Note: *Total giving presented includes all offerings received for Southgate’s general fund plus minor monies received for facility use. Monthly revenue of $2,000 per month for facility use from an outside group was not included for January 2017 – June 2018, when the contract ended. Designated gifts for specific missions' projects or similar, which are not available for the church’s general use, are not included and are not typically large. Monthly giving in bold text represents those during the Unbounded Initiative.

What the leaders did not know was that Covid-19 was coming, and it would divert much of their energies to conducting church solely online and maintaining some degree of normalcy amidst the pandemic. They did follow through with the UI, officially

[13] The Unbounded Initiative progress report presented at the April 2019 elders’ meeting showed that it was going to require $35,587 in weekly offerings from that point forward to reach the total amount anticipated, and average weekly giving was running between $20,000 and $25,000.

concluding it in May of 2020, but without the large public celebration they originally envisioned. The total amount received during the UI (June 2018 – May 2020) came in at $2.36 million, with church leaders believing that Covid-19 negatively impacted this outcome.

From the perspective of reaching the primary financial goal, the UI was not successful. It did not reach the $3.35 million phase 1 goal and fell short of the $2.94 million projection by $580,000 (20 per cent). However, these are not the only quantitative measures to consider in evaluating the success of the UI and the impact of LTVCC.

Changes in Giving Metrics

In evaluating the success of the UI and its associated LTVCC, several important giving metrics beyond the initiative's primary financial goal can be examined such as: (1) overall changes in congregational giving, (2) the distribution of giving units across giving ranges, (3) annual average and median giving,[14] and (4) longer-term changes in congregational giving. These metrics are examined below.

During the UI, total congregational giving increased by 28 per cent (from $921,889 annually in 2017 to $1.18 million annual average) even though a portion of the UI occurred during Covid-19. Fifty-three per cent (133) of the giving units increased their giving by at least 41 per cent.[15] As might be expected, there were a few extraordinarily large, one-time contributions during the UI, the largest of which was $165,000. Exceptional gifts like these can skew aggregate numbers such as total giving or even

[14] The median helps express 'a set of counts or continuous observations … [as] a single summary statistic and is defined as 'the middle value when … [a set of] numbers are put in order' (Spiegelhalter 2019:46).

[15] According to the executive pastor's analysis, the initial 117 giving unit pledges, which totaled $1,837,758, represented a 55 per cent increase in giving from the previous year. Sixteen new pledges were added to these, which increased total pledges to $1,894,323. The executive pastor reported that these 133 gave $1,751,762, $142,561 short of their pledges. If you conservatively assume the 16 new pledges represented no increase in giving, it is possible to calculate that these 133 giving units increased their giving by 41 per cent. If you assume the 16 new pledges represented a 55 per cent increase in giving similar to the 117 giving units, then these 133 giving units increased their actual giving by 43 per cent.

average giving, making it difficult to determine how initiatives like the UI impact the broader congregation. To overcome this limitation, I examined the distribution of giving units across giving ranges and compared annual average and median giving to determine if there was any discernible congregation-wide impact from the UI.

Table 8.2 shows that the distribution of giving units changed notably during the UI, with the percentage of giving units giving $1,000 a year or less dropping from 43 per cent before the UI (2015 – 2017) to around 35 per cent during the UI (2018 – 2020) with the percentage of units giving at higher levels also modestly increasing during the UI.

Table 8.2 Annual Giving Range Distribution by Year for Regular Attenders[16]

	Annual Giving Ranges				
	$10 - $1,000	**$1,001 - $5,000**	**$5,001 - $10,000**	**> $10,000**	**Totals**
2015					
Giving Units	111	90	39	18	**258**
Per Cent	43%	35%	15%	7%	
2016					
Giving Units	110	85	42	20	**257**
Per Cent	43%	33%	16%	8%	
2017					
Giving Units	115	94	40	19	**268**
Per Cent	43%	35%	15%	7%	
2018 (Unbounded Begins 1 June)					
Giving Units	84	92	43	25	**244**
Per Cent	34%	38%	18%	10%	
2019					
Giving Units	92	92	45	29	**258**
Per Cent	36%	36%	17%	11%	
2020 (Unbounded Ends 31 May)					
Giving Units	78	100	38	26	**242**
Per Cent	32%	41%	16%	11%	

16 Figures in this table only represent giving associated with regular attenders and members. Giving from periodic visitors was not included since the purpose of the analysis is to evaluate the potential impact of church culture. Periodic visitors making a gift would inflate the number of annual giving units in the lower level.

Table 8.3 and Figure 8.1 compare average and median giving for Southgate before and through the UI. The average giving rose to $4,712 in 2020—a 44 per cent increase over average giving of $3,267 in 2017. Perhaps even more importantly, the median giving increased to $2,400 in 2020—a 48 per cent increase over the median giving of $1,625 in 2017. Since a few exceptionally large donations can skew average giving, changes in median giving can provide a better indication of changes for an entire population.

Table 8.3 Average and Median Annual Giving by Year for Regular Attenders[17]

	2015	2016	2017	2018 (UI begins in June)	2019	2020 (UI ends in May)
Giving Units	258	257	268	244	258	242
Average Giving	$3,333	$3,125	$3,267	$3,999	$4,158	$4,712
Median Giving	$1,365	$1,450	$1,625	$2,273	$2,400	$2,400

I examined individual giving trends to determine if average giving increases shown in Figure 8.1 were broad-based or dominated by a small number of giving units. Since some congregants gave larger contributions at either the beginning, middle, or end of the UI (i.e., 2018, 2019, or 2020),[18] I examined only congregants who gave in 2017, 2018, 2019, and 2020 and calculated average annual giving for 2018 through 2020 (the years of the UI) and compared this average with 2017 giving to see if it increased or decreased. Results are presented in Table 8.4, which show 154 units gave all four years with 108 units (70 per cent) increasing giving with a median increase of 44 per cent and 44 units (29 per cent) decreasing giving with a median decrease of 23 per cent.

[17] Data in this table only represent giving associated with regular attenders and members giving at least $10 annually. Giving from periodic visitors was not included since the purpose of the analysis is to evaluate the potential impact of church culture.

[18] Since some individuals frontload their increased giving for the UI (i.e., they gave significantly more in 2018) or backloaded giving towards their UI pledge (i.e., made a much larger gift in 2020), year-to-year comparisons during the UI make it difficult to evaluate increases and decreases. Using the average of 2018, 2019, and 2020 giving eliminates this problem.

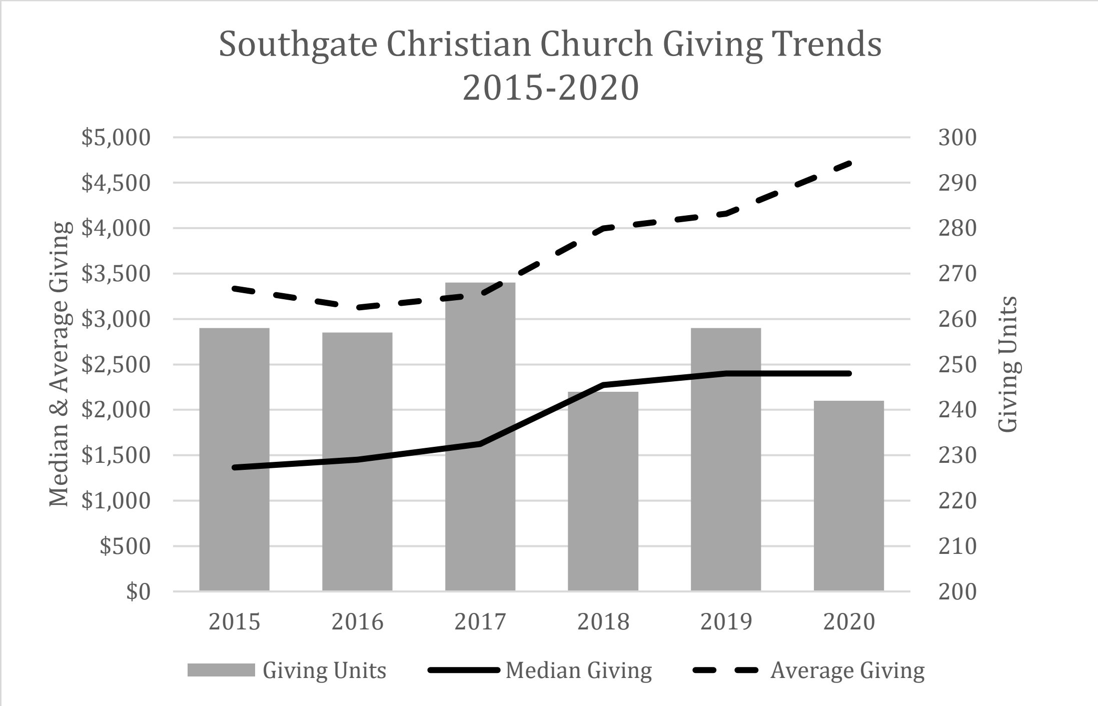

Figure 8.1 Average and Median Annual Giving by Year for Regular Attenders

Another measure of the UI's success is its longer-term impact on giving, which is especially important since leadership's primary goal was to help members grow in their faith in the area of generosity and secondarily to reach the financial goal. Interviews indicated that some individuals continued giving at higher levels after the UI ended while others did not. Was increased giving sustained beyond the UI or did it revert to pre-UI levels? Table 8.5 shows that in 2021, the year after the UI ended, annual giving did decline as some decreased their giving. However, it remained 10 per cent above 2017, the year before the UI began. According to the executive pastor, this sustained increased giving was not due to increased attendance since the number of giving units in 2021 remained relatively unchanged.

Table 8.4 Comparison of Giving for Congregants Giving 2017 through 2020

Status of Annual Avg. (2018-2020) Compared to 2017 Giving	Number of Giving Units	Per cent of Total	Median Increase or Decrease
Increased Giving	108	70%	44%
No Change	2	1%	0%
Decreased Giving	44	29%	-23%
Total	154		

Table 8.5 Changes in Annual Giving 2017 – 2021

	Annual Giving	Percentage Change Year-to-Year	Percentage Change from 2017
2017	$921,889		
2018	$1,011,043	10%	10%
2019	$1,105,455	9%	20%
2020	$1,147,921	4%	25%
2021	$1,015,291	-12%	10%

Evaluation of LTVCC's Impact

One of this chapter's purposes is to evaluate the impact of Southgate's LTVCC on the broader congregation by analysing the results of the UI, which incorporated LTVCC principles and occurred within the context of Southgate's overall LTVCC. The fact that the UI did not reach its goal is inconclusive since this shortfall may be attributed to several reasons. Perhaps the initial $3.35 million phase 1 goal was unrealistic.[19] Furthermore, leaders believed that Covid-19 played a considerable role in missing the $2.94 million

[19] The $3.35 million phase 1 goal was partially based on the advice of a fundraising consultant Southgate hired who projected that in similar campaigns at churches it is possible to raise 150 per cent to 200 per cent of annual giving. Since Southgate's annual giving prior to the launch of the UI was close to $1 million, a two-year goal of $3.35 million was in line with these guidelines.

projected giving goal by the sizeable margin of $580,000,[20] but it is not possible to quantify its impact. Another factor that should not be overlooked is that, in keeping with LTVCC, the UI focused primary attention on encouraging members to grow spiritually in the area of generosity. Therefore, from the perspective of LTVCC, reaching the financial goal was not the main point. The primary goal was that congregants grow in their spiritual lives and live more faithfully as followers of Christ (i.e., *living the vision)*, including living more faithfully in the area of money. If the leaders had a Pay the Bills (PTB) mentality, they could have pursued strategies that might have increased giving to reach the goal in the short-term but may not have had a deep or sustained impact on congregants' spiritual lives, which is what they desired most.

Do other giving metrics provide evidence of impact that might be attributed to LTVCC, especially impacts that indicate a broader influence across the congregation? As mentioned above, a few large givers can significantly impact some metrics, which can limit their value for determining the broad impact. For example, during the UI, average annual giving increased by 25 per cent. However, when one very large gift of $165,000 is subtracted from the $2.38 million total UI giving, the average annual giving increase drops to 17 per cent, which is still a considerable increase but shows the impact a single giving unit can make. Likewise, average giving as shown in Table 8.3 and Figure 8.1 can be skewed by a limited number of exceptionally large gifts. Results shown in Table 8.4 provide evidence that the annual average increases do reflect broad-based participation with 70 per cent of units giving 2017 through 2020 increasing their giving during the UI with a median increase of 44 per cent. This result is consistent with the executive pastor's analysis that the 133 giving units who made pledges increased their giving by at least 41

[20] In 2019, the executive pastor, who oversees finances, believed it was going to be challenging to reach $2.94 million with one year to go, but he also believed that Covid-19 negatively impacted the final amount received. See the Church Leaders' Assessment of the UI's Outcomes section below for additional information on their impressions.

per cent during the UI.[21] Therefore, it is reasonable to conclude that the average annual increases do reflect broad-based participation, but they are skewed somewhat by those who gave exceptionally large amounts. The difference in the slopes of the average and median annual giving trend lines in Figure 8.1 provides a visual indication of this skew.

