

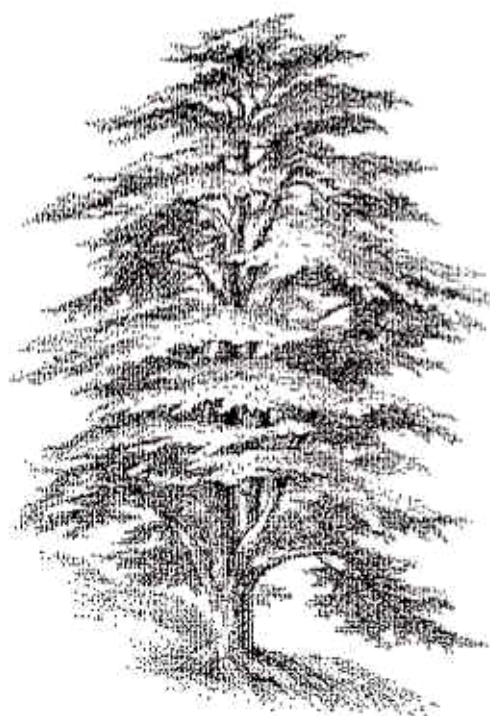
Successful Missionary Support-Raising

**Biblical & Practical
Truths About God's
Provisions for Full-Time
Christian Workers**

By Brian Kluth

**Senior Pastor & Founder of
www.MAXIMUMgenerosity.org**

NEEDED STEPS AND STRUCTURE for Successful Missionary Support Raising



"Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the Lord, and on his law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers." PSALMS 1:1-3

VISIBLE FRUIT AND BRANCHES Green leaves and fruit are a by-product of a good root system, trunk, nourishment, sunlight, and rain.	12	INFORM people on an on-going basis about the results of your work, current situation, future needs, etc..
	11	IMMEDIATELY acknowledge their help.
	10	INSTRUCT them how to give their support (i.e. - explaining donation information and procedures).
	9	INQUIRE and ask people about their interest, ability, and willingness to share their resources to help you reach and influence others for Christ.
STRONG TRUNK	8	INFORM people of your ministry, life, happenings, opportunities, and financial needs.
	7	INSERT time in your schedule (daily, weekly, monthly and annually) to carry out the methods of contact you identified in #6.
	6	INVESTIGATE ways to "get in touch and/or keep in touch" with the people identified in #5.
	5	IDENTIFY special people who have cared for and/or conveyed an interest in you and your ministry.
HIDDEN ROOT SYSTEM	4	IDENTIFY your ministry, purpose, and specific financial needs.
	3	INVOLVE yourself in godly service by looking for ways to actively meet the needs of others.
	2	IMMERSE yourself in godly teaching, counsel, fellowship, and friendships.
	1	INCLUDE daily time with God in His word. Ps. 1:1-3, II Chron. 28:5, Josh. 1:7,8, James 1:25

Successful Missionary Support Raising

By Brian Kluth

For the past twenty plus years, I have had the privilege of learning first hand how God provides for His work and workers. For many years I was involved in raising my own personal support in order to be involved in full-time Christian service and to participate in short-term ministry trips overseas. I have also taught support-raising seminars and personally worked with missionaries from a variety of Christian organizations in order to help them raise their personal support. From these past experiences I have discovered eight principles (steps) that any one must successfully go through if they want to raise personal missionary support. In this paper, I will identify and explain each of these eight steps.

PRINCIPLE #1

To successfully raise personal missionary support, one must IDENTIFY their specific situation and needs.

I have found that potential missionary donors want to know the specific details of a person's ministry. Whether the potential donor is a church missionary board, couple, individual, friend, family member, or business, people need and want to know the details about a person's ministry. Some of the most frequent questions I found people want a missionary to be able to answer include:

- What will you be doing in your ministry?
- Which Christian group or mission board will you be working with?
- What is the background and focus of this Christian group or mission board?
- How did you get involved with this group?
- What type of timeline are you on (i.e. - for raising your support, time of departure, length of commitment, etc.)?
- What is your educational background?
- What previous experiences have you had that you feel have helped prepare you for this ministry?
- How did you first come to Christ?
- In what ways do you feel God has led you to become involved in this ministry?
- How does your family, friends, or home church feel about this?
- What will your housing situation be like?
- Who else will be working with you in this ministry?
- Who are the people you will mainly be ministering to (i.e. - religious background, language, social class, education, age, etc.)?
- If married, what will your spouse's responsibilities be?
- If you have a family, how will your plans effect your children?
- How do you children feel about your plans?
- How much do you need to raise in one-time gifts and/or how much in monthly support?
- How much support do you already have?
- What are your specific prayer requests?
- How will your insurance needs be handled?
- Is there any equipment or special purchases you will need to make?

