

THE GENEROSITY BET

SECRETS OF RISK,
REWARD, AND REAL JOY



WILLIAM F. HIGH
WITH ASHLEY B. MCCAULEY

RICK WARREN
PASTOR, SADDLEBACK CHURCH

DAVID GREEN
CEO & FOUNDER, HOBBY LOBBY

21 STORIES
INCLUDING

CRAIG GROESCHEL
PASTOR, LIFECHURCH

JEREMY AFFELDT
PITCHER, SAN FRANCISCO GIANTS

PRAISE FOR *THE GENEROSITY BET*

One of the most important things in our relationship with God is to be charitable with what we steward for Him. Bill High's message isn't just about being generous; it's about the very real process of *becoming* generous. Jesus modeled a life of charity, not just with money but with all that was in Him, and *The Generosity Bet* is an example of the innumerable ways it can take shape. Filled with real-life testimonies about all God has done through obedience in generosity, this book reminds us that God is working in our lives and inspires us to continue in His plan for stewardship.

ROBERT MORRIS

Founding Senior Pastor, Gateway Church

Best-selling author of *The Blessed Life*, *From Dream to Destiny*,
and *The God I Never Knew*

Generosity doesn't come easy for many of us—but we can learn a lot from the examples of others. Bill High has assembled another collection of fascinating accounts from people who have wrestled with the “whys and hows,” and discovered God's blessings in the process of living generously.

JIM DALY

President, Focus on the Family

I'm delighted to recommend Bill High's most recent book that leads to discovering the true power of generosity. Undoubtedly, it is an essential message that Americans—and the entire world—must discover. In an age that is driven by self and self-gratification, it's enlightening to read a book that repeatedly demonstrates the best of mankind—serving others through love and generosity.

GOVERNOR MIKE HUCKABEE

Host, “HUCKABEE”

Part of the heritage and legacy of the Maclellan family is our hope to see others give more, and to give more strategically. To this end, *The Generosity Bet* is a fantastic resource that encourages givers to be good stewards of God's resources as they find new and creative ways to give. We are thankful for the work of people like Bill High who are advancing the global generosity movement.

HUGH MACLELLAN JR.
President, The Maclellan Foundation

In *The Generosity Bet* you'll find stories that capture and extend the boundaries of your heart. Sink into the truth about what happens when you give freely to others from all that God has given you. Discover how *impossible* it is for you to make a difference in the lives of others without it making a difference in you. Buy the book and be inspired to begin your own generosity journey.

TAMI HEIM
President and CEO, Christian Leadership Alliance

The Bible is filled with stories of real people with real problems finding real solutions through the reality of their relationship with God. Bill High's new book, *The Generosity Bet*, allows readers to witness God's Word coming alive through the life stories of entrepreneurs and business leaders whose relationship with God has made a real difference. I am inspired as I read these exciting stories. You will be as well!

DR. WILLIAM M. WILSON
President, Oral Roberts University
Empowered21

Bill High has produced a captivating collection of stories that reinforce the connection between generosity and our purpose to glorify God in all that we do. A deep understanding of charity radiates throughout this book and compels readers to look introspectively at their hearts and begin their own journey of generosity.

TONY PERKINS
President, Family Research Council

Often, many Christians are hindered in following the Holy Spirit because of self-imposed limitations. The stories in Bill High's book are examples of how regular people, empowered by the Holy Spirit, live in a way that transforms lives. *The Generosity Bet* is an encouraging word for Christians to be enabled by the Holy Spirit to live a life that truly demonstrates the love of Christ through strategic giving.

HARRY R. JACKSON JR.

Senior Pastor, Hope Christian Church

President, High Impact Leadership Coalition

Presiding Bishop, International Communion of Evangelical Churches

In *The Generosity Bet* Bill High has again captured incredible stories of the Holy Spirit at work in the hearts of generous givers. The stories take us on one inspiring journey after another and are bound to develop better stewards of Kingdom resources!

DAN BUSY

President, Evangelical Council for Financial Accountability

As Joel 2:28 tells us, "And it shall come to pass afterward, that I will pour out My Spirit on all flesh; your sons and your daughters shall prophesy, your old men shall dream dreams, and your young men shall see visions." God is calling us to dream big, and as we hear others' stories, our hearts are impressed by the possibilities for our own lives. As we give expression to those impressions, we're led into a bigger story, one that brings glory to God! We can't hear enough of stories like Bill has captured, and we are very grateful for the individuals who are allowing their stories to be told.

BILL WILLIAMS

CEO, National Christian Foundation

I thought I was a generous giver, but after reading the inspiring stories contained within the pages of *The Generosity Bet*, I was once again challenged to rethink my motives and actions concerning giving. This book has taken me to a new level of generous thinking, and I can't wait to see what the future holds!