Better indicators of the broad impact, which would be expected from a cultural influence such as LTVCC, are the distribution of giving units across giving ranges and median giving. Table 8.2 shows that the percentage of giving units giving $1,000 or less decreased from around 43 per cent to 35 per cent during the UI as the number in higher giving ranges increased, which signifies a broader impact. However, it is noteworthy that there are 24 less giving units in 2018 than 2017 and the decrease in giving units at the lowest level was even more at 31 during this same timeframe. This could be interpreted that some giving at the lower levels in 2017 just stopped attending Southgate. Interviews indicated that some in the congregation disagreed with the UI, especially the generosity element, and stopped attending.[22] However, in 2019, the number of giving units rebounded to 258 and the percentage giving less than $1,000 remained around 35 per cent. Furthermore, the number of giving units at the highest level (> $10,000) increased from 19 in 2017 to 25 in 2018 and to 29 in 2019 (a 53 per cent increase from 2017). Overall, the distribution of giving units among giving ranges indicates a broader impact among the congregation. This conclusion is confirmed by the marked and sustained increase in median giving from $1,625 in 2017 to over $2,200 in 2018, 2019, and 2020.[23]

Since the UI embodied LTVCC principles and occurred in the context of Southgate's LTVCC, it is reasonable to partially attribute the broader congregational

[21] See the Changes in Giving Metrics section above for details.

[22] Strict church theory predicts that some lower givers who were free riding (i.e., free riders) would drop out as the expectation of increasing giving associated with the UI raises the cost of attending Southgate (Iannaccone 1994). See Chapter One for identification and discussion of Southgate as a strict church.

[23] See Table 8.3 and Figure 8.1 for details.

impacts on giving to LTVCC. Two additional sources of data support this conclusion: (1) the personal accounts of individuals regarding motivations for their increased giving associated with LTVCC, which were summarized for interviewees at the beginning of this chapter and explored in Chapter Seven's case profiles and (2) the continued increased giving in 2021 (10 per cent above the 2017 level), after the UI ended. This sustained increased giving indicates a more fundamental change in the congregation consistent with LTVCC than a short-term increase that may have resulted primarily from the focused attention of the UI. Another source of insight into the UI's outcomes are the impressions of church leaders, which are examined below.

Church Leaders' Qualitative Assessment of the UI's Results

Quantitative measures, such as those presented above, are an important source of data in attempting to objectively evaluate results from an initiative such as the UI. However, numbers alone rarely reveal the entire story or even the most important results, especially for the UI in which the primary goal related to generosity was personal spiritual growth. Since church leaders were the ones who best understood what the UI was designed to achieve and would have had the greatest interest in evaluating its results, they are an important source of qualitative data in evaluating results of the UI.

Church Leaders' Assessment of the UI's Outcomes

During my interviews of ten primary church leaders,[24] I specifically asked questions regarding their evaluation of outcomes from the Unbounded Initiative.[25] Individual responses to these questions were not necessarily comprehensive (i.e., each person did

[24] These included staff members, two of which were also elders, and lay elders.

[25] I specifically asked leaders, 'How did it [the Unbounded Initiative] go?' and 'What have been the most significant benefits/outcomes of this initiative?'

not evaluate each aspect of the UI), but taken as a whole, their collective responses provide a good representation of Southgate's leaders' evaluation of the UI's results.

Overall, Southgate's church leaders assessed that the UI went reasonably well. Lead Pastor Jeffery Pierce expressed his evaluation as a 'B to a B-'.[26] The majority (70 per cent) positively highlighted the substantial increase in the number of people serving. Children's Director Sara Porter quantified the impact for her area, '[S]ervice was the biggest success out of all three [elements of the UI] …. I went from … about 50 [regular] volunteers [to] around 90.' A few (30 per cent) mentioned success with the Reach element with some members now intentionally 'thinking about, who are the people around me that I have influence with that don't know the Lord?', according to Jeffery Pierce.[27] Virtually all (90 percent) of the leaders expressed disappointment in missing the financial goal, concurring with Joel May's assessment: 'I looked at the final [financial] number, and I'm … disappointed that we didn't reach the goals that we wanted to reach.'

Southgate's leaders, named below, did identify many positive outcomes from the UI. They observed growth and development in the lives of congregants, which they described in various ways:

- More people were 'engaged' (Dale Edwards and Nancy Hunter).
- [W]e've seen more investment from our church family in what we're doing in our community [and] in relationships' (Sara Porter).
- 'I think they're [congregants are] living out their Christian lives fuller … They're putting their Christianity to work' (Kenny Chandler).
- 'I feel like we achieved spiritual maturity … to grow his [God's] kingdom in the hearts of the people, that's far more important [than] … how much money we … [have] sitting in a bank account' (Daryl Sullivan).
- '[M]ore people … more purposefully serving [in ways God has gifted them]' (Nancy Hunter).

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[26] American schools commonly award grades of A, B, C, D, or F where A is the top grade and F is failing.

[27] Similarly, Sara Porter noted, 'Reach-wise, I think it affected some people really well. … [I]t's phenomenal to see them reaching out and using their occupations to meet new people.'

- '[A] group of people responded well to taking their whole spiritual life much more seriously in giving, sharing, [and] serving' (Jeffery Pierce).

In assessing the UI, 70 per cent of the leaders identified facility improvements funded debt-free through UI giving as a positive result. The largest project was adding 80 new parking spaces at a cost of $440,000.[28] Other enhancements included updating the youth area with new paint and carpet, and adding a central children's check-in station to the lobby that is more family friendly. Finally, Southgate purchased an adjacent lot for $100,000. Even though the UI did not reach its financial goal, it did help Southgate accomplish some of its capital improvement projects, although some, like the central check-in station, were scaled back from what was originally envisioned.

Southgate's primary leaders also credited the UI with several positive giving-related outcomes. They noted the overall increase in giving during the UI described in the quantitative assessment above. Their general impression was that after the UI ended, giving remained strong with some congregants continuing to give at the higher levels they committed to during the UI, which was the view of finance manager Pat White, Jeffery Pierce, and Corey Shaw. An important frame of reference for these leaders is how weekly offerings compare with the amount needed to meet budgeted expenses. In September 2020, Jeffery Pierce emphasized, '[W]e need 17.8 [thousand dollars] a week. And so far this year, we've been at 19 [thousand dollars] on average every week. So, giving has … been great.' Dale Edwards called attention to the stability of offerings during Covid-19:

> '[F]inancially, offerings have been amazingly solid during this past year [of 2020], even with not having [in person] church services. A lot of churches were really struggling and wrestling with that, and we didn't miss a whole lot of beats in the weekly offerings.

Consistently exceeding budgetary needs and experiencing minimal impact on offerings during Covid-19 are good indications of financial stability at Southgate, which is a topic

[28] This included $170,000 for purchasing additional property and $270,000 in construction expenses.

explored in greater detail below. First, I briefly analyse church leaders' assessment of the UI.

Evaluation of Leaders' Assessment

Since Southgate's leaders clearly stated that the primary objective of the UI's Generosity element was not to reach the financial goal, but to encourage spiritual growth, I was somewhat surprised at the strong disappointment leaders almost universally expressed in not reaching the financial goal. Their disappointment contrasted with many regular members I interviewed who reflected more positively on the UI's financial outcome. However, the leaders' orientation to evaluating the UI's financial element was likely influenced by their aspirations to improve facilities that served as the genesis for the UI. The UI did fund expanded parking, but other improvements were significantly scaled back or put on hold, which was understandably disappointing.

In contrast, leaders were generally pleased with the ways many congregants experienced growth and development in their spiritual lives because of the UI, although they recognized that some did not engage much with the UI. For example, over 100 giving units did not make pledges.[29] This outcome of generally good, but not universal, engagement is supported by my interviews with regular members. Furthermore, leaders correctly assessed the positive giving trends resulting from the UI presented in the quantitative data above, including sustained increased giving (affirmed in the analysis of 2021 giving data above) and strong giving during Covid-19, which is examined in further detail below.

I close this analysis with a reflection of Lead Pastor Jeffery Pierce, who has served at several churches and helped lead larger campaigns where there was a strong emphasis

[29] It should not be assumed that those without pledges did not give generously. Some were uncomfortable signing pledge cards or even held personal convictions against making financial pledges. At least one person known to be a generous giver held such convictions.

on reaching the financial goal. With the UI placing more emphasis on members' spiritual growth and falling short of the financial goal, his reflections are worthy of consideration:

> [With Unbounded] I felt so much more peace … this [campaign] was the least amount … but I felt it was the strongest spiritually … because there was a better overall view of the situation compared to just one [financial] area spotlight. … [T]here was a much … bigger picture [of] … people serving, people sharing, [and] people growing in their generosity. So, … it's been fulfilling in that way, but I guess to the outside it doesn't look like a home run.

To experience peace and a sense of fulfilment after an initiative like Unbounded could be considered a significant measure of success from a leadership perspective. Having evaluated the impact of LTVCC by examining the results of the UI, I now consider Southgate's overall financial stability.

SOUTHGATE'S OVERALL FINANCIAL STABILITY

Another means of evaluating the impact of Southgate's LTVCC, especially from a churchwide perspective, is to consider its overall financial stability. This topic was included in the primary leaders' interview script, and when some shared that Southgate's financial stability had significantly improved under Jeffery Pierce's leadership, I conducted two additional interviews to investigate possible explanations. Another opportunity that presented itself, which I could not have foreseen when my research began, was evaluating Southgate's financial stability under the stressful conditions of Covid-19, which I turn to next.

Impact of Covid-19 on Financial Stability

National Giving Trends of American Churches during Covid-19

The Covid-19 pandemic began impacting the United States significantly in the first quarter of 2020 with broad lockdowns, which included 'almost all U.S. congregations … [by] mid-March 2020' according to the 'Covid-19 Congregational Study' conducted by the Lilly Family School of Philanthropy (Lake Institute 2020). Due to the positive correlation between attendance and giving in American congregations (Giving USA Foundation 2021),[30] these lockdowns posed a considerable financial challenge to many churches. According to the study cited above, which included Catholic, mainline, and Evangelical congregations, 2020 average church giving decreased 4.4 per cent from March through June compared to 2019 as shown in Table 8.6. The most dramatic declines were in March and June of 9.5 per cent and 6.0 per cent respectively with a 4.5 per cent rebound increase in May.

Table 8.6 United States Congregational Giving Comparison—2020 versus 2019[31]

Month	Change
March	-9.5%
April	-0.2%
May	+4.5%
June	-6.0%
Overall	-4.4%

Among Evangelical congregations, which would include Southgate, 41 per cent experienced decreases in giving March through June 2020, 31 per cent remained the same, and 28 per cent increased giving (Lake Institute 2020). While many churches experienced declines during Covid-19, a survey of 1,292 Evangelical churches showed that by the time 2020 ended, '83 percent … reported the same or increased giving in 2020 when compared to 2019' (Giving USA 2021:178). Therefore, Covid-19 created financial challenges for some congregations, but overall, a substantial percentage of Evangelical churches ended 2020 without decreased giving.

[30] According to the '*National Study of Congregations' Economic Practices* … 81 percent of religious giving comes from individuals, with 78 percent of these donors giving during a physical gather' (Giving USA 2021:179).

[31] Source: Lake Institute 2020.

Southgate's Leaders' Evaluation of Giving During Covid-19

As mentioned above in the description of positive financial outcomes from the UI, Elder Dale Edwards, in January 2021, described Southgate's offerings as 'amazingly solid during this past year [of 2020]'. This view was shared by Nancy Hunter; Daryl Sullivan; Lead Pastor Jeffery Pierce; and Sue Palmer, who in December 2020 was 'amazed at the consistency of giving' and estimated that 70 per cent of giving was coming from online. Natalie Harmon, lay member of the finance ministry team, in May 2022 stated that during Covid-19, 'offerings did drop, but we were able to maintain our budgets throughout all that [Covid-19].'[32] With this summary of Southgate's leaders' evaluation of giving during Covid-19, expressed at different times as noted, I now examine quantitative giving data, followed by an analysis.

Southgate's Giving Data During Covid-19

Following the national lockdown trend cited above, Southgate ceased meeting together and moved to online-only services 15 March 2020. They resumed in-person services 16 August 2020 with a limited number attending in person,[33] while continuing online services. Did Covid-19 impact Southgate's giving?

Table 8.7, which contains data repeated from Table 8.1, shows that the UI makes it difficult to compare changes in Southgate's 2020 giving with the national trends presented above because of outlier contributions. The extremely large size of one such gift in May 2020 makes it easy to identify and remove, with the result presented in the 2020 Adjusted column. However, other outliers are not so obvious on an individual basis

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[32] In May 2022, I conducted a special interview with Natalie Harmon, lay member of the finance ministry team, with the primary purpose of exploring changes in Southgate's financial stability during Jeffery Pierce's tenure that some of the primary leaders initially interviewed reported had noticeably improved. See the General Impressions of Church Leaders section below for additional information.

[33] The number attending was initially impacted by required reservations, to ensure compliance with social distancing requirements, and later by the fact that many congregants were not yet comfortable attending in person.

but would be the most logical explanation for the monthly giving totals for May 2020 (even with the outlier removed), March 2019, June 2019, and July 2018. November giving is typically higher each year because of Southgate's annual Thank Offering, although 2018 seems to be an exception.[34] In 2017, 2018, and 2019, December had five Sundays, which at least partially explains the higher giving in December of those years compared to 2020 and 2021.