I have found that if a person cannot answer these basis questions in person or in writing, that they will run into major problems in their support raising process. All of these questions are ones it is important for a missionary to think through or find out answers to. Potential donors need and have a right to know answers to these type of questions.

Sometimes I've worked with younger Christians who in their zeal have not gotten solid answers to some of these questions. The books of Proverbs warns us that "it is not good to have zeal without knowledge." When young Christians have not been able to answer some of these straightforward questions, they are made to look very foolish in the eyes of

their family, church, and friends. Not only does the "lack of knowledge" hurt a person's chance to raise needed support, it also hurts their credibility with other people.

PRINCIPLE #2

To successfully raise personal missionary support, it is wise to INSTRUCT yourself in God's promises, principles, and practices of how He provides for His work and His workers.

I have found that raising personal missionary support can some times be a scary, mysterious, and frustrating process. At other times, it can be exciting, thrilling, adventurous, and extremely satisfying. The challenge I've found for myself and many others I've worked with, is not just to latch on to support-raising "methods" but to make sure you latch on to the "Master" of support. God has many ways of caring for His servants. The problem for many people is that they latch on to how someone else has raised support (i.e. - others in their organization, Christian legends like George Mueller and Hudson Taylor, other Christian workers, etc.) and they think that this is the "only way" God can provide for their needs.

As I've personally studied the Scriptures I have found that God is very creative in how He takes care of His servants. The following list shows some of the Biblical means of ministry and/or provision that God used in the lives of Paul, Moses, David, Jesus, Nehemiah, Ezra, Elijah, Adam, Elisha, Abraham, Joseph, Solomon, Ruth, and others:

- Letters to personal friends. (e.g. - Apostle Paul)
- "Form letters" to a group of friends that conveyed "general truth" and than adding personal greetings and P.S.'s at the end of the letter. (e.g. - Apostle Paul)
- Letting the ministry needs be known to a large gathering of leaders or people. (David, Moses, Solomon, Nehemiah, Joash)
- Personally talking with a person of means who has an interest in your life. (Nehemiah)
- Living on less than you have available. (David)
- Receiving help from individuals. (Paul, David, Elijah, Jesus)
- Receiving government grants. (Nehemiah, Ezra)
- Making personal visits to people. (Paul)
- Taking part-time employment (i.e. - Paul's tent making ministry).
- Taking full-time employment. (Daniel)
- Being on the payroll of a heathen government. (Daniel)
- Getting help from parents or in-laws. (Moses)
- Staying in people's homes. (Jesus, Paul, Elijah, Elisha)
- Living off the land. (Esau, Abraham)
- Receiving God's creative provisions. (Ravens brought food to Elijah)

Specific verses I've studied and encouraged others to look up and study concerning God's ability to lead, care, and provide for them are shown in the following table:

II Chron 26:5	James 1:22-25	Joshua 1:6-9	Psalms 1:1-3
Gen 39:2-6, 21-23	II Tim 3:16,17	Phillipians 1, 2, 3, 4	II Cor 8 & 9
I Cor 9:11-18	Neh 1, 2, 3, 7	Ezra 1:7-11, 2:68-70	I Cor 16:2
Acts 2:45, 4:34,37	I Kings 19:21	Ex 35,36,37,38:20	I Chron 29
II Chron 31	Mark 6:7-12	Ecc 2:26	Prov 13:22, 28:8
Ex 12:35,36	II Kings 4:1-7	II Kings 4:8-12	Prov 13:4,11; 21:5
II Cor 4	I Th 5:16-18,24	Prov 19:1,2,4,6,14,17,20	Phil 2:3-4
I Cor 4:10-17	Romans 12:13	Matt 19:21,22	Matthew 6
I Timothy 6	Luke 3:14	Ecc 5:10	Romans 8:35-39

By Brian Kluth, national and international stewardship speaker

And the next time you are involved in a fundraising activity or in teaching biblical stewardship principles, remember that you're in great company!

Romans 15:4

4

I have found that it is very important to immerse yourself in the promises of God when it comes to the support raising process. If a person does not do this, the potential to become frustrated and discouraged is very great. But meditating and reflecting on how God has cared for His servants in the past can give great wisdom and peace in the business of the sometimes slow and difficult process of support raising.