BRETT STEPELTON

Trustee and Vice President of Operations,

Festus and Helen Stacy Foundation

An old Hopi Native American proverb says, “He who tells stories, rules the world.” Maybe this is true because stories are the most powerful form of communication, and this collection of stories from Bill High is no exception.

DARYL HEALD
Director of Generosity, The Maclellan Foundation

Once again, noted author, speaker, and mentor to leading workplace leaders, Bill High has knocked the ball out of the park within the pages of his new book, *The Generosity Bet*. His excellent storytelling ability shines through the lives of ordinary people who have reached extraordinary success in life while fully committing themselves to faithful generosity. Enjoy this book yourself and then by all means generously share it with everyone you call a friend. In doing so, you may just change their lives forever!

DR. MARK CRESS
Founder, Corporate Chaplains of America

When I read these stories I am struck by the power of one decision. Generous lives don’t happen accidentally—they come from an intentional decision to live generously! This book proves it!

BRAD FORMSMA
Creator of ILikeGiving.com
and author of *I Like Giving*

While playing Major League baseball, it was awesome to hit walk-off home runs in front of screaming fans, have my name written in record books, play in All-Star games, and get paid to play a game I would play for free. But as “happy” as these things made me, I only felt joy from my friendship with Jesus as I loved God first and others second. This book shows you the way to a joy-filled life as you give your heart and life to the Giver of all givers.

MIKE SWEENEY
Kansas City Royals

It’s been said that reputation is not built on what you are going to do. *The Generosity Bet* shows what happens when ordinary people move past good intentions to a lifestyle of giving where they aim for more than

becoming the richest person in the cemetery. These stories challenge us to join an extraordinary God to accomplish the extraordinary.

DAVE DONALDSON

Co-Founder, Convoy of Hope, Inc.

Simple, straightforward, and inspirational, *The Generosity Bet* is packed with wisdom and ideas to spark your own generosity journey. The concept of generosity without a storyline can feel hollow, but Bill High illustrates generosity come to life through compelling narratives about a wide range of people. Well done! Be prepared to be challenged and encouraged at the heart level that giving is indeed a cause greater than ourselves!

TIM SENEFF

President, National Christian Foundation Orlando

All the stories and examples of the people in this book challenged and encouraged me to see what can be done to impact so many lives. In particular, I have watched and experienced firsthand the generosity of Matt McPherson and Bob Hodgdon who wholeheartedly use the generosity of their businesses and lives to reach thousands for the Kingdom. I believe this book will inspire many to join the ranks of those who advance the Gospel message to everyone needing to hear the good news that our Creator is also eager to be our Savior.

GERRY CAILLOUET

Founder and Radio Host, “God’s Great Outdoors”

I shared Bill High’s last book, *Stories of the Generous Life*, with many of the partners who support Convoy of Hope, Inc. And the response was tremendous. I am confident this book will continue to inspire our partners to an even greater level of generosity. This book is a must-read for every charity.

HAL DONALDSON

President, Convoy of Hope, Inc.

Stories have always been the most powerful tool to encourage and equip believers. Our Savior knew this well as He, through the parables of Scripture we have all come to know and love, shared with us story after

story to help us follow Him. The stories contained in this book are real-life journeys of individuals and families seeking first God's Kingdom. As you read them you will see how God has allowed them to experience life that is truly life. The stories in this book will be a tremendous encouragement to all who read them. So grab a cup of coffee, sit back, and travel the road with these folk...you will be glad you did.

DAVID WILLS

President, National Christian Foundation

If there is anyone who's not just an expert on generosity, but has literally lived it out in his own life—in his own family as well as advising many others—it's Bill. I know that the stories, insights, and inspiration contained in *The Generosity Bet* will encourage and challenge many to joyful generosity as they also leave a lasting legacy for their children and families. This thought-provoking book reminds us that while it's easy to talk about generosity, true generosity calls for action in every area of our lives.

CAREY CASEY

CEO, National Center for Fathering

THE GENEROSITY BET

SECRETS OF RISK,
REWARD, AND REAL JOY



WILLIAM F. HIGH

WITH ASHLEY B. MCCAULEY

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DEDICATION

This book is dedicated to my wife, Brooke. She's been willing to live a great adventure every step of the way—through the good times and the bad times. Every sojourner would be fortunate to have such a faithful companion, friend, and confidante. Most of all, she's the supreme model of generosity through her prayer life, a thousand cold meals while she took care of others, or sharing her dessert with me!

ACKNOWLEDGMENTS

With every work, there are always a thousand acknowledgements that could be delivered. I've been blessed to have the opportunity to work with my daughter, Ashley McCauley, on this project as writer, editor, and creative genius. I'm grateful for the work of Debbie Stacy and her project management skills, as well as the inspiration of my good friend Emmitt Mitchell who has encouraged me to write. I've also been blessed by the Board of Directors of the National Christian Foundation Heartland who have always been willing to take risks and explore new frontiers. I'm also pleased to work with my faithful staff colleagues at National Christian Foundation Heartland who put up with my quirks, new ideas, and quest for the impossible right now. And finally, I'm grateful for the late Pat Lloyd who was willing to dream and believe that we "might change a city."