Table 8.7 Monthly Giving Trends—Southgate Christian Church

	2017	2018	2019	2020	2020 Adjusted	2021
January	$77,770	$61,438	$72,062	$78,316	$78,316	$83,242
February	$71,849	$68,193	$77,978	$80,262	$80,262	$82,798
March	$73,890	$66,323	$108,549	$83,634	$83,634	$81,670
April	$81,597	$81,284	$75,195	$86,406	$86,406	$83,485
May	$56,673	$67,985	$85,534	$259,432	$94,432	$86,849
June	$62,654	$84,933	$101,787	$73,108	$73,108	$76,846
July	$71,345	$96,768	$80,518	$79,017	$79,017	$69,600
August	$64,308	$81,600	$88,531	$79,925	$79,925	$79,565
September	$63,838	$82,931	$108,470	$70,806	$70,806	$72,308
October	$68,924	$107,473	$72,522	$72,074	$72,074	$87,500
November	$99,014	$83,883	$113,005	$103,688	$103,688	$105,466
December	$130,027	$128,232	$121,305	$81,254	$81,254	$105,962
Totals	$921,889	$1,011,043	$1,105,455	$1,147,921	$982,921	$1,015,291

Table 8.8 compares Southgate's 2020 adjusted giving with that of 2019 for March through June and the national trend. The larger than average giving in March and June of

34 See the Seasonal Giving Practices section in Chapter Six for additional information on the Thank Offering.

2019 as well as that in May 2020 make meaningful comparisons with national trends difficult, if not impossible.

Table 8.8 Comparison of Southgate's Change in Giving during Covid-19 with National Trends

	2019 Giving	2020 Adjusted Giving	Southgate's Change	National Trend Change
March	$108,549	$83,634	-23.0%	-9.5%
April	$75,195	$86,406	14.9%	-2.0%
May	$85,534	$94,432	10.4%	4.5%
June	$101,787	$73,108	-28.2%	-6.0%
Total	$371,065	$337,580	-9.0%	-4.4%

Since the UI began in 2018, 2020 adjusted giving was compared with 2017 giving to see if this approach might provide a more meaningful comparison. Table 8.9 shows that the large increase in giving between 2017 and 2020, again, makes a meaningful comparison with national trends difficult.

Another approach to assess the impact of Covid-19 on Southgate's giving is to look at the month-to-month changes during the first six months of 2020, which is shown in Table 8.10. Although these results are not comparable with national trends, the month-to-month comparisons show that giving did not decrease in March, April, or May. May's dramatic increase was likely driven by the conclusion of the UI with congregants making larger than average gifts to complete pledges and help the UI end in a strong manner. Likewise, June's dramatic decrease is at least partially due to May's high giving, but does indicate some impact of Covid-19.

Table 8.9 Comparison of Southgate's Change in Giving during Covid-19 with National Trends, using 2017 Base

	2017 Giving	2020 Adjusted Giving	Southgate's Change	National Trend Change
March	$75,890	$83,634	10.2%	-9.5%
April	$83,597	$86,406	3.4%	-2.0%
May	$58,673	$94,432	60.9%	4.5%
June	$64,654	$73,108	13.1%	-6.0%
Total	$282,814	$337,580	19.4%	-4.4%

Table 8.10 Southgate's Month-to-Month Comparisons during Covid-19

	2020 Adjusted	Month-to-Month Per Cent Change
January	$78,316	
February	$80,262	2.5%
March	$83,634	4.2%
April	$86,406	3.3%
May*	$94,432	9.3%
June	$73,108	-22.6%

Note: *The Unbounded Initiative concluded in May of 2020. Even though the large outlier contribution was removed, it is likely that a number of people made larger than average contributions this month to complete their pledges and/or to help the UI conclude in a strong manner.

A final means of evaluating Covid-19's impact on Southgate's giving is to consider annual trends. As cited above, 83 per cent of Evangelical churches ended 2020 with the same or increased giving. To mute the effect of outlier gifts, an average of 2019 and 2020 adjusted giving is compared with 2018 and shown in Table 8.11. Annual total giving of $1.04 million, based on the average 2019 and 2020 adjusted giving, reflects a modest increase (3 per cent) over 2018’s total giving of $1.01 million and would position Southgate as part of the 83 per cent of evangelical churches who experienced no decrease in giving related to Covid-19. In the analysis below, I reflect on the challenges of comparing Southgate’s giving with national trends during Covid-19 and discuss the extent to which Southgate’s giving during 2020 does or does not demonstrate financial stability.

Table 8.11 Comparison of Southgate’s Annual Giving

	2018	2019	2020 Adjusted	Average Giving (2019-2020 adjusted)
January	$61,438	$72,062	$78,316	$75,189
February	$68,193	$77,978	$80,262	$79,120
March	$66,323	$108,549	$83,634	$96,091
April	$81,284	$75,195	$86,406	$80,801
May	$67,985	$85,534	$94,432	$89,983
June	$84,933	$101,787	$73,108	$87,448
July	$96,768	$80,518	$79,017	$79,767
August	$81,600	$88,531	$79,925	$84,228
September	$82,931	$108,470	$70,806	$89,638
October	$107,473	$72,522	$72,074	$72,298
November	$83,883	$113,005	$103,688	$108,347
December	$128,232	$121,305	$81,254	$101,279
Total	$1,011,043	$1,105,455	$982,921	$1,044,188

Evaluation of Covid-19's Impact on Southgate's Giving

Due to the influence of what appears to be outlier giving during 2019 and 2020 associated with the UI, it is not possible to meaningfully compare Southgate's giving with national trends except that total annual giving, based on the average of 2019 and 2020 adjusted giving as compared with 2018, places Southgate within the 83 per cent of Evangelical churches that did not experience a decrease in giving during 2020. The month-to-month comparison shown in Table 8.10 demonstrates a positive giving pattern through May. Even though the large 26 per cent drop in June is partially due to May's extraordinarily high giving, it also may reflect decreased giving due to Covid-19, which would follow the national trend of a 6.0 per cent decline in June. Furthermore, 2020 August through October (all under $80,000) and December giving shown in Table 8.7 gives evidence of weakness in giving, which is consistent with Natalie Harmon's assessment that 'offerings did drop'. It is noteworthy that the 2020 adjusted annual total giving is $982,921, which is lower than either 2019 ($1,105,455) or 2018 ($1,011,041), but higher than 2017 ($921,889).

Was Southgate's giving impacted by Covid-19? Due to effects from the UI, it is impossible to quantify and difficult to evaluate. In the first few months of 2020, Southgate's giving seemed unaffected. However, as 2020 progressed, giving showed signs of some weakness. My evaluation is that Southgate's offerings were impacted by Covid-19. The impact was generally masked by outlier giving, especially the exceptionally large one in May 2020. Those with the most intimate knowledge of financial reports, such as Natalie Harmon, recognized giving dropped. However, Southgate still met all its budget requirements, which is evidence of Southgate's overall financial stability that is reflected in the comments of leaders above. These leaders know and are sensitive to the weekly giving required to meet the budget and were pleased that

Southgate's giving kept pace through all the challenges of Covid-19, especially during 2020. Next, I examine Southgate's financial stability from a broader perspective.

Church Leaders' Qualitative Impressions of Financial Stability

The quantitative data presented above provide important insights into Southgate's overall financial stability, but the qualitative evaluations of leaders can add another important dimension. They have an understanding not only of giving but also the budgeted expenses and other financial stresses, such as unexpected repairs, the church may be under. Furthermore, some of the leaders have been members at other churches, so their assessments can provide a means of comparing Southgate with other congregations.

General Stability

During my interviews, I specifically asked the primary church leaders about Southgate's overall financial stability.[35] In addition, I conducted a special interview with a key lay leader, Natalie Harmon, who has 15 years of experience on the finance committee under three different lead pastors. Consequently, she brings a depth of knowledge and breadth of experience regarding Southgate's finances.

All (100 per cent) of the leaders, including Natalie Harmon, who were asked about Southgate's financial stability[36] concurred that it was very good, with some expressing stronger sentiments. Joel May said financial stability was 'great!' Kyle Oliver, the newest elder at the time, described Southgate as the 'most monetarily stable church that I've been a member of my entire life'. Similarly, Youth Pastor Corey Shaw, who has served at other churches, credited Southgate with being 'the most financially stable church I've been a

[35] I specifically asked leaders, 'Has Southgate done ok from a financial/money perspective, or has it struggled?'

[36] In the course of the interviews, I inadvertently or due to time constraints failed to ask the financial stability question of three interviewees. So, the results represent the views of eight leaders.

part of'. As a key financial leader, Natalie Harmon evaluated, 'overall I feel like we're in a very good financial state.' In July 2022, Joel May reported that Southgate was running $36,000 ahead of budget on gifts received. Daryl Sullivan, who oversees the finance ministry team as executive pastor, highlighted that typically Southgate receives 'well above the budgeted amount' in gifts and spends 'well below' budgeted expenses. I conclude that controlling spending is a factor influencing financial stability, as well as generous giving. Appreciation for the wise management of financial resources was noted in Chapter Four.

Two of the primary leaders remarked that Southgate's financial stability had improved significantly since Jeffery Pierce came as lead pastor in 2012. This insight prompted me to both interview Natalie Harmon, who concurred with their evaluation, and seek explanations for this increased financial stability, which are presented below.

Factors Contributing to Increased Stability during Jeffery Pierce's Tenure

As noted above, several church leaders observed that Southgate's financial stability had noticeably improved since Jeffery Pierce came as lead pastor in 2012. Since two of these, Natalie Harmon and Nancy Hunter, have been members at Southgate approximately 25 years, under Pierce and the previous two ministers, they have a basis for making this evaluation.

Natalie Harmon reported that today Southgate is 'able to keep a pretty good amount of cash on hand in the bank, which is always nice because then you don't worry about making payroll every month.' In July of 2022, in addition to regular reserves, Southgate had $250,000 set aside for a major building renovation that included relocating the children's area, which is now completed.[37] In contrast, Harmon recalls, 'there were honestly times where I did not know if I was going to be able to make payroll'. When did

[37] Some of these funds would trace back to increased giving for the UI.

things start to change? '[W]hen Jeffery came', according to Natalie Harmon. Nancy Hunter and Joel May made similar statements. I probed with additional questions and reviewed interview data from these three for evidence of how things had changed under Pierce's leadership.

Natalie Harmon attributes increased giving during Jeffery Pierce's tenure to his 'delivery'—his ability to talk about money in a way that 'is receptive to everyone':

> I think he just brings in more of the Bible into his sermon[s] … 'Here's what God says. This is what we should be doing as Christians.' … just the way he preaches in general … his tone and his mannerisms. He's well respected. He's well received in the pulpit …, and I think that has a lot to do with it. … There's sermons that are tough, and he'll tell you, 'This is tough, and it's hitting me.' … So, he's believable. … People truly feel like they can trust him.

Natalie Harmon's evaluation of Pierce's effectiveness is based on her personal experience. 'I go back to being in the seats … and listening to Luke [the previous lead pastor] talk about giving, and then I'm sitting here thinking about Jeffery talking about giving. I didn't change my giving patterns until Jeffery.' Similarly, Joel May credits Pierce with speaking about money on a practical level in ways 'people can understand'[38] and not trying to motivate congregants by telling them, 'We['ve] got to have money.'

Joel May and Nancy Hunter both believe that the 'Maturity is Expected' value,[39] that was introduced after Jeffery Pierce came, has encouraged congregants to give more; Nancy Hunter relates this value directly to spiritual growth and giving. Furthermore, Nancy Hunter notes that Jeffery Pierce does not shrink 'away from it [the topic of money and giving] because it's what God's word says' and credited Jeffery Pierce, along with Natalie Harmon, for talking about money more than Owen Barnes, the lead pastor before

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[38] One example Joel gave was a sermon Jeffery preached that emphasized, 'you need to pay God [and] pay yourself.' In other words, two important financial priorities should be giving to God and saving for the future (i.e., paying yourself).

[39] See the description of Southgate in Chapter One for more information on its core values and their role in classifying Southgate as a strict church (Iannaccone 1994). Nancy also credited the elders, along with Jeffery, for the emphasis on the 'Maturity is Expected' value.

Luke Allison. Nancy Hunter also suggested that financial stability may have increased during Pierce's tenure because of the 'perceived need' with a larger staff and facilities.

Joel May identified excitement among members for being part of a church 'that wants to reach out' to the community both locally and beyond as a motivation for increased giving. He believes that 'the [church's] mission has become more clear' over time and that the UI's focus on reaching out to the community helped the congregation understand and more fully embrace the Community Matters value. Joel May described Southgate as a church with a strong sense of 'togetherness' around a shared mission. '[W]e want to see the church grow. We want to reach the lost. We want to reach our community.' Desiring to probe this concept more deeply, I asked, 'Is it an identity thing?' After considering the question, he concurred that it did relate to Southgate's identity as a church.

Evaluation of Financial Stability

Natalie Harmon's personal experience and observations concerning the effectiveness of Jeffery Pierce's 'delivery', which I summarize as authentic, relatable, and biblically based, and trustworthiness affirms Wuthnow's observation that the clergy are 'key', not just in terms of their strategic role in planning, but in their communication skills (i.e., preaching effectiveness) and character (Wuthnow 1997:7). The importance of the character, competence, and example of leaders has already been noted in Chapter Four. This finding is consistent with a report from the Barna Group (2022:38) that identified trust as a 'key component in catalyzing and maintaining faithful' church giving. Additionally, Jeffery Pierce's willingness to address the topic of money, noted by Nancy Hunter, and the biblical focus of his preaching on money and giving, which Natalie Harmon highlighted, are consistent with my observations of discourse in Chapter Five.

Joel May and Nancy Hunter's identification of Southgate's 'Maturity is Expected' core value as a factor in increased giving is supported by data presented in Chapters Four and Five. The spiritual growth emphasis associated with the 'Maturity is Expected' value is consistent with LTVCC's emphasis on church members' spiritual lives (Smith et al. 2008). It is also noteworthy that Joel May highlighted that Pierce does not use a 'Pay the Bills' church culture approach (Smith et al. 2008:128) of telling congregants, 'We['ve] got to have money'.