PRINCIPLE #3

To successfully raise personal missionary support, a person will need to IDENTIFY special people God has put in their life or within their ability to reach.

In my own life and the lives of others I've helped, one of the most critical steps in personal support-raising is the identification of people God has placed in one's life. It is this "core list" of people that God will most likely use to provide for people's support raising needs. In brainstorming an initial list of people, I have found it helpful to encourage people to think through the people they've met or know from the following sources:

- Present and past church(es).
- Present and past Bible study, fellowship, or Sunday school groups.
- School(s) attended.
- Conferences or Retreats attended.
- People they've ministered "with."
- People they've ministered "to."
- People that have ministered "to them."
- Family members.
- Relatives.
- Friends from your current and past employer(s).
- Friends of your family members.
- Friends living in other parts of the country.
- Past or current roommates.
- Names of churches where you have close family or friends attending.

I have found that once someone has identified people from these various groups, next they need to put together a detailed mailing list. In this mailing list I've encouraged people to take the time to find people's addresses, proper spelling of people's names, phone numbers, and personal information (i.e. - helpful information such as a spouse's name, children's name(s), home church, occupations, etc.).

Once this mailing list of names is developed, it is important to go back and indicate which people DO and which people DO NOT have a basic spiritual understanding of Christian missions work. This will be important in helping someone decide which information different groups of people should get. For example, if someone comes from a non-Christian home, they might want to send a "newsletter" to relatives and non-Christian friends letting them know the new direction in their life, but they wouldn't necessarily include a list of prayer requests or financial needs with this newsletter.

One thing I have found that is VERY IMPORTANT "NOT TO DO" at this time is to delete any names from a mailing list because the missionary doesn't think the person would ever have money to support them. While raising missions support for myself and while helping others raise their support, I have found that a person never knows who God will lead to financially support them. It is important for missionaries not to try and play God at this point and take someone off their list because they think the person doesn't have anything to give. Some of my greatest and most faithful supporters have been people that from a human perspective could not afford to give. On the other hand, some of the wealthiest people I've known, that I felt could and would definitely support me, have never given a single dime to my ministry work!

I've always encouraged missionaries I've helped, "Don't worry about putting a mailing list together of people you think can afford to support you. Instead put together a year-round "Christmas Card" mailing list of people that you care

about and that you feel probably cares about you. These are the type of people the Lord will most likely use to take care of many of your practical, prayer, and financial needs."

PRINCIPLE #4

**To successfully raise personal missionary support,
a person must INVESTIGATE ways to initially "get in touch"
and/or "keep in touch" with the specific groups of people they
have on their mailing list.**

I've learned that once a person has clearly identified and cataloged people that God has put into their life, it is much easier to then determine the best way(s) to communicate with these people concerning ministry plans and support raising needs. For example, if a person identifies three churches they have had personal or casual involvement with, they can call each Pastor on the phone and say, "Pastor, I am in the process of raising personal missionary support. How would I go about finding out if and how I could make an application for missionary support at your church?" This type of phone call will tell them the best way(s) to proceed in order to receive church support.

In the table below I show the types of contacts most missionaries will have on their mailing list and what are some of the usual ways to be in contact with the people within each specific group.

Types of people:	Source(s):	Type(s) of appropriate contacts:
Churches	<ul style="list-style-type: none"> • Church(es) attended. • Churches of friends and family. • Churches referred by others. 	<ul style="list-style-type: none"> • Initial phone call to the Pastor &/or Missions Chairman. • Go through a detailed application process. • Meet with a missions committee. • Make a presentation in a Sunday School, worship service, Bible study group, etc.
Immediate family		<ul style="list-style-type: none"> • Personally meet with family in person (or talk with them by phone if they out of town) to explain your plans and answer their questions. • Once family members know what is happening, they can be included in the list of people that get any official newsletter(s) & financial and prayer response cards.
Christians or spiritually sensitive people	<ul style="list-style-type: none"> • Relatives • Friends • Past/present co-workers • Acquaintances • Referrals from others 	<ul style="list-style-type: none"> • Schedule personal meetings to present your work and needs. • Send official newsletter(s) & financial and prayer response cards. • Answer people's specific questions when you see them.
People you know who would not be Christians or would not understand the concept of missions support	<ul style="list-style-type: none"> • Relatives • Friends • Past/present co-workers • Acquaintances 	<ul style="list-style-type: none"> • Send general newsletters. • Answer people's specific questions when you happen to see them.