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FOREWORD

I was very pleased and privileged to be asked by Bill High to write the foreword for *The Generosity Bet*. I have known Bill for many years and appreciate his passion for generosity, competence as an advisor, and years of experience in helping individuals and families think biblically about money and possessions. We have a kindred spirit when it comes to the practice of generosity.

So why are stories so important? Stories have always had a place in transferring information, knowledge, and wisdom. As Christians, we are all challenged to be salt and light—and what better way do this than to tell real-life stories, my story? Jesus was a storyteller. Think about some of the stories He told: the prodigal son, the Good Samaritan, the parable of the talents, the vineyard owner, etc. We remember those stories and the point being made.

I have been a speaker numerous times at Generous Giving conferences and have heard many great speakers, but what I recall the most are the stories told by real people. In fact, Generous Giving actually did a survey and found that what people most remembered were the stories told at the conferences. While every person's story is unique, they

are remembered because stories share themes, principles, and decisions common to everyone.

In my work as a financial counselor, planner, and advisor, I have learned this: God's Word speaks authoritatively and timelessly to all financial planning and decision making. God delights to give principles for the decision being made along with wisdom for the process to walk it out.

Over the years, I have observed that there are two fundamental decisions generous givers make that result in three universally desired consequences. Almost everyone desires 1) contentment regardless of the financial circumstances, 2) confidence in every financial decision, and 3) unparalleled communication between spouses regarding money and money management. Are you interested in these consequences? I know I am. God's Word promises all these things if we follow His principles. The stories you are about to read are examples of these three results. Look for them.

However, there are also two fundamental decisions that are necessary before those three happy results occur. Each person must first decide the answer to these two questions:

- “Who owns it?”
- “How much is enough?”

When I recognize that God owns everything, it changes how I view money. I think and act differently because I am *content* since God is in total control of *His* financial resources. I am *confident* that God knows how to manage *His* money; therefore, my spouse and I are *communicating* about *His* money, not ours. Recognizing this truth changes everything.

The second decision, “How much is enough?” could also be asked as “What is my financial finish line?” or “How much will it take to provide for my needs?” Hebrews 13:5 gives the answer: “Be content with what you have.” In other words, if I am not content with what I have, I will never be content with what I don't have.

I recently spoke at a college commencement and closed my talk this way: “If you are dependent on money, you will never have enough. If, on the other hand, you are dependent on God, you will always have enough. The choice is mine, just as it is all of yours.”

The stories contained in this great book confirm God’s promises. Bill has helped all of us to be encouraged in the faith as we seek God’s hand in our own unique journeys. Thank you, Bill.

RON BLUE
Kingdom Advisors
Norcross, GA
May 2014

WHY GENEROSITY?

Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us, looking to Jesus, the founder and perfecter of our faith, who for the joy that was set before Him endured the cross, despising the shame, and is seated at the right hand of the throne of God.

—HEBREWS 12:1-2



WILLIAM F. HIGH
National Christian Foundation Heartland
(Olathe, KS)

INTRODUCTION

THE REWARD OF MY GENEROSITY

I could sense it in the audience. I was failing. I was trying to connect and somehow persuade them of the power of generosity. But I knew I was somehow missing the mark.

For the past fourteen years, I've been speaking to audiences, both large and small, on the subject of generosity. I've led small groups, preached sermons, and written blogs, articles, and even a book on the subject. And over the past fourteen years, I've had what seems like thousands of meetings with people in coffee shops to discuss this very topic.

But back to my audience and my speaking, I couldn't connect with them for one very simple reason: *I couldn't explain why generosity was important to them.* That experience led me back to the drawing board to ponder, to reflect. Why be generous at all? Why is it important?

WHEN IT'S NOT IN OUR DNA

For the majority of us, generosity is not something we wake up thinking about each day. It's just not in our DNA. If there's any doubt about

that, consider two toddlers in a room full of toys. Even though they may have a hundred choices, they will inevitably fight over one toy while staking claim to it with the valiant word of “MINE!” Our very nature seems to crave stuff almost like a security blanket.

So if it’s not in our DNA to be generous, why is it so important? I’m at that stage of life where I’m asking myself what it means to be successful. When will I know I have arrived? I’m a driver and a pusher. I like to get things done. I wrestle with contentment. And I have to work at gratitude. But the aching of the human heart is for freedom, grace, and joy.

The aching of the human heart is
for freedom, grace, and joy.

SEARCHING FOR SIGNIFICANCE

As I wrestled with these thoughts, I stumbled into a talk by Kevin Myers related to his book *Home Run: Learn God’s Game Plan for Life and Leadership*. Kevin talked about how everyone desires a life of significance. Using a baseball metaphor, he said that we run the bases the wrong way: we seek to achieve *significance* by chasing *success* at the cost of the *people* around us and end up with no *self-respect*.