Nancy Hunter's evaluation that increased giving could be motivated by greater 'perceived need' associated with a larger staff and building is somewhat corroborated by the fact that five regular members interviewed (14 per cent) are motivated to give to help cover building and operational needs.[40] However, none stated that building and salary needs are greater now than in the past. Table A3.6 in Appendix Three shows that far more (70 per cent) are motivated to give because of Southgate's outreach ministry. Given the modest percentage whose giving is motivated to cover operational expenses it seems unlikely that this factor has played a substantial role in increased financial stability.

Joel May's evaluation that congregants' sense of excitement and 'togetherness' as a church focused on accomplishing a shared mission as a factor in greater financial stability is supported by regular member interviews in which 24 (70 per cent) were motivated to give because of Southgate's outreach ministry.[41] This focus is consistent with LTVCC's emphasis on accomplishing an outward-focused mission (Smith et al. 2008). May describes a clarity, understanding, and ownership of Southgate's outward-focused mission that has coalesced to the point that he considers it part of Southgate's cultural identity. The collective excitement and 'togetherness' he observed indicates a social dynamic at work that can be both influential and motivational and relates to the

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[40] See Table A3.5 in Appendix Three.

[41] See Table A3.6 in Appendix Three.

‘Giving Webs of Affiliation’ identified by Herzog and Price (2016:212). At least four of the six affiliations they name are operational in the situation Joel May describes: ‘Religion’, ‘Spouse’, ‘Friends’, and ‘Local Community’; for a few it would even include ‘Parents’ (2016:219). This clarity and ownership of mission has taken time to develop. May noted that the ‘Our Community and World Matter’ value was talked about for years, but it was only through the UI that it became more widely understood and embraced. Since Joel May was the only person who associated Southgate’s understanding and ownership of mission as now part of its cultural identity, this conclusion should only be considered provisional pending further corroboration.

This analysis of explanations for increased financial stability during Jeffery Pierce’s tenure demonstrates the value of obtaining data from multiple sources. Even though there were only three initial sources (Joel May, Nancy Hunter, and Natalie Harmon), additional information from observations of physical surroundings, discourse, and interviews of regular members supports these claims to increase the confidence in final conclusions.

CONCLUSION

This chapter sought to determine if Southgate’s LTVCC impacted congregational giving as a whole, and if so, to what extent. The UI, which emphasized LTVCC principles, disappointingly did not achieve its financial goal. It did, however, result in meaningful, sustained improvement in quantitative giving measures that were broad-based (i.e., reflected increased giving by a considerable percentage of the congregation), such as increased average and median congregant annual giving and increased total congregational giving that continued beyond the UI. Based on the observations of primary leaders and supported by several of the case profiles presented in Chapter Seven, congregants generally experienced growth in their spiritual lives that led to increased giving. Additionally, Southgate exhibited solid financial stability during the exceptional challenges presented by Covid-19. Moreover, Southgate's positive, general financial stability, which is the best some leaders have ever experienced in any church, was associated with Jeffery Pierce's arrival and attributed to several LTVCC-related factors and Pierce's character and ability. Therefore, Southgate's experience provides empirical evidence that LTVCC can lead to broad-based, increased giving[42] and also help achieve longer term financial stability.

Since the UI did not reach its desired financial goal, LTVCC should not be viewed as a quick fix to solve financial problems or as a means to achieve an immediate financial goal. More importantly, LTVCC has the potential to promote spiritual understanding and growth in the area of money that increases giving to fund meaningful ministry and can result in exceptional financial stability. This conclusion is based on the UI's positive, broad-based, financial outcomes, the strength of Southgate's LTVCC-based financial stability, and Joel May's observation that the church has now achieved a meaningful togetherness (cultural identity) around accomplishing a shared mission that helps motivate giving. In short, based on the data presented above and my analysis, I conclude that Southgate's LTVCC has, over time, had a significant impact on the congregation evident in broad-based increased giving and exceptional financial stability. The leadership of Lead Pastor Jefferey Pierce has played an important role in this financial stability since his arrival, which is consistent with Chapter Four's emphasis on the importance of leadership.

[42] Smith et al. (2008) and Herzog and Price (2016) previously established that LTVCC can lead to increased giving, but neither explored its broad-based nature in churches.

CHAPTER NINE: CONCLUSION

INTRODUCTION

In this concluding chapter, first, I review the context of this thesis. Second, the most important findings associated with known Live the Vision church culture (LTVCC) characteristics are summarized, which I draw upon to develop a definition of LTVCC. Third, I highlight potential additions to LTVCC, some of which lead to a theory that seeks to partially understand LTVCC's influence. The chapter concludes with suggestions for future research and final reflections.

OVERCOMING THE SEPARATION OF FAITH AND PRACTICE

This thesis continues a conversation within the sociology of religion that began in the 1990's to understand and provide suggestions for the decline in religious giving in the United States among Christians (Chaves and Miller 1999; Herzog & Price 2016; Miller 1999; Mundey 2023; Mundey et al. 2011; 2019; Smith et al. 2008; Wuthnow 1994; 1997; Vaidyanathan and Snell 2011). The separation of faith and practice regarding money was identified as a key underlying problem (Wuthnow 1997). This separation was largely seen as the result of ambivalence, due to a lack of biblical understanding and numerous counter-influences, with its spiritual and complex nature[1] making it especially difficult to address (Conway et al. 1992; Smith et al. 2008; Wuthnow 1994). Live the Vision church culture (LTVCC) was identified as an ideal type of church culture that helps congregants overcome the challenges identified above and live out their Christian faith more consistently in the area of money, including giving (Smith et al. 2008).[2] Smith et al.

[1] See the A Complex Problem section in Chapter One for details of the complexities involved, many of which are social and psychological.

[2] It is noteworthy that one of the most significant challenges to faithful Christian living with money is consumer culture and one of the most promising solutions is a church culture of money.

(2008) generally described LTVCC[3] but recommended additional research to deepen understanding—the need for which was echoed over a decade later by Mundey et al. (2019). The goal of this research is to help provide this deeper understanding of LTVCC as both a sociological phenomenon and as a model church leaders can adopt to help congregants live more faithfully with money.

TOWARDS A DEEPER UNDERSTANDING OF LTVCC

A deeper understanding of LTVCC has been pursued by seeking to affirm, question, and improve our understanding of LTVCC.

Insights into LTVCC's Known Characteristics

Numerous known LTVCC characteristics are affirmed through the theological and sociological aspects of this research. In-depth research provided insights into how a church's leadership, discourse, and practices can contribute to a church's culture of money.

Southgate's leaders, as shown in Chapter Four, affirmed the important role of leaders in LTVCC (Smith et al. 2008; Starks & Smith 2013; Wuthnow 1997) and provided insights into how a well-organized leadership team can effectively cast a vision in ways that inspire trust and confidence and encourage congregants to participate. The positive impact of the Unbounded Initiative (UI), which is discussed further below, demonstrated the impact of leadership's future planning. LTVCC's holistic treatment of money is affirmed through leaders' use of core values, which have the capacity to impact

[3] Smith et al. (2008) generally described LTVCC as a church culture of money that holistically treated money as an important topic, especially relating it to members' spiritual lives as an important area of Christian formation. Additionally, appeals to give focused on helping the church accomplish its outward-focused mission.

congregants at an *emotional* level, discussed further below under LTVCC Impacting the Whole Person.

Southgate's discourse also affirmed LTVCC's holistic treatment of money and provided an important rich description of examples that demonstrated how to introduce key characteristics of LTVCC such as: treating money as an important topic, relating money to members' spiritual lives, and relating money to Christian life and identity. These main categories and ways they are addressed, detailed in Chapter Five, all represent various ways money can be treated holistically. This observation suggests that *the holistic treatment of money* can be viewed as an overarching organizing concept within LTVCC, which is explored further below. Chapter Five also demonstrated how congregants are impacted by LTVCC related discourse. It is noteworthy that one of the potential additions to LTVCC arising from the discourse was identifying the second of three visions of LTVCC—a vision of partnering with God to accomplish his outward-focused mission, which is discussed further below.

Insights discourse provided on how to relate money to Christian life and identity addresses a need highlighted by Herzog and Price (2016) who encouraged leaders to relate money to religious life but provided no specific suggestions. It is reasonable for Herzog and Price to assume religious leaders would know how to relate money and giving to Christian life. Others, however, have noted the inadequacy of clergy in addressing the topic of money (Smith 2008; Wuthnow 1997) and the need for additional theological understanding and training on money among clergy (Conway 1992; Noll 2007). The general description of LTVCC by Smith et al. (2008) gives a broad outline for relating money to Christian life, but the examples from Southgate's leaders and discourse provide needed depth and specificity. Biblical theology also affirmed the holistic treatment of money and demonstrated how money is related to Christian life and identity as presented in Chapter Three.

Another way biblical theology enhanced our understanding of LTVCC is by providing an interpretive lens through which leadership, discourse, and practices are examined. One example of an interpretative reflection is that Southgate's leadership's focus on members' spiritual lives is consistent with Paul's non-authoritarian approach with the Corinthians in which he encouraged them to willingly participate in the *Gentile Offering* with a cheerful attitude and thereby embrace giving as an opportunity for spiritual growth. These insights, in addition to providing depth and nuance to our understanding of LTVCC as a sociological phenomenon, also contribute to churches considering an LTVCC approach by validating it as biblically sound, which is discussed further below under Potential Additions to LTVCC.

The final aspect of Southgate's culture is giving practices that affirmed the importance of giving (i.e., money) and mission calls to give as characteristics of LTVCC. Practices' data in Chapter Six demonstrated numerous types of giving opportunities, some of which provided special benefits discussed below under Additions to LTVCC. A key benefit that enhances our understanding of LTVCC is that practices engage congregants through *action* that plays an important role in building identity-forming habits. Short-term mission trips (STMTs) and special financial initiatives (SFIs), including the Unbounded Initiative (UI), were explored as practices with special benefits discussed below.

The UI offered a unique opportunity to evaluate the impact of Southgate's LTVCC on giving. My analysis of quantitative giving data, presented in Chapter Eight, revealed that LTVCC should not be viewed as a quick fix to solve financial problems or to achieve an immediate financial goal.[4] However, the positive, broad-based financial outcomes[5]

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[4] The UI did not reach its financial goal, but it did encourage spiritual growth and result in other positive financial outcomes.

[5] The most notable broad-based outcomes were the increased median annual giving per congregant from $1,625 in 2017 to $2,400 in 2020 (48 per cent) and the increased total congregational giving that continued

(including a 48 per cent increase in median annual giving per congregant) and Southgate's exceptional financial stability[6] demonstrated that LTVCC has positively impacted church-wide giving to a considerable extent. I do not claim that LTVCC was the only influence on Southgate's giving or that LTVCC always produces a positive church-wide financial impact. However, this significant, church-wide impact on giving, combined with data from leadership and congregant interviews, demonstrate that LTVCC has the potential to promote spiritual understanding and growth in the area of money that can increase church giving to fund meaningful ministry and promote exceptional financial stability. Previous research has demonstrated the positive influence of LTVCC on individual giving (Herzog & Price 2016; Starks & Smith 2013). My research contributes evidence that LTVCC's impact can be church-wide.

The rich description of Southgate's LTVCC examined through leadership, discourse, and practices and the understanding of how these impacted the congregation, as individuals and church-wide, is a contribution to the knowledge of LTVCC as a sociological phenomenon. Biblical theology also contributes to this sociological understanding by affirming key LTVCC characteristics and providing an interpretative lens through which the leadership, discourse, and practices are examined.

Clarifying Our Understanding of LTVCC

One of the goals of my research is to provide greater clarity in understanding LTVCC. Smith et al. (2008) discuss it widely, describing it with numerous characteristics and quotes from pastors but never really defining it. Subsequent researchers have frequently

beyond the UI. Furthermore, 70 per cent of giving units analysed for changes in giving 2017 to 2020 increased their giving, demonstrating a broad impact.

[6] I recognize that financial stability is not only a function of giving but of how wisely money is managed. Congregants praise Southgate's leaders for their wise use of money, which relates to the character of leaders, which I have already identified as important to LTVCC. It is beyond the scope of this research to further explore the relationship of wise use of money by leaders and financial stability.

highlighted LTVCC's emphasis on giving to accomplish an outward-focused mission (Herzog & Price 2016; Mundey et al. 2019; Starks & Smith 2013). One reason this characteristic is singled out is because it can easily be represented in survey questions for quantitative research purposes. Another reason for emphasizing LTVCC's giving focus is that LTVCC is often juxtaposed with Pay the Bills church culture (PTBCC), in which giving is promoted to cover salaries and other operational expenses Smith et al. (2008). In this context, it is logical to highlight LTVCC's focus on giving for mission outreach in contrast to PTBCC's focus.

Data presented in this thesis reflect the importance of associating giving with accomplishing an outward-focused mission or what I call mission calls to give.[7] However, data also reveal the importance of the overall context in which these mission calls to give occur that elevate other key characteristics of LTVCC that my research suggests are more central. The analysis of Southgate's discourse summarized above identified *the holistic treatment of money* as an overarching concept under which other LTVCC characteristics reflected in discourse logically fit. The case profiles, especially Faye Robinson, demonstrated that it was the impact of Southgate's overall *holistic treatment of money*, as well as the example of leaders, that helped her integrate money holistically into her Christian life, which then led to increased giving for mission accomplishment. In addition, the term holistic frequently came up in interviews in various contexts, as referenced in quoted interviewees' data.[8]

[7] The phrasing of *mission calls to give* is similar to Herzog and Prices (2016:232) '"vision" calls to give', which might indicate that LTVCC is primarily if not exclusively about how giving is positioned—contrary to my research findings.