I have found that the "methods of appropriate contact" shown on this chart are important for new missionaries to understand. From my experiences I've learned that it is totally inappropriate and ineffective (and sometimes even detrimental) to send newsletters with financial response cards to someone's home church or immediate family members without FIRST having talked to them on the phone or in person.

Each missionary needs to prayerfully decide what methods would be appropriate for them and for the people they will be communicating with. It is also important for a missionary to understand the support raising principles and practices endorsed by their organization. Some ministries allow NO MENTION of written financial needs (i.e. - the mission organization founded by Hudson Taylor, etc.). Other ministries strongly encourage the use of "referral" contacts (i.e. - Campus Crusade for Christ, etc.).

PRINCIPLE #5

To successfully raise personal missionary support, it is important for a person to INSERT time in their schedule (daily, weekly, monthly, and/or yearly) to carry out the methods of mailing list and donor contacts they've decided to do.

Support raising takes time! It takes a great deal of time to develop mailing list, write newsletters, make appointments, send thank you notes, make presentations, fill out applications for support, schedule visits, etc.. If a missionary thinks they can give all their time and energy to front-line ministry without giving attention to those sending the supplies, they are sadly mistaken. I have learned that if a missionary doesn't put some time in their schedule to nurture and communicate with people on their mailing list and their financial supporters their ministry dry up for lack of support. Even George Mueller who "asked no man for support" sent an annual letter to everyone on his mailing list with detailed descriptions and examples of all the ways God provided for him and his ministry each year. This newsletter gave many people the practical encouragement and inspiration to also be part of George Mueller's work even if he never came out and asked them for their support directly.

From my experiences, I have found that when a missionary is in the process of raising support (i.e. - deputation), they need to put time in their schedule to:

- Put together a detailed mailing list.
- Meet with close family, friends, and church leaders.
- Fill out mission committee applications.
- Schedule group, church, and personal presentations to share their ministry and needs.
- Design and write newsletters, prayer requests, financial response cards, etc..
- Send out mailings.
- Take care of personal correspondence.

Once someone has raised their needed support, I suggest the following list of things they could consider putting in their schedule to maintain a solid relationship with their donors and the people on their mailing list:

- Send a personal thank you to each donor every 1-3 months.
- Send a newsletter (and financial response card/envelope) to spiritually minded people who have an interest in your ministry 1-4 times per year.
- Send an updated family picture to key friends, families, and donors each year.
- Send a general news mailing to everyone on your mailing list once each year. Oftentimes this can be done at Christmas time or at the start of a new year.
- Schedule personal visits and presentations with supporters every 2-5 years.

PRINCIPLE #6

To successfully raise personal missionary support, a person will need to INFORM people of their ministry, plans, and needs.

Once a person has their mailing list, determined how they will be in contact with people, and inserted time in their schedule for deputation work, they can now begin to INFORM people of their ministry, plans, and needs. At this point a missionary needs to realize if they don't tell any one what their plans are, very few people will be able to actively help them with their ministry plans. In God's sovereign plan He wants people to know what a missionary is doing so that they can be partner in the work.

Once a missionary has developed their support-raising plan, they then need to actively work the plan that they developed! Letters need to be sent, calls need to be made, visits need to be scheduled, presentations need to take place, etc.. Potential donors need and want to know the details of some one's missionary plans and needs. People can't help someone when they don't know what their needs are.

PRINCIPLE #7

To successfully raise personal missionary support, it is important to INVITE people's help.

A number of years ago I heard that there were four ways to receive the resources you need for ministry and that three of them were Biblical and one was not. The first was to pray and ask only God to provide the need. The second was to work and save up the needed funds to meet the need. The third was to explain the need to God's people and ask them to help. The fourth was to just "hint" about what your needs were and hope people would get the idea. The person who shared this with me said that the first three ways were all Biblically sound and the fourth way was commonly practiced but was Biblically inappropriate. In raising Christian missionary support in this day and age, I have found that it is important to clearly explain your vision and needs and then invite people to help according to their interest and ability.

In written communications the most effective way to do this is to specifically invite people's help in the letter and then include a response card and return envelope. In personal presentations a missionary can explain their ministry and how a person could help and then ask the person if they would be willing or interested in providing some support.

I will never forget scheduling a luncheon appointment with the head of my ministry, a major donor, and myself to see if the donor would be willing to help us with a specific ministry project. At the luncheon