Indeed, there are many great leaders with apparent success—whether business, positional, or power—who have fallen. They spend years seeking to repair the damage done by their relentless pursuit of success at the cost of people and, ultimately, their own character.

And there was my breakthrough. A life of significance can be produced only by a generous life.

Let me explain. Significance is at the core of every human soul. God placed it there. In Ecclesiastes 3:11, the Scripture tells us, “[God] has put eternity into man’s heart, yet so that he cannot find out what God has done from the beginning to the end.”

This verse tells us two things: First, whether we recognize it or not, it tells us we realize that we are temporary creatures. No matter how much we hit the gym, raid the health food aisle, or manage our stress, not a single one of us can control the number of days we have here on this earth. It's that nagging, gnawing feeling that we are dust in the wind.

But secondly, the verse reminds us of our innate desire to be part of something lasting, something important, something significant. We sometimes refer to it as “the cause greater than ourselves.” For ages, men and women have sought to create bridges, museums, libraries, buildings, works of art, and great literature as a means to establishing something lasting. However, significance is only attained through brokenness and surrender—by realizing I cannot build anything on my own that will truly last.

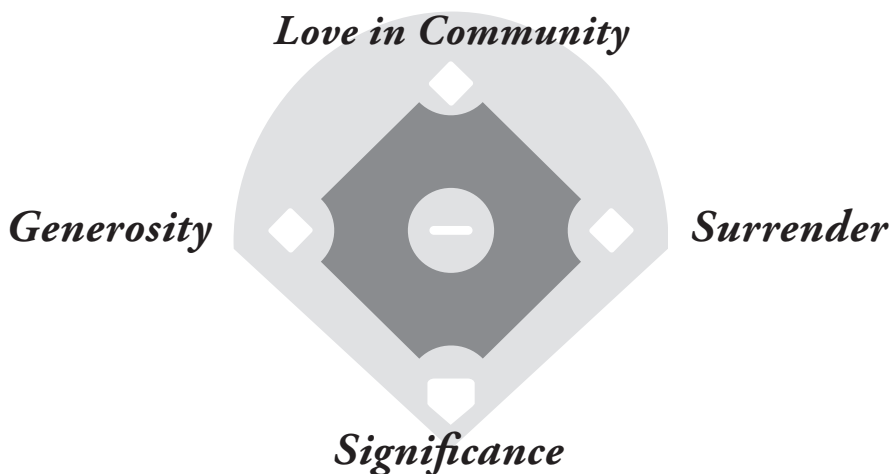
I only attain significance by surrendering to the Creator Christ and realizing that only His work is complete and lasting. To continue to use the baseball metaphor, I begin to run the bases the right way when I surrender to His lordship—to take up my cross daily and follow Him. Then, when I surrender, I can love others in community. Jesus said it this way:

A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are My disciples, if you have love for one another (John 13:34-35).

Next, great love is marked by great generosity. As I love others, I will necessarily find myself living generously with all that I am. And a life marked by surrender, love, and generosity is a life that will truly make a difference, a life that is significant.

Great love is marked by great generosity.

To sum it up, we attain significance through surrender, loving others in community, and generosity.



THE PORTRAIT OF GENEROSITY

As I pondered these things, it occurred to me that I was describing the life of Jesus. Indeed, the most significant life in the whole of human history, the life with the greatest lasting impact, was Jesus's. He was completely surrendered to the will of the Father. He loved His own even to the end. And He gave away His life.

Even as I take a step back and look at the life of Jesus, I see a life of generosity. He stayed late into the night even as people kept bringing Him the sick, the lame, and the demon-possessed to be healed. He defended the adulterous woman about to be stoned. His garment brought healing to the woman who suffered with the flow of blood for twelve long years. He noticed Zacchaeus (and his greater need) in the tree. There always seemed to be an apt word, a timely question, or a piercing challenge. In fact, there were so many acts of generosity that John closes his Gospel with these words:

There are so many other things Jesus did. If they were all written down, each of them, one by one, I can't imagine a world big enough to hold such a library of books (John 21:25 MSG).

What is the impact of a life of generosity? For each of us individually, we experience joy. The writer of Hebrews tells us that Jesus gave away His life “for the joy set before Him.” It is not surprising that the same writer tells us to “consider Him” (Hebrews 12:1-2). Each of us is called to consider Jesus as our role model and our example of generosity.

Notably, the concept of generosity Jesus modeled was by no means limited to money. I’m afraid we’ve allowed the concept of generosity to be narrowed down to the idea of money, giving, tithing, or the latest capital campaign. Jesus taught us that a generous life is so much more. It is a manner of life.