[8] Most often holistic was used to described Southgate's general treatment of the topic of money or associated with stewardship.

Definition of LTVCC

Based on the data and analysis summarized above, that point to *the holistic treatment of money* as the central characteristic of LTVCC, I offer the following definition:

> Live the Vision church culture is a church culture of money that treats the topic of money holistically, relating it in meaningful ways to Christian life and identity—especially focusing on money as an important aspect of congregants' spiritual lives and promoting giving as a way of partnering with God and accomplishing a church's outward-focused mission.

Discourse data, as well as leadership and practice data, demonstrate that LTVCC's holistic treatment of money is not trivial, but varied and nuanced, which is also reflected in biblical theology. Therefore, LTVCC relates money meaningfully to the breadth of Christian life and identity, which infers this treatment must also involve the whole person—mind (*cognition*), affect (*emotion*), and body (*action*)—as is discussed further below. The importance of members' spiritual lives is included in the definition as an original emphasis of Smith et al. (2008) and because it highlights the inner spiritual (*emotional*) aspect of a person's life, which is an important influence on behaviour and formation (Smith 2013). Giving as a means of partnering with God for missional outreach emphasizes the long-recognized LTVCC characteristic of giving to accomplish an outward-focused mission and adds the importance of partnering with God highlighted as a theme in Southgate data. The importance of partnering and connecting with God as a motivational influence for giving is featured in the theory proposed below.

The above definition of LTVCC and Southgate's demographics as a predominantly white, middle-class congregation may raise concerns about the applicability of a LTVCC approach to congregations with different racial and economic profiles, especially those with congregants having no or low disposable incomes due to poverty or extremely high costs of living. In these churches, it may be inappropriate and counterproductive for church leaders to pursue a LTVCC approach, with its strong focus on money and financial church giving. In such churches, failure to embrace LTVCC should not be viewed as a shortcoming. An alternative could be defining a church culture similar to LTVCC, but one that focuses more generally on generosity of all types such as giving time through volunteer service, offering hospitality, donating blood, and helping family members and neighbours, as well as giving financially when possible. Herzog & Price (2016) show that generosity is expressed in many ways among various types of people, including those with lower incomes.[9] I offer this alternative culture only as a reflective suggestion. Church leaders in low economic contexts should evaluate its potential applicability. If deemed appropriate, they should further adjust their implementations and expectations based on each church's context and the capacity of congregants to engage in generous behaviour, accounting for their emotional and motivational resources.

Three Visions within LTVCC

Another way this research helps clarify our understanding of LTVCC is by considering the multi-faceted aspects of *vision* within LTVCC, some of which are clearly identified by Smith et al. (2008) while others are inferred. My analysis and observations of Southgate, as shown in the chapters on leadership, discourse, and practices, revealed three visions within LTVCC: (1) a vision of the church and Christian life, (2) a vision of partnering with God to accomplish his outward-focused mission, and (3) a vision of where leaders believe God is leading a specific church next.

Clearly identifying these three visions provides a succinct, yet broad, description of LTVCC from the perspective of 'vision' (i.e., What is the vision within LTVCC?). These

[9] Like LTVCC, this church culture could present generosity holistically, relate it to Christian life and identity, and emphasize it as an important aspect of congregants' spiritual lives. Generosity should also be promoted as a way of partnering with God to accomplish his mission, likely with a more local rather than global focus. This alternative church culture of generosity retains key motivational elements of LTVCC but emphasizes non-financial expressions of generosity that may be more appropriate for lower economic contexts.

three visions and the definition presented above contribute greater clarity to defining LTVCC.

Potential Additions to LTVCC

In addition to gaining deeper insights into known LTVCC characteristics, my research sought to expand understanding into new areas. In certain cases, making the distinction whether an insight is an enhancement to a known characteristic or represents an addition to LTVCC is a judgement call. I acknowledge that some may differ with how some items have been categorized.

How LTVCC Influences Congregants

One of the most important focuses of my research is to explore how LTVCC influences congregants to live more faithfully with money. In the interviews, I endeavoured to understand the motivating influences associated with money and giving. Several case profiles featured in Chapter Seven provided insights that can at least partially explain LTVCC's influence.

The Incremental Change case profiles demonstrated that one factor of influence within LTVCC is *alignment*, which facilitates giving in multiple ways as described in Chapter Seven. Another LTVCC factor of influence, identified among Dramatic Change case profiles, is the *holistic integration of money*. Faye Robinson demonstrated that holistically integrating money into her Christian life and identity naturally led her to more authentically align her and Eric's financial practices, including giving, with their Christian faith. Faye's attitude towards giving and discussing money in the church changed from negative to positive and the Robinsons' giving increased by 400 per cent. A final factor of influence arising from interview data is that LTVCC can provide *a deeper theological understanding of giving*. One of the reasons the Walshes increased their giving by 300 per cent is that the UI's holistic-stewardship approach, that is consistent with LTVCC, helped them develop a 'more robust … holistic theology of giving' that explained why Christians should give beyond mere obligation. This deeper theological understanding led them to embrace giving as part of their identities 'as believers … [and] as a couple'.

As mentioned in Chapter Seven, one way to think about the experiences of many congregants examined in the case profiles is that they have become more spiritually engaged with money. Starks and Smith (2013) describe spiritual engagement with money as recognizing one's 'use of money and possessions … as a part of Christian formation and faithfulness' (2013:5)—'an important part of one's spiritual journey' (2013:14).[10] As noted in Chapter One, spiritual engagement with money is identified as a significant factor associated with higher giving, and Starks and Smith (2013:24) presented a 'theoretical argument ... that congregational culture also shapes spiritual engagement with money'. Many of the changes described in the case profiles resulting from Southgate's LTVCC are evidence of a deeper spiritual engagement with money, which I summarize for two couples.[11] Spiritual engagement with money is evident in the Robinsons: (1) holistically integrating and authentically aligning their uses of money with their Christian lives, (2) trusting God to provide as they give regularly, (3) incorporating money and giving into their Christian testimonies, and (4) viewing giving as participating in what God is doing—partnering with God. Similarly, the Walshes' spiritual engagement with money is observed through adjusting their financial priorities and dramatically increasing their giving as 'an act of faithfulness', and they now approach giving from a deeper

[10] In their research, Starks and Smith (2013:14) tested for spiritual engagement with money using three statements. '*Part of my spiritual life involves using my money and possessions faithfully and generously in ways that please God. I believe that all of my money ultimately belongs to God, not to me. Money and material possessions don't have much to do with spiritual or religious issues.* (reverse-coded)'

[11] I could make similar cases of spiritual engagement with money for the Neals, Waters, and Masseys based on interview data. I am not implying that the Carpenters are not spiritually engaged with money, rather, based on interview data, I would find it more difficult making that case.

theological perspective and embrace generous giving as an important part of their Christian identities. The relationship between integration, authenticity, and spiritual engagement is supported by Abram (2009:75-76), who, exploring the relationship between ethics and spirituality, states that ‘holistic integration of our experience as moral beings takes place in the spiritual space’ and associates such integration with ‘a conversion from inauthenticity to authenticity’. One of the goals of my research is to understand the relationship between LTVCC and spiritual engagement with money, if any. Based on the data and my analysis, I conclude that LTVCC can lead to spiritual engagement with money. Since spiritual engagement with money leads to higher giving (Starks & Smith 2013), this spiritual engagement with money is another factor of influence associated with LTVCC. I also conclude that the experiences of the Robinsons and Walshes serve as empirical evidence for Starks and Smith’s theoretical argument ‘congregational culture ... shapes spiritual engagement with money’.

One of the goals of my research is to move the conversation of LTVCC within sociology of religion towards a more theoretical understanding. I regard the identification of the factors of influence—alignment, holistic integration of money, a deeper theological understanding of giving, and spiritual engagement of money—as a contribution to this effort. Since these results are based on a single church, I acknowledge they are not generalizable. I do offer them as a first step in seeking to understand LTVCC’s influence at a deeper level and as factors that enrich our theoretical understanding of how LTVCC influences congregants.

Another aspect of LTVCC’s influence explored in this thesis is how various elements of LTVCC impact individuals in different aspects of their being (i.e., ACE-holism). This type of influence is addressed in the LTVCC Impacting the Whole Person section below.

Additions for Churches

Implementing an LTVCC approach in a local congregation involves factors that are outside the realm of sociology. This thesis contributes insights from biblical theology to help address this need.

An important outcome from research in biblical theology is that the four selected passages affirmed the holistic treatment of money in Scripture, as already described above. This finding validates LTVCC as biblically sound, which is especially important for churches who accept Scripture as their authoritative norm.

Biblical theology also identified extensions to an LTVCC approach that church leaders can add that are uniquely based in Scripture. These included: (1) the role of the Holy Spirit, (2) the lordship of Jesus and imperative of sacrifice, and (3) the grace-centred nature of giving.

Another addition for churches comes from the sociological analysis of Southgate's leadership, which identified the importance of leaderships' character, competence, and example. These leadership qualities significantly impacted congregants' receptivity to follow the leaders and the vision they are casting. Since leadership characteristics are distinct from LTVCC, as highlighted in Chapter Four, I am not suggesting this insight is a contribution to the understanding of LTVCC per se. However, the capacity of these leadership characteristics to improve the effectiveness of LTVCC emphasizes the importance of including the quality and manner of leaders in discussions of LTVCC, and highlighting the importance of leaderships' character, competence, and example is a contribution to churches seeking to implement a LTVCC approach.

Finally, the sociological study of Southgate's practices suggested that churches adopt certain practices to help promote giving in unique ways. Three practices highlighted in Chapter Six include: (1) quarterly letters and giving statements to provide ongoing instruction on money and highlight mission accomplishment, (2) cross-cultural short-term mission trips to encourage critical self-reflection and value clarification, and (3) special financial initiatives that provide a unique time for teaching on money, for challenging congregants to grow through giving, and for reflecting more deeply on matters of faith and money. In addition to these practices, churches can provide periodic giving opportunities that emphasize tangible, immediate, and local impact such as Generous Buckets to help the needy in the community or non-cash contributions for a local food bank or teachers. These opportunities can also serve as on-ramps to help congregants take their first steps in giving. These suggested practices and special giving opportunities are a contribution to churches.

LTVCC Impacting the Whole Person

LTVCC was identified and remains of interest because of its capacity to influence behaviour and address the core problem reviewed above—the separation faith and practice in the area of money among many Christians. As highlighted in Chapter One, LTVCC's influence on behaviour intersects with the research of Smith (2009; 2013),[12] who concludes that experiences impacting individuals on their emotional and bodily registers are among the most formative and therefore, can significantly influence behaviour. Smith's conclusions influenced my research to examine the extent to which LTVCC impacts the whole person (ACE-holism) through *action* (body), *cognition* (mind), and *emotion* (affect). Smith is critiqued for downplaying the role of cognition, so I include it for completeness and to evaluate Smith's conclusions.

It is beyond the scope of this thesis to fully analyse the role of ACE-holism within LTVCC. It is, however, instructive to highlight conclusions concerning LTVCC from the perspective of ACE-holism. First, LTVCC engages the whole person as demonstrated in

[12] Like LTVCC, Smith was concerned about the problem of inconsistent Christian behaviour, which he addresses by developing a philosophy of human action (Smith 2013).

the analysis of both biblical and sociological data. Second, *cognition* plays an important role in the influence of LTVCC. This conclusion is supported especially through the analysis of discourse in Chapter Five and the experiences of interviewees who changed their behaviour with money due to concepts they cognitively learned at Southgate. This conclusion critiques Smith's lack of emphasis on *cognition* (2009; 2013) and demonstrates it can play an important role in behaviour. This conclusion is also affirmed by Acts 2:42 where the early church paid close attention to the apostles' teaching which must have a significant cognitive dimension. Third, LTVCC's impact at the *emotional* level is significant, helping overcome people's resistance to the topic of money and tapping into key motivational areas that reside more at the emotional level such as the congregants' inner spiritual lives, deeply held values, and identities as Christians. LTVCC's influence and the extent to which it engages church members at the emotional level, as well as the impact reported by interviewees, are consistent with Smith's (2013) conclusion that experiences at the *emotional* level are formative and influence behaviour. Research at Southgate indicates LTVCC's impact at the emotional level is a significant aspect of understanding its influence. Fourth and finally, LTVCC influences congregants through *action*, which is especially demonstrated in Southgate's giving opportunities and the role they play in developing identity-forming habits associated with giving, as shown in Chapter Six. The role of *action* in LTVCC's influence is also consistent with Smith (2009; 2013), who emphasizes the formative influence of embodied *action* in human behaviour. Recognizing how LTVCC influences congregates through *cognition*, *emotion*, and *action* (ACE-holism) is a contribution to the understanding of LTVCC and its influence. Moreover, this is strongly supported by Luke 10:27: 'Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind'.

The three usages of the term spiritual in Chapter Five, demonstrated that LTVCC's influences were not just in the cognitive, affective, and bodily spheres, but also extended into the sacred sphere or sphere of ultimacy. Interestingly, there is a relationship between these spheres of influence, the three usages of the term spiritual,[13] and the three visions of LTVCC, which I examine next as the groundwork for a theory.

Relating Three Visions, Three Usages of Spiritual, and Four Spheres

Vision one of LTVCC—a vision of the church and Christian life—is a vision that relates to values and priorities. Vision two—a vision of partnering with God to accomplish his outward-focus mission—relates to an expression of ultimacy, which in the case of Christianity is God and his purposes. Vision three— a vision of where leaders believe God is leading a specific church next—relates to concrete future planning and strategic next steps in pursuing the mission presented in the second vision.

With this understanding, the first vision relates to the first usage of 'spiritual' operating primarily in the *cognitive* sphere in which values and priorities are taught.[14] As individuals understand these values and priorities, embrace and holistically integrate them into their lives, and willingly align their practices, they are operating in the *affective* and *bodily* spheres associated with the second usage of 'spiritual'. The second vision of achieving some type of goal associated with an expression of ultimacy (i.e., partnering with God to achieve his mission) relates to the third usage of 'spiritual'—the pursuit of the sacred divine or some expression of ultimacy—and operates in the sphere of ultimacy. Partnering with God is a form of connecting with God. A more explicit example of

[13] The three usages of spiritual presented in Chapter Five are that spirituality is used: (1) as a synonym for religion, (2) to describe inner, personal experiences, or (3) in association with pursing the sacred, which could be a divine being or achieving a higher (i.e., more ultimate) purpose or meaning in life.

[14] Examples of teaching at Southgate that were especially effective were the 'Maturity is Expected' value and the concept of holistic stewardship. Instruction and encouragement concerning values and priorities can be provided in numerous ways from verbal teaching and preaching to visual display and demonstrations.

connecting with the sacred is Daniel Neal's experience that giving draws him 'closer to God', and makes him feel better about himself, giving his life more meaning and purpose, and 'makes the secular world not as significant'. Daniel's aligned giving is connecting him to the divine and helping him experience a more meaningful life—a life consistent with Christian flourishing, which James Smith argues is also a form of ultimacy (Smith 2012; 2013).[15] These insights are foundational to the theory presented next.

Sacred Connection—A Theory partially explaining the Influence of LTVCC

Based on the data I have presented, my analysis that identified factors of influence within LTVCC, and my insights on the three visions of LTVCC,[16] the spheres of influence, and the usages of 'spiritual', I make a case for a theory that partially explains the influence of LTVCC among some individuals.

My data and analysis indicate that LTVCC's influence at Southgate can be summarized for some in an idealized manner as follows. First, Christian values and priorities concerning money were presented (including holistic stewardship and that giving is a means of partnering with God to accomplish his purposes) that congregants, *operating in the cognitive sphere*, mentally understood and which resulted in a deeper theological understanding of why Christians should give. Next, these concepts were positively accepted and embraced in a way that led to deeper spiritual engagement with money. Money was holistically integrated into their Christian lives and financial and giving practices were, with reflection and purposeful decisions, aligned with their new

[15] The third vision consists of concrete plans on accomplishing the second vision. It is the nature of, positioning of, and response to these plans by congregants that determines the dimension of spirituality in which they might operate.

[16] In this theory development, I rely on my insights regarding the three visions of LTVCC, especially to relate LTVCC to the concept of connecting with God and his mission as sacred/ultimate. However, analysis of Southgate's discourse not included in this thesis identified the recurring theme of religious giving being connected to God and accomplishment of his mission as an expression of ultimacy. In this thesis I chose to use the three visions in making my case for LTVCC emphasizing the sacred, but additional evidence also supports this position.

understanding, motivated by desire rather than obligation. These activities, while involving cognition, operated also in the *affective* and *bodily spheres* and proved formational in expanding their Christian identities to include generous giving. Finally, an important factor in their desire was not only to align with basic Christian values, but also to connect (or commune) with God and to experience a flourishing Christian life (i.e., a more meaningful Christian life) in which their actions aligned with their deepest held Christian convictions. This desire to connect (or commune) with God and experience Christian flourishing *operated in the sacred sphere of ultimacy.* For some the result was dramatic, with transformed attitudes, giving, and identities, especially the Robinsons and Walshes, who I use as explanatory examples in the theory's development below.

In his research, Smith (2009; 2013) seeks to understand human behaviour through the lens of consumer culture, which he describes as promoting the American Good Life. He argues that such views of human flourishing (i.e., this is what a great life looks like) are not inculcated cognitively through propositional truth, but are absorbed pre-reflectively through images, stories, songs, etc., as well as consumer practices, and learned almost imperceptibly from a young age (Smith 2009; 2013). Smith goes on to equate this view of human flourishing as an expression of ultimacy (Smith 2012)[17] and explains the inherent motivational influence involved in pursuing such ultimate ends: '[m]y love and longing for that "good life" is itself a signal that I conceive that "kingdom" as something that attracts me' Smith (2013:125). Abram (2009:74), from the perspective of spirituality, describes a 'quest [pursuit] for personal integration … [that is] usually directed to the highest value in the person's system of beliefs'. Representations of the sacred, such as God and expressions associated with ultimacy like Christian flourishing, are inherently motivational to those who hold these as their highest values.

[17] Similarly, Rittenhouse (2013) demonstrates how many Americans participate in consumer activities to establish that their lives have meaning and significance—an ultimate end.

In the case of American consumerism, Smith (2009; 2013) argues that the desire for human flourishing as expressed in the good life is primarily the result of influences, as described above, that operate pre-reflectively in the affective and bodily spheres. As previously discussed, Smith is critiqued for his virtual exclusion of cognitive influence, but there is something that 'rings true' in his explanation of the source and pre-reflective nature of American consumerism's overwhelming influence. Still, in my LTVCC research, the cognitive exposure to holistic stewardship principles is a key factor that led to congregants' holistic integration of money and authentic alignment that operated more in the affective and bodily spheres and connected with the sacred sphere of ultimacy as individuals desired and experienced drawing closer to God and Christian flourishing. According to Smith and Abram, desires associated with the sacred sphere of ultimacy, the desire to connect with the divine and experience a life of meaning and significance (i.e., flourishing), are key motivational influences.

Does my research, that establishes the important role of the cognitive sphere, empirically disprove Smith, who largely ignores the cognitive sphere? I propose that it does not contradict but rather complements Smith's understanding and offers a critique to his lack of emphasis on cognition. Smith argues that the desire for the good life is imbibed pre-reflectively on the affective and bodily registers. People absorb this desire into their bones partly through practices he considers liturgical because they convey meanings of ultimate value and importance (i.e., achieving human flourishing) (Smith 2012; 2013). I largely agree with Smith's analysis, and think it also applies to my research as follows. Before the Robinsons and Walshes were impacted by LTVCC, they already had a deep Christian commitment that prioritized God and their relationship with him as the divine and the value of acting in ways consistent with their faith. Since they have been Christians for a long time, these desires focused on God and Christian flourishing were likely influenced from childhood onward by attending worship, watching their parents and other adults, etc. through which they absorbed 'into their bones' the priority and importance of God and acting in a manner consistent with Christian belief as of ultimate value. These ideals were just as likely caught as taught, which is consistent with James Smith's philosophy of human action.

However, cognition does play an important role in LTVCC. Before the Robinsons and Walshes were exposed to LTVCC principles, they had never been able to successfully connect the dots in the area of money to these matters of ultimate concern.[18] LTVCC helped them connect their understanding, attitudes, and actions associated with money and giving with the sacred sphere of ultimacy. Therefore, LTVCC helped the Robinsons and Walshes connect money with these matters of ultimate concern in a process that began with cognition but included other factors, such as the impact the church leaders' example of publicly making giving commitments (which could be interpreted as a story operating on the affective level) had on Faye Robinson. The net result was that as these couples adopted new attitudes and acted on them, changing their financial priorities and giving generously, their identities were transformed. For them, these practices have become 'liturgies—those formative rituals of ultimacy' (Smith 2013:137) or in short, liturgies aimed at a telos of ultimacy. As such, liturgies are among 'our "thickest" identity-forming rituals' (Smith 2012). While these couples engaged in a process that began with cognition, they are now involved in processes that are highly formative, operating on the affective and bodily registers in ways that are both revealing and self-reinforcing of their identities as generous Christians, more connected with God and experiencing Christian flourishing more than ever before. It is evident in the positive, animated way they discuss their journeys of giving and the expressions of fulfilment they share.

[18] I am not using the term 'ultimate concern' in the same manner as theologian and philosopher Paul Tillich (1951; 1957; 1987). It is beyond the scope of this conclusion to discuss this difference, but briefly explain how my use of this term differs from Tillich in Appendix Four.

Therefore, based on the research data I have presented, my analysis and insights, and relevant engagement with the research of James Smith, I argue that the influence of LTVCC is partially explained through the connections it identifies and encourages with the sacred sphere of ultimacy, specifically the opportunity to connect with God and experience Christian flourishing through engaging in meaningful practices associated with giving. For some, these giving practices can become highly formative liturgies aimed at a telos of ultimacy. I consider an appropriate name for this theoretical understanding to be 'sacred connection' and offer it as a contribution to knowledge within the sociology of religion.

Furthermore, I suggest that this understanding opens the door for a more general understanding of giving. As discussed in Herzog and Price (2016:2), two widely circulated theories explaining giving are 'rational choice' and 'altruism'. According to rational choice theory, individuals give in ways that ultimately maximize personal benefit,[19] whereas altruism focuses primarily on helping others (Halfpenny 1999). Rational choice reflects what can be described as an economic function of giving—give to get, and altruism reflects what can be described as a philanthropic function of giving—give to help others.[20] Although it is beyond the scope of this thesis to explore further, I propose that sacred connection introduces another function, a spiritual function of giving—give to connect with the sacred divine in which the primary focus of giving is connecting with the sacred by aligning one's life with God's ultimate purposes. I acknowledge that for those who do not recognize a transcendent being, such as the Christian God, and who only seek ultimacy in the form of a meaningful life, the spiritual

[19] This benefit may not necessarily be tangible or even experienced while living. For Christians it could involve giving so that one receives rewards in the afterlife, or others might give to feel a warm glow now.

[20] I credit my research conversation partner Brainerd Prince for introducing me to the concept of an economic function of giving. This concept relates to, but is distinct from, Stark and Finke's 'Theoretical Model of Religious Economies' in their work on the rational nature of decisions related to religion (Stark and Finke 2000:183).

connection theory reduces to connecting with experiencing human flourishing as ultimate (i.e., sacred), which is self-serving and, therefore, motivated by rational choice. However, for Christians seeking a sacred connection, while they can receive the benefit of achieving Christian flourishing and they give to help others, these benefits and goals are in some sense secondary or by-products. The primary focus is on connecting with God and helping him achieve his purposes—God as the sacred divine is central. Paul's strong emphasis on giving as a *grace of God* in 2 Corinthians 8-9 supports the concept of a spiritual function of giving as a means of connecting with and relating to God as central. I argue that for Christians with a deep commitment, this *spiritual function of giving* holds significant motivational influence and introduces meaningful implications for those teaching in religious contexts. But such implications must be reserved for future research.

I consider this theory of *sacred connection* as only a beginning which can benefit from further refinement or additional related theories. In keeping with the critical realist perspective, human beings, along with their social and cultural contexts, are too complex for any single theory to explain all giving.

SUGGESTIONS FOR FUTURE RESEARCH

My research reveals additional aspects of LTVCC and raises questions that are worthy of future research. Some of these relate to potential factors of influence within LTVCC, such as church leaders' character, competence, and example of giving. A multi-church study would help quantify the importance of this factor as compared to others. The case profiles showed that some individual characteristics, such as entrenched givers, propensity for reflective thought, and those going through transitions, may impact congregants' sensitivity to LTVCC's influence. Further research could determine if these factors do impact sensitivity to LTVCC's influence, and if so, to what extent.

One of the important outcomes of my research is to identify factors that help explain LTVCC's influence. These factors of influence can form the basis for future research aimed at developing additional theories.

In addition to the four biblical passages my research examined, there is an abundance of additional passages to explore to identify other ways the Bible holistically relates money and giving to Christian life and identity. Three that I especially suggest are Matthew 25:14-30 (a key parable on stewardship), Philippians 4:10-20, and 1 Timothy 6:6-20.

Finally, tools can be developed to help church leaders make use of LTVCC principles such as spiritual engagement with money. Starks and Smith (2013) used three basic questions in their research to identify those who spiritually engage with money. A more robust instrument can be developed to measure the extent and nature of congregants' spiritual engagement with money.

Concluding Thoughts

The complexity involved in understanding human motivations and actions in the area of money and religious giving is immense. Outcomes from the interplay of psychological, social, and cultural factors for any one person at any one time are not predictable with any certainty. Still, there are aspects of shared human experience that do allow us to gain some meaningful insights and understanding. This research project is a contribution to this effort.

The central argument of this thesis focused on providing an enhanced understanding of LTVCC. The holistic treatment of money emerged as the overarching characteristic of LTVCC. This guiding emphasis was shown to facilitate the holistic integration of money in the lives of congregants, the alignment of financial practices, and the spiritual engagement with money, resulting in more generous giving. Biblical theology also established that church leaders can trust LTVCC as scripturally sound and that the Bible suggests additions to the LTVCC model for leaders to consider. Insights gained through examining how LTVCC interacts with the whole person and understanding how LTVCC relates to various aspects of spirituality led to the theory of sacred connection. This theory identifies the desire to connect with God and accomplish a higher meaning and purpose in life (i.e., experience Christian flourishing) as a motivation for giving stimulated by LTVCC. This theory points to what may be the most succinct understanding of LTVCC—a church culture that positions money and giving as an opportunity to experience Christian flourishing in the empowering presence of God through the written word of God and through the Holy Spirit.