The manner of Jesus’s life produced a life of significance, a life of lasting impact. After encouraging us to consider Jesus, the writer of Hebrews tells us that Jesus’s life produced a Kingdom that could not be shaken. The description is poetic, if not inspiring:

But you have come to Mount Zion and to the city of the living God, the heavenly Jerusalem, and to innumerable angels in festal gathering, and to the assembly of the firstborn who are enrolled in heaven, and to God, the judge of all, and to the spirits of the righteous made perfect, and to Jesus, the mediator of a new covenant, and to the sprinkled blood that speaks a better word than the blood of Abel (Hebrews 12:22-24).

So why generosity? Why a life of generosity? The generous life is a life marked by surrender, love in community, and giving away your life. Some of that giving includes money, but many times it does not. The generous life is a life of joy. It’s a life of significance—a life of lasting impact.

In the coming pages you’ll read the stories of others on their own journey of generosity. None of these people would say they have arrived, but all of them would say they’ve experienced the same wrestling with the same questions of surrender, significance, gratitude, contentment, and joy.

Read, enjoy, and learn from others along the way.

YOUR STORY:

1. Before reading this introduction, how would you have defined generosity? How has generosity typically been explained to you?
2. What things do people typically pursue in their search for significance or identity? Go back and look at Bill High's baseball diamond illustration on page 28. Do you agree with his statement, "A life of significance can be produced only by a generous life"? Why or why not?
3. Generosity can be difficult to discuss for many reasons: it's hard to define, it's seen as something only feasible for wealthy people, it seems boastful, or we fear what we might be asked to change or give up. What questions or fears do you have about generosity, surrender, significance, gratitude, contentment, or joy?
4. What do you hope to learn from reading these stories?

IRRATIONAL GENEROSITY

We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints—and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

—2 CORINTHIANS 8:1-5

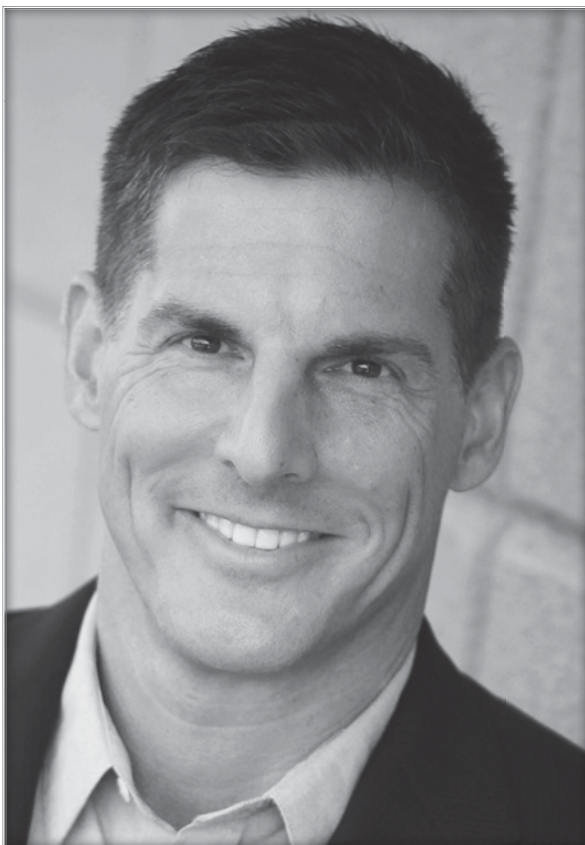


Photo credit: Kayla Thompson

CRAIG GROESCHEL
LifeChurch.tv (Edmond, OK)

CHAPTER 1

A PASTOR LEARNS IRRATIONAL GENEROSITY

Imagine it. Your oil well is about ready to gush and you have the royalties. Not only that, but you're a pastor and this might be your one chance to "cash in." But then someone challenges you: Why don't you give away those royalties?

Craig Groeschel is the pastor of LifeChurch.tv in Edmond, Oklahoma, one of the largest churches in America. Every Sunday on more than nineteen campuses, and more by video, over sixty thousand people hear life-giving messages from God's Word. But, of course, it wasn't always this way.

UNLESS YOU'RE DEBT-FREE...

Craig began the church in 1996 with a handful of people in a two-car garage. After doing market research on non-churchgoers to determine their needs, this church was his response. However, like any new enterprise, finances were thin and unable to stretch as far as their vision.

The concern over financial resources was nothing new for Craig. Growing up, his family instilled a fear of debt and not having enough. He remembers sitting on his grandmother's front porch when he was six or seven and discussing money. As a Depression-era product, his grandmother had never traveled outside of her home state of Texas, and, even at her death in 1994, owned a 1977 Buick with only seventeen thousand miles on it. She told young Craig, "One day the economy will fall apart, and if you're in debt or don't have a lot of money saved, then you won't have anything and won't be able to feed your family."

Another time, his father, who worked in retail, gave him a small gold coin and told him, "One day the economy will collapse, the dollar will be worthless, and if you don't have gold, you won't be able to buy bread." Those two conversations deeply affected him.

On the positive side, those experiences gave Craig a burning desire to succeed along with a commitment to remain debt-free. During high school, he was a standout tennis player and earned a scholarship to Oklahoma City University. In college, Craig's journey was about to take a life-altering turn.

FROM A GIFT TO A CHURCH

While his family attended church, they were not committed to Christ. Like so many young freshmen, Craig joined a fraternity and lived the party scene. He was known as the "wild guy"—the lead party boy. He got into a lot of trouble and guys in his fraternity were even convicted of crimes. In fact, Craig's fraternity was on the verge of being kicked off the campus.

In 1987, in part to rebuff the scrutiny of his fraternity, Craig decided to start a Bible study. Underlying the public relations move, he really wanted to find out more about God. At the time he didn't even have a Bible, but while walking between classes one day a man from the Gideons gave him one.

Craig began reading the New Testament, and when he got to Ephesians 2 he read about the grace of God for the first time and committed his life to Christ. His life was transformed—he went from being known as the party guy to the Bible study guy. Eventually, the Bible study he led grew so large that they had to move into a church.

From there, Craig felt called to the ministry, but he had a business degree, so he took a commercial job. In 1991, the same year he married Amy, Craig's pastor told him that if he could get forty young people to join the church, they would hire him. With that goal in mind, Craig quickly found the people and was hired. However, he was still a long way from giving generously.

Craig heard his first message on tithing when he was nineteen—not long after he'd received Christ. As a result, he wrote out his first tithe check. The same day, his grandmother (the same one who warned him about the economy collapsing and who didn't appear to have any money) called Craig and asked if she could give him money so he could buy himself a car. Craig thought, "Wow, this giving stuff really works!" Yet, in those early days, Craig would tell you his tithing was more about obedience and duty—not joy.

In 1996, Craig started Life Church. He and Amy put everything they had into the church to get it started. At one level, it was one of his first generous acts, but Craig said, "In other ways, it was kind of selfish, because the church was something I was doing. It felt generous at the time, but it was still investing in the Kingdom I believed in." They also started giving more than a tithe at that time—10 percent to the church, 10 percent to the building, and occasional gifts to help people in need.

THE OPPORTUNITY

Around that time, God began working on him—through his wife, Amy. She always wanted to give and encouraged him to give more. He

knew there was a sense that he was putting his trust in what he had rather than in God. But the defining moment was soon to come.

By 2005, the church had grown so much that people were beginning to request his sermons and were willing to pay money to get them. The church investigated the proper way to handle this issue. As the pastor, Craig would own the rights to the sermons and receive royalties from their sales. The opportunity for income was significant.

In a meeting to discuss what to do with the sermons, one of his fellow pastors, Bobby Gruenewald, asked, “What would happen if we just gave them away?” The silence was stunning. Why would anyone suggest he give away something of so much value to him? The ship had come home. The opportunity was there.

What would happen if we just gave them away?

In that moment, Craig felt like the Holy Spirit breathed upon him: *this was the right thing to do—just give them away*. He said, “My only real hesitation was not actually that I wouldn’t get the money, but what if we couldn’t afford to keep giving the sermons away? As a church, we did not have extra at that time—we were actually at the peak of our debt.”

Craig continued, “That moment changed us—the church and I. Generosity became one of my top values.” For the first time, he was giving away something of great value to him and he was giving to people who would never give back. “It was a pure gift,” he said.

From that moment on, giving became contagious. It began to penetrate every corner of their church. As they developed resources, it became standard to just give them away. Generosity became a value. As Craig said, “Generosity is not something we do—it is something we are.”

Generosity is not something we do
it is something we are.

Today, they've given away more than five million resources to over one hundred ten thousand church leaders. In addition to sermons and teaching, they've given away everything from kid's curriculums to church management systems. The church has more than one hundred seventy-five to two hundred network churches as well. These churches use Life Church's sermon resources and kids' curriculum every week, but none of these churches count as part of Life Church's congregation, nor is an affiliation fee charged. Also, Craig will tell you they've never attempted to quantify any of these efforts; it's all been a gift.

One of their most significant gifts has been YouVersion, the world's most popular Bible application with more than 150 million downloads around the world. To date, Life Church has given more than \$30 million to this project that is run by twenty-nine full-time staff members. The gift of the Bible hearkens back to Craig's days in college when a Gideon New Testament was handed to him and changed his life.

HOW GENEROSITY DEFINES LIVES

Today, Craig and Amy live on a fraction of what they make. Their six children have gotten into the act as well. If anything, their younger children are "too generous" with a tendency to give everything away. "We've got to teach them some habits of saving and investing," Craig said. But as a family, they've seen how giving has impacted every area of their lives—including other people who have joined them in their own giving.

Not long ago, Craig decided to fulfill one of his wife's dreams—helping women in crisis who have left safe homes but need a transitional living space as they return to the world. For months, Craig and Amy looked for the right house, but could not find anything that fit. They decided to place the desire on hold. Then they got a call out of the blue from a pastor friend who wanted to show them a house—even though they had never told anyone about their plans. When they got to the house, it was

perfect—fully remodeled, fully furnished—everything was exactly as they would have done.