In closing, I reflect on the deeper understanding of LTVCC gained in this thesis in the context of the problem of the decline in religious giving, reviewed at the beginning of this chapter. This problem is partly the result of ambivalence due to a lack of understanding (*cognition*). The enhanced holistic model of LTVCC overcomes this lack of understanding through the holistic treatment of money, integrating money with all other aspects of Christian life (holistic in the first sense), and this treatment involves the whole person – *cognition*, *emotion*, and *action* (the second sense of holism, as in ACE-holism). The spiritual and complex nature of the problem, involving many social and psychological factors, make the problem difficult to address. The approach and substance of LTVCC help overcome financial-related social and psychological barriers in positive ways that promote spiritual engagement with money. The result is that the underlying problem of the *separation of faith and practice in the area of money* is overcome through LTVCC's *holistic integration of money and the alignment of financial practices*. In short, LTVCC effectively addresses root issues to overcome the underlying problem behind the decline in religious giving. It is not surprising then that LTVCC has emerged as a solution to help Christians live more faithfully with money and give more generously.

APPENDICES

Appendix One: Informed Consent and Semi-Structured Interview Scripts

Consent and Confidentiality

The purpose of this form is to provide you with information about a research project on religion and giving so that you can make an informed decision on whether to participate and document your decision if you decide to participate. Participation in this research project is voluntary. Once consent is given it can be withdrawn at any time.

I am a graduate student at the Oxford Centre for Mission Studies in Oxford, England, studying religious giving. More specifically, I am researching the influence churches may have on how members think about and use money, especially religious giving.

The potential benefits of this research are to better understand what motivates and encourages Christians to manage money and give in ways that are consistent with their beliefs. The insights gained may help church leaders guide their congregations more effectively in giving and other financial practices. There are no known risks for participating in this research.

As part of this research, I am interviewing some individuals. It is anticipated that most interviews will take approximately 1 hour. These interviews will be tape-recorded so I can review them at a later date.

All information obtained as part of this research is strictly confidential. Results will be part of published reports and presentations, but no names will be associated with any results. All meeting and interview notes and recordings will be kept secure. Recordings of meetings and interviews will only be listened to by me and the person I have hired to transcribe them. Each interviewee will be assigned a number and no one but me will know which person is associated with a designated number.

If you have any questions, feel free to contact me at 865-654-7638 or peubanks@johnsonu.edu. You will be given a copy of this form for your records. Signing below indicates that you have read the information above and that you are agreeing to participate.

________________________________ ________________
Interviewee Signature Date

________________________________ ________________
Interviewee Signature Date

________________________________ ________________
Researcher Signature Date

Regular Member Interview Script

Interview Introduction

I want to thank you for your willingness to participate in this interview as a member at Southgate Christian Church. These interviews are part of the research I am conducting that is looking at the influence churches may have on how members think about and use money, especially as it relates to religious giving.

I want you to just relax and answer questions based on what you truly think and believe. Do not answer the way you think you ought to answer, the way you believe others might think you should answer, or the way you believe I would want you to answer. I do not have any preconceived ideas about how you should answer. You will be the biggest help by answering honestly from your own thoughts, beliefs, feelings, and experiences.

Be assured that all answers you provide are completely confidential. No one else will know what you have said. Your name will not be associated with any answers you provide. Your participation is completely voluntary. If there is a question you prefer not to answer, just let me know and we can skip it and go on to the next question.

Basic Information

1. How long have you attended Southgate Christian Church?
2. What church/denomination were you raised in?
3. Are you or have you been involved in a leadership role (elder or paid staff) or volunteer. If so, what and for how long?
4. What is your marital status? (If married, how long?)
5. How often do you attend Southgate Christian Church? (weekly, at least twice a month, monthly)
6. Does the rest of your family living at home attend Southgate Christian Church?

How is money treated generally at Southgate Christian Church

First, I want to learn about your experience at Southgate Christian Church. You can also share experiences at other churches, but to the best of your ability, let me know when these relate to other churches. There are no right or wrong answers. Basically, I would like to learn your perceptions of how the topic of money is treated at Southgate.

7. What does Southgate teach about money? (I do not mean just giving, but also how we should view money, manage it, use it, as well as give it. Possibilities might include tithing, God owns it all, being good stewards, etc.)
8. Would you say money is dealt with in a fairly straightforward manner or is it shied away from or dealt with in an apologetic manner?
9. Are there any key scriptures or biblical principles that come to mind that are emphasized at Southgate?
10. When Southgate Christian Church talks about giving money, does it tend to talk about:[1]
    - People's responsibility to help pay for the congregation's bills? or
    - Opportunities for spiritual growth and vision for the congregation's mission?
11. How often would you say money is discussed? (Either an entire sermon or a lesson or a major point / once a year, less than once a year, more than once a year, more than 3 times a year.) Would you say it is dealt with fairly consistently or more hit or miss?
12. When Southgate Christian Church communicates about money and finances, does the message tend to be:[2]
    - More about need and scarcity?
    - More about vision and opportunity?
13. Have you participated in any classes where money is discussed? If so, what has been taught? (could be regular Sunday school class or special financial class like Financial Peace University / Are financial-related classes offered?)
14. In addition to the Sunday morning offering does Southgate Christian Church provide any other giving opportunities? If so, please what are they and what you think about them? Do you participate? (If they do not bring up the Generous Buckets, mention it and ask if they participate and what they think about it.)

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[1] Taken from *Unleashing Catholic Generosity: Explaining the Catholic Giving Gap in the United States* (Starks & Smith 2013).

[2] Ibid.

Personal Impact on Members

We have been looking at how Southgate Christian deals with the topic of money. Now, I would like to turn our attention to how Southgate's treatment of money has impacted or influenced you. Again, there are no right or wrong answers. Just share your perceptions.

15. Has how Southgate deals with the topic of money, through teaching, initiatives, discussion or other resources, impacted how you think about, manage, or use money, including giving? (Has Southgate Christian Church impacted any of your thoughts, feelings, or actions regarding money?)
16. Has how Southgate Christian Church treats money impacted you negatively? If so, please explain.
17. Has Southgate Christian Church, through teaching, initiatives, or other resources, helped you connect your thoughts about or use of money with your spiritual life? (Has Southgate helped you see that money is an important part of your Christian life?) If so, how has Southgate Christian Church helped you make that connection? Tell me about that.
18. Do you feel good about giving to Southgate? If so, why? What makes you feel good about giving to Southgate?
19. What do you think are some of the most important priorities promoted by Southgate Christian Church? Do you agree with these priorities? If yes, do they influence how you use money? If so, how do they influence your use of money? (If they say the priorities do not influence how they use money, ask if it has had any impact on how they think about money.)

Let me ask a question about how you perceive others have been impacted by how Southgate Christian Church deals with the topic of money.

20. Do you think other people have been impacted positively or negatively by how Southgate Christian Church deals with the topic of money? Can you elaborate on this?

Unbounded Initiative Questions

Now, I would like to turn our attention to Southgate Christian Church's Unbounded Initiative and ask some questions about it Again, there are no right or wrong answers. Just share your thoughts, ideas, and experiences.

21. Describe in your own words what the Unbounded Initiative is all about and what it is seeking to accomplish.
22. Is it similar to other Southgate Christian Church campaigns or other church campaigns you have been involved with in the past or do you find it is a little different? If different, how?

23. What is Southgate Christian Church trying to accomplish through Unbounded? (Probe. If they mention facility improvements, ask if these are ends in themselves or are there other goals beyond the improvements? Do these goals beyond facility improvements make a difference to you?)

24. Jeffery Pierce in his message on generosity said, "It's really not about the money." What do you think he meant? What do you think? If it is not about the money, what is it about? (Probe: Is giving just about what can be accomplished with the money?)

25. Did you make a commitment to any of the 3 areas of service, reach, and generosity?

    a. If yes, would you mind sharing what commitment(s) you made?

    b. If yes, what motivated you to make commitment(s)?

    c. How are you fulfilling your commitment(s)?

26. (If they did not indicate they made a generosity commitment above) Would you mind sharing with me why you did not make a generosity commitment?

27. Did you participate in any scheduled church meetings where people shared how they were thinking about Unbounded and what they were planning on doing? If so, did it influence you? If so, tell me about that. (If they do not say much, might probe into the area of the example of other leaders. Did it make a difference to you that the church leaders made their commitments first and general information was shared about that with the congregation?)

28. Did you see the videos or testimonies for Unbounded where members shared their thoughts about Unbounded? If so, did they impact you? Did you think they were effective?

29. Has the Unbounded Initiative changed any of your thinking about whether or not your money is tied to your relationship with God? If yes, explain (Before it was "x" and now it is "y"). Also, if yes, has your new way of thinking about money and generosity already changed any of your money habits (what you do with money)? Do you expect your money habits will be different in the future?

    If no, what would you say are two of your foundational beliefs about your money? How do these influence your money habits (what you do with money)?

30. Do you think giving is an area in which most church members live out their Christian faith consistently or would you say it is an area they find challenging?

    a. If challenging, what are some of the reasons people find giving a challenging area? (see if they bring up consumer culture)

    b. (If they do not mention consumerism) Some people have said they feel the pressures of our culture in ways that cause them to make buying decisions that make it difficult to give like they would like to give. Do you think that the influence of consumer culture limits Christian giving? If so, tell me about your thoughts on consumer culture and the ways it influences people? If no, why not?

31. Consumer culture tends to appeal to our desires and wants more than basic needs. Can you remember a time when there was something you desired deeply or longed to have? (This would be something you would purchase like a material object or experience. It might be something that you thought would make you very happy or if you had it, you would be considered successful.) If so, can you tell me about that? Did you draw any conclusions or learn any lessons from that experience? Probe: Did your faith come into play regarding this desire?

32. Has Southgate Christian's Unbounded caused you to think about financial priorities or consumer culture differently?

Giving Questions

Now, I would like to ask some questions specifically about your giving.

33. Do you give regularly to the church? (If not, probe into this and then go through the following questions as appropriate, but some may not be relevant.)

34. Do you have a plan to determine how much you give to the church? If so, can you describe your plan?

35. How much do you give to the church each year? (percentage)

36. Do you give outside the church? If yes, tell me about that.

37. Would you say the frequency of your church giving can best be described as:

______weekly
______monthly
______periodically (what period?)
______annually
______randomly

38. Why do you give to the church? (There may be more than one reason. Is it a biblical principle? Have you been motivated by something a preacher said? Is it because of a teaching you have heard from someone? Is the example of others a major factor? Do you feel like you will receive something like having a good feeling or your child will have a better experience, or you will have a better chance of going to heaven?)

39. Do you view all church giving the same or do you make any distinctions? (For example, the regular offering may be received each week, but then there may be times when gifts for special purposes are requested. Do you view these all the same or do you see them differently?) If differently, please explain.

40. Do you have a special interest in knowing how the money you give to church is used?

41. Does having access to information about how the church's money is used have any influence on your giving?

42. Are there any important Bible passages or church teaching principles that you think are especially important related to money or giving? Can you relate them to your giving? If so, how?

43. Does part of your life as a Christian involve using money and possessions in ways that please God? If so, describe the relationship you see between your management of money and possessions and your Christian faith.

44. Would you say that your amount and frequency of giving has limited your lifestyle or that your lifestyle (satisfying your wants in certain areas) has limited your giving? Do some specific things come to mind in answering this question? If so, can you tell me about them?

45. This question is not just about giving. Have there been any key points in your life, these could be a significant experience, life event, or exposure to new information, when you changed your ideas or habits with money? (spending, saving, giving, etc.)? If so, tell me about those.

46. Tell me about your most significant or memorable giving experience. (Probe: Why does this experience stand out?)

Miscellaneous

47. Would you mind sharing the range of your annual income:

_____$0 – 12,499
_____$12,500 – 29,999
_____$30,000 – 39,999
_____$40,000 – 59,999
_____$60,000 – 89,999
_____$90,000 +

48. Age range

a. Male (husband)

_____20 – 25
_____26 – 35
_____36 – 45
_____46 – 55
_____56 – 65
_____66 – 75
_____76 – 84
_____85+

b. Female (wife)

______20 – 25
______26 – 35
______36 – 45
______46 – 55
______56 – 65
______66 – 75
______76 – 84
______85+

49. Occupation

a. Male (husband)

____

b. Female (wife)

____

50. How long have you been married?

____

Leadership Interview Script

Interview Introduction

I want to thank you for your willingness to participate in this interview as a leader at Southgate Christian Church. These interviews are part of the research I am conducting that is looking at the influence churches may have on how members think about and use money, especially as it relates to religious giving.

I want you to just relax and answer questions based on what you truly think and believe. Do not answer the way you think you ought to answer, the way you believe others might think you should answer, or the way you believe I would want you to answer. I do not have any preconceived ideas about how you should answer. You will be the biggest help by answering honestly from your own thoughts, beliefs, feelings, and experiences.

Be assured that all answers you provide are completely confidential. No one else will know what you have said. Your name will not be associated with any answers you provide. Your participation is completely voluntary. If there is a question you prefer not to answer, just let me know and we can skip it and go on to the next question.

General Information Questions

These are just some general information questions to understand your connection/ relationship with the church as a leader.

1. How long have you been a member or regularly attended Southgate Christian?
2. Are you a paid staff or lay leader?
3. If paid staff, what is your position and how long have you been on staff?
4. How long have you been in a leadership role?
5. What is your current leadership role and how long have you served in that capacity?
6. Have you held more than one leadership position? If so, what have they been and how long were you in these positions?