The woman who owned the house attended their church. She told Craig and Amy she had purchased the house to flip, but God put it on her heart that Amy was supposed to use it to help women. She was willing to rent it to them for her costs of \$900 per month. Craig noted that the house was easily worth \$2,000 per month. However, within two weeks, the woman called back and said, “I cannot do this. I simply cannot do this! I need to *give* this house to your ministry.” Craig told a shortened version of this story in church and another family stepped up and offered a house as well.

That’s the crazy life of generosity—as Craig and Amy have learned. The defining moment of learning to give even when it doesn’t make sense changed their lives. It has defined them as individuals and it’s defined their church. Today, one of the tenets of their church reads as follows: “We will lead the way with irrational generosity because we truly believe it is more blessed to give than to receive.”

YOUR STORY:

1. What early influences shaped your thoughts about saving, spending, and giving? How have those moments or lessons influenced how you handle your finances today?
2. Craig experienced a turning point in his own giving journey when he gave away something of value to him and could not be repaid. What turning points have you experienced in your own journey?
3. What allows people to get to a place where they can be “irrational” in their giving?



CRAIG AND APRIL CHAPMAN
INRIX (Seattle, WA)

CHAPTER 2

FINDING LIFE AS KINGDOM ENGINEERS

Craig and April Chapman are engineers. As such, they like having life mapped out, a blueprint to follow, an order to things. But sometimes God has different plans. Craig and April will be the first to tell you their journey has not been what they would have scripted. April became a Christian in high school, and Craig in college. Despite their early faith, they each went through a divorce. In 1994, when they married, they each brought significant debt into the marriage.

FIRST STEPS

Growing up, Craig and April were taught the importance of hard work, responsibility, and financial independence—but not generosity. They learned their lessons well: both were honor students, attended college, and started well-paying careers in software engineering.

The first step in their generosity journey together came when April was introduced to Malachi 3:10. She shared with Craig that it is the only place in Scripture where God asks people to test Him:

Bring the full tithe into the storehouse, that there may be food in My house. And thereby put Me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

Malachi 3:10 is the only place in Scripture
where God asks people to test Him.

Confronted with this truth from Scripture, they took the first step of tithing. Craig said, “I knew about the tithe before, but I had assumed it was Old Testament law that didn’t apply since we placed our trust in Jesus. Now, we both knew that if we truly loved God, we needed to obey His command to give a minimum of ten percent.” God was true to His Word and the Chapmans saw their income increase and their debt go down.

In addition to the challenge from Scripture, they read the autobiography of R. G. LeTourneau, a prolific giver, a businessman with over three hundred patents, and the founder of LeTourneau University. They followed LeTourneau’s example of increasing their giving percentage every year, a habit that prepared their hearts for additional giving opportunities.

NEXT STEPS: UNDERSTANDING LIFE

After Craig and April married, they moved from California to Washington where they both worked for Microsoft. This was during the 1990s, the “boom years” for Microsoft, and they received stock options that quickly appreciated in value. Starting in 1999, they began cashing in their shares and converting them to other investments as part of a diversification strategy. This strategy of cashing in stock options allowed them to significantly increase their giving.

At a donor conference in Colorado, God chose to speak more directly to them than He ever had before. “We both felt a tangible message that

He had a plan for us that would shake up our status quo and direct the next period of our lives,” Craig said. Shaking up the status quo can be a scary thing for engineers, but they both had the sense that God was directing them away from Microsoft and into service for Him.

The Chapmans questioned this calling: How could they serve God? “We were technology geeks,” Craig said, “and we had none of the ‘special’ skills we expected for those in Christ-centered ministry.”

We had none of the “special” skills we expected
for those in Christ-centered ministry.

Soon after the Colorado event, they attended a Campus Crusade conference where they learned an acronym that became part of the next step in their journey. They discovered they should use their LIFE—Labor, Influence, Finances, and Expertise—to serve Christ.

With this in mind, April left Microsoft in early 2000 and began serving Christ-centered organizations with her gift: Internet strategy consulting. It was also an exciting time as they celebrated the birth of their twins, a boy and a girl.

SIGNIFICANCE IN CHRIST

In 2003, Craig left Microsoft to join April in ministry work. At first, he worried about losing his sense of identity and value that comes from work. However, he had just read Bob Buford’s book *Halftime* and realized he was in a new chapter of his life. More importantly, he realized his significance was in Christ—not his career. Craig was soon to learn that “ministry work” can show up in different forms.

In early 2004, Craig began talking to a friend who wanted to start what would become INRIX, a traffic and navigation company. He seriously resisted the opportunity at first, believing that his job was now full-time Kingdom ministry. However, during one of Craig’s quiet

times, God told him to join the start-up. At the exact moment God gave Craig the vision for the company, the phone rang. It was Craig's business partner asking for an answer because he was filing the company's incorporation papers. Craig said, "It just blew me away because the moment my partner called for the answer, God had just given me the answer."

God gave Craig two caveats with this decision: Build a company that emphasizes integrity and family values (not always easy for a technology company), and plan on giving away half of anything he made from his equity in INRIX.

INRIX became a successful company during Craig's time there. Although his plan was to stay at the job for about two years, it was seven before he felt released to return to full-time ministry.

Shortly before Craig left INRIX, a new investor offered to divest Craig of some of his INRIX equity, a deal that would allow Craig to pursue full-time ministry and fulfill his promise to give away 50 percent of his equity. However, when Craig left in June 2011, the deal had still not materialized. "I had made a promise to be generous," Craig said, "but now I was dependent entirely on God to make this plan work. I had to learn to trust because I was kind of a basket case."

"He was hard to live with," April agreed.

Finally, on August 22, 2011, an email hit Craig's inbox telling him that the deal would close. It was the fulfillment of his commitment to give away 50 percent of his equity. Now both Chapmans had the flexibility to fully devote their time to Kingdom service.

Looking back, April said, "If Craig had not been obedient to join INRIX, we would have missed all the blessings and impact God is allowing us to have now. Through INRIX, Craig gained another set of skills that now drives one of our passions—innovation. And while we love what we are doing, we are actively seeking the Lord to make sure we don't miss any other big adventures He might have planned."

THE JOURNEY CONTINUES

Today, the Chapmans are involved in many ministries at a donor, board, and service level where they focus on technology, innovation, Christian leadership, and marriage and family. April said, “We like to model our ministry involvement after Acts 1:8 where Jesus talks about going to Jerusalem, Judea, Samaria, and the ends of the earth. We try to serve local, regional, national, and international ministries to help ensure we’re loving all of our neighbors.”

The Chapmans know they still have more lessons to learn on their generosity journey. Last year, they took a trip to the Dominican Republic and Zambia with World Vision. “We’re recognizing the conflict you can feel in the First World when you have a heart for God and want to love people well,” April said. “We spent some time with joyful brothers and sisters in Zambia who have nothing, and then we came back to a home remodel where we were making choices about light fixtures and carpeting. There’s a healthy tension that is making us think.”

Craig added, “I think we’ve realized it all belongs to God, but how much is enough? Is there a financial finish line or is the goal to accumulate more? I think God is fine with us having a comfortable lifestyle, but there is a point where we should stop trying to accumulate and start finding more ways to serve and give away our resources.”

One thing we’re finding is that
everyone’s journey is unique.

April concluded, “One thing we’re finding is that everyone’s journey is unique. It’s not prescriptive. What God has shown us, or what He has done in our lives, is not exactly what He’s going to do in others. The opportunities He’s given us are unique to the skills He’s given us. If there’s any common thread, it’s that we have to be available, be seeking Him, and be asking Him to show us opportunities. Then, we have to obey.”

“Too many people look at generosity stories and think, ‘I can’t do that,’” Craig said. “Even I listen to many of the Generous Giving stories and feel like the rich man in the Bible who had to walk away. I think, ‘Man, I can’t do that.’ But God doesn’t necessarily want that from me. Maybe that’s not what God is calling me to. But I do have to be asking, ‘What *is* God calling me to?’”

YOUR STORY:

1. At first, Craig thought tithing was not applicable because it's an Old Testament concept; however, a key verse that sparked the Chapmans' generosity journey was Malachi 3:10. Research and write down several verses about giving from both the Old and New Testaments that speak to your spirit.
2. Craig and April use what many might term their "secular" (non-ministry) skills in software development and Internet strategy for Kingdom purposes. If you're a layperson, how can you use your LIFE (Labor, Influence, Finances, and Expertise) in creative ways to serve God? If you're in the ministry world, how can you encourage laypeople that their skills matter, and challenge them to use them?
3. Sometimes we have good opportunities to serve God, like Craig did when he first left Microsoft to join April in serving ministries. However, God called Craig back to the business world because He had another plan. How are you practicing listening to God now so you'll know the sound of His voice when moments like these occur?
4. The Chapmans pointed out that everyone has a unique journey and is called to give and serve in different ways. If you're feeling overwhelmed by these giving stories, stop. Realize you might not be called to do everything others have done. Instead, take some time today and over the next weeks and months to pray about where God is specifically calling you.

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WILLIAM F. HIGH is the Chief Executive Officer of National Christian Foundation Heartland where he is a sought-after leader and speaker on generosity and family legacy. He works with families, individual givers, and financial advisors to help facilitate God's call to generosity. He specializes in coaching affluent families and their advisors on the transference of holistic wealth to heirs. Bill is a visionary leader energized by people and ideas, and, as a former lawyer, the law taught him how to ask great questions to find the truth.

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