Attitude / Approach to Money Questions

This research seeks to better understand the relationship between Christian faith and money in the context of a church congregation. So, the next set of questions are trying to understand how your church has approached the topic of money. There is no right or wrong answer. All I am looking for is your perception as a leader.

7. Has Southgate Christian Church been a church that talks about money or not so much? Why do you think money is discussed with this frequency?
8. About how often would you say the topic of money has been dealt with? (Probe if necessary: Often or not so often? Once a year, less than once a year, more than once a year, more than 3 times a year.)
9. When money has been discussed, would you say it has been straightforwardly or somewhat apologetically? Why do you think it has been dealt with that way? (Looking to see if the church tends to apologize or not, for discussing money.)
10. Do you think money is an important topic of conversation at Southgate Christian Church? (Probing ideas: Viewed as an important topic or not so much? Why or why not?)
11. When money is discussed with the congregation, what is the context(s)? When is money usually discussed? (Possible answers to look for: budget time, annual stewardship emphasis, related to another sermon topic, class on finance)
12. Why do you think members give to Southgate?
13. Can you think of any key principles or lessons related to money or giving that have been emphasized at Southgate Christian Church?
14. What does Southgate Christian Church teach regarding giving?
    a. In terms of how much?
    b. What language is used?
        i. When your church talks about money, do they use the language of "paying the bills"?
        ii. Do they use language that relates giving to your relationship with God or spiritual growth?
        iii. Do they relate giving to the general culture we live in? If so, how? (Looking especially for comments about consumer culture. If they do not mention, then probe some: Is the influence of consumer culture or materialism ever mentioned? If so, what has been said?
    c. Are particular scriptures brought up?
    d. Is tithing taught? If so, how? (Legalistic requirement, guideline, goal to aspire to)

e. What reasons are given for people to give?

15. Do you think Southgate Christian Church has taught on money consistently over time? Do you think the message on giving has been consistent?
16. Other than the current Unbounded Initiative, are there any memorable experiences at Southgate Christian regarding money or giving? If so, tell me about them.
17. Does Southgate Christian Church encourage any regular giving opportunities or practices?
18. Overall, would you say Southgate Christian Church has done okay from a financial/money perspective or has it struggled?
19. Does Southgate Christian Church make an intentional effort to help members in their relationship with money? If so, how? Why do you think the church has made these efforts.
20. Has Southgate Christian Church offered any personal finance classes? If so, how often and what material was used? (If they do not mention Financial Peace University or similar, ask about these classes)
21. As a church leader, do you think money and giving are areas average church members are able to live out consistently with their Christian beliefs and commitments or do you think these areas are more challenging? Why?
22. Is there anything else you would like to share regarding money, giving, the church, and Christian faith?

Unbounded Initiative Questions

Since Southgate Christian Church has just concluded the Unbounded Initiative, I want to ask a few questions to understand various perspectives on this campaign. Again, there are no right or wrong answers. I want to learn everyone's unique perspective.

23. Why did Southgate decide to embark on Unbounded?
24. Describe for me in your own words the Unbounded Initiative and what it is all about?
25. What did it seek to accomplish?
26. How did it go?
27. What has been your role as a leader in this initiative?
28. Did you make a commitment to any of the 3 areas of service, reach, and generosity?

a. If yes, would you mind sharing what commitment(s) you made?
b. If yes, what motivated you to make commitment(s)?
c. How did you fulfill your commitment(s)?

29. What have been the most significant benefits/outcomes of this initiative?

30. Has it surprised you as a leader? If so, how?

31. Do you see it as a continuation of how Southgate Christian Church has traditionally approached money and giving or is it different? If different, how?

32. Has it changed any of the ways you think about your money and your faith?

33. What have been the most memorable or impactful aspects (e.g., an event, a testimony, anything that touched you personally or as a church leader)?

The questions below were not technically part of the original script. However, I did ask them of several leaders during the interview and I asked them of any remaining leaders after the interview via email.

34. Age Range

______ 20 – 25
______ 26 – 35
______36 – 45
______ 46 – 55
______ 56 – 65
______ 66 – 75
______ 76 – 84
______ 85+

35. Household Annual Income

______$0 – 12,499

______$12,500 – 29,999

______$30,000 – 39,999

______$40,000 – 59,999

______$60,000 – 89,999

______$90,000 +

APPENDIX TWO: SOUTHGATE'S 2019 ANNUAL BUDGET

	Total	
Revenue		
Offerings		920,000.00
Total Revenue	**$**	**920,000.00**
Gross Profit	**$**	**920,000.00**
Expenditures		
Ministries		
Benevolence Ministry	$	3,600.00
Children's Ministry		12,000.00
Connections Ministry		5,000.00
Elders		1,500.00
First Impressions		2,450.00
Food		4,000.00
Hospitality		3,120.00
Keenagers		500.00
Leadership		1,500.00
Men's Ministry		1,500.00
MOPS		2,000.00
Outreach		15,000.00
Pastoral Care Ministry		1,465.00
Safety Team		1,500.00
Tween Ministry		5,000.00
Women's Ministry		1,500.00
Worship Ministry		10,500.00
Youth Ministry		12,000.00
Total Ministries	$	84,135.00
Missions		
Domestic/Foreign	$	124,200.00
Local		13,800.00
Total Missions	**$**	**138,000.00**
Operations		
Accounting Services		5,700.00
Building & Grounds		73,770.00
Copier		4,800.00
Custodial Services		27,050.00
Insurance		36,000.00
Kitchen		800.00
Office		14,000.00
Online Processing Fees		4,300.00
Online Subscriptions		10,600.00
Payroll Expenses		441,440.00
Printing		4,750.00
Traffic Control		5,250.00
Utilities		66,705.00
Vans		2,700.00
Total Operations		697,865.00
Total Expenditures	**$**	**920,000.00**

APPENDIX THREE: GIVING MOTIVATIONS

Motivational-Related Interview Questions

The questions below are questions asked of regular members (N=34) that provided motivations or from which motivations for giving could be inferred.

- Has how Southgate deals with the topic of money, through teaching, initiatives, discussion or other resources, impacted how you think about, manage, or use money, including giving? (Has Southgate Christian Church impacted any of your thoughts, feelings, or actions regarding money?) If so, please explain.
- Has how Southgate treats money impacted you negatively? If so, please explain.
- Has Southgate helped you connect your thoughts about or use of money with your spiritual life? If so, please explain how.
- Do you feel good about giving to Southgate? If so, why?
- Has the Unbounded Initiative changed any of your thinking about whether or not your money is tied to your relationship with God? If yes, please explain.
- Why do you give to the church?

Commitment Data Summary

Table A3.1 Unbounded Initiative Generosity Commitments Summary from Full Interviews

Interviewees	Primary Leader[i] or Regular Member	Generosity Commitment (Y/N)	Per Cent Increase [ii]
Isaac & Lila Massey	Regular Member	No	0%
Jacob Payne	Regular Member	No	0%
Eric Norton	Regular Member	No	0%
Seth & Sherry Hanson	Regular Member	No	0%
Brad Neal	Regular Member	No	0%
Cristina Scott	Regular Member	No	0%
Ken & Denise Becker	Regular Member	No	0%

Table A3.1 continued

Interviewees	Primary Leader[i] or Regular Member	Generosity Commitment (Y/N)	Per Cent Increase [ii]
Dustin & Sara Payne	Regular Member	No	0%
Terrell Carpenter	Regular Member	No	0%
Craig Caldwell	Regular Member	No	0%
Leader #7	Primary Leader	Yes	20%
Leader #6	Primary Leader	Yes	36%
Leader #11	Primary Leader	Yes	42%
Leader #14	Primary Leader	Yes	70%
Leader #15	Primary Leader	Yes	100%
Leader #10	Primary Leader	Yes	300%
Leader #12	Primary Leader	Yes	300%
Delia Walton	Regular Member	Yes	10%
Richard & Alice Parker	Regular Member	Yes	20%
Gene & Lori Morrison	Regular Member	Yes	20%
Shirley Carter	Regular Member	Yes	20%
Kevin & Lauren Meyers	Regular Member	Yes	25%
Daniel & Lola Neal	Regular Member	Yes	29%
William & Shelly Long	Regular Member	Yes	30%
Irene Stone	Regular Member	Yes	30%
Randal & Bernice Burke	Regular Member	Yes	32%
Reuben & Julia Baldwin	Regular Member	Yes	32%
Brent & Anna Buchanan	Regular Member	Yes	33%
Marty & Diane Carson	Regular Member	Yes	33%
Byron & Pam Hampton	Regular Member	Yes	38%
Darin & Erin Barrett	Regular Member	Yes	40%

Note: The per cent increase in giving could not be calculated for six interviewees due to missing data.

Table A3.1 continued

Interviewees	Primary Leader[i] or Regular Member	Generosity Commitment (Y/N)	Per Cent Increase [ii]
Milton & Carla Dunn	Regular Member	Yes	40%
Grant Gilbert	Regular Member	Yes	50%
Bobbie Fox	Regular Member	Yes	50%
Timothy & Kendra Summers	Regular Member	Yes	50%
Van & Jamie Lee	Regular Member	Yes	100%
Virgil Mullins	Regular Member	Yes	131%
Eric & Faye Robinson	Regular Member	Yes	400%

Therefore, only 38 interviewees are listed.

[i] A primary leader is a staff member or elder. Since their positions were sometimes identified, number designations were given in this table rather than their pseudonyms to provide an added layer of anonymity.

[ii] In some cases, assumptions from data were used to estimate the per cent change in giving.

Giving Motivation Themes

Table A3.2 Biblically Related Motivations for Giving

Motivational Theme	Number of Interviews Cited
A Discipline, Giving Is	1
Faithfulness and Giving to God	4
General Biblical Principal as Motivation	2
Love of God as Motivation to Give	1
Obedience to God as Motivation	6
Relationship with God	1
Scriptural or Biblical, Giving Is	2
Spiritual Growth & Maturity	2
Stewardship	5
Thankfulness & Blessing to Give	8

Note: This table includes biblically related motivations from interviewees (N=44) that were not associated with the Unbounded Initiative or Southgate culture.

Table A3.3 General Motivations for Giving

Motivational Theme	Number of Interviews Cited
Feeling Good	2
Influenced by ministers and various churches to give	1
Parents Influence	3
Want to give (desire)	1

Table A3.4 Motivations for Giving Associated with the Unbounded Initiative

Motivational Theme	Number of Interviews Cited
Clearly Communicated Need	1
Conversations about the UI and Giving	1
Encouraged Reflection and Growth	3
Not Just About the Money	1
Relationship with God	2
Theme of Unbounded	1

Table A3.5 Motivations for Giving Associated with Southgate Christian Church

Motivational Theme	Number of Interviews Cited
Building and Operational Needs	5
Southgate's Ministry Outreach	24
Leadership Motivation	20
Character of Members	1
Finance Class Motivating Influence	2
Generosity of Church Motivates	2
Growth of the Church	2
Helping Members Grow in Their Faith & Discipleship	1
Opportunities to Give and Short-Term Missions	5
Welcoming Atmosphere at Southgate	1
Positive Treatment of Money as Part of the Christian Life	7

Table A3.6 Southgate's Outreach Ministry Motivations Sub-categories

Motivational Theme	Number of Interviews Cited
Community Outreach	11
Furthering God's Kingdom	3
Generally, God's Mission	2
Meeting Needs	4
Missions Outreach	12
Partnering with God	3
Sharing Christ with Non-Christians	6

Appendix Four: Use of Ultimate Concern

This appendix briefly explains how my use of ultimacy and ultimate concern differs from the concept of 'ultimate concern' that has been advanced by the well-known philosopher and theologian Paul Tillich (Tillich 1951; 1957; 1987). Tillich uses ultimate concern to define religion from a more 'philosophical interpretation of religion' than a traditional view (Brown 1965:6). He defines faith and religion as ultimate concern (Tillich 1987:13, 103) where this ultimate concern is taken to be something one is 'concerned about . . . above all' (1987:13) and relates to 'the meaning of one's life and the meaning of "being"' (Brown 1965:6) and is, therefore, taken with 'ultimate seriousness, unconditional seriousness' (1965:7). Tillich included ideologies such as nationalism or Communism 'quasi-religions' for some people (1965:5). Further clarifying, Tillich defined religion as 'a state of being grasped by an infinite concern' (Tillich 1987:2). He states that this being grasped is not produced by 'active, reflective, voluntary processes', but is often the result of someone having grown up in it (Brown 1965:8). But it can come from without through what may be described as a 'missionary situation' involving a type of 'conversion' for this ultimate concern (Brown 1965:9).

Tillich distinguished strongly between the '*concept* of ultimate concern and the *content* of ultimate concern' (Brown 1965:21-22). In my research, God, as a transcendent being, is taken as ultimate. Therefore, anything directly connected to God or closely associated with God may be considered as ultimate or carrying the significance of ultimacy. Tillich regarded transcendence as being associated with the content of a particular expression of ultimate concern (i.e., the Christian religion), but transcendence would not be fundamentally associated with his concept of ultimate concern.

I see Tillich's view of ultimate concern being abstracted up to a philosophical level apart from traditional religions, such as Christianity, Buddhism, Hinduism etc., so that ideologies or other phenomena may also be thought of as religions. While related, my view of ultimacy follows more along the lines of traditional religion, specifically Christianity. However, my view and Tillich's share the importance and value people place on whatever they have been grasped by as ultimate. This importance and value greatly enhance the formative influence of whatever is taken as ultimate.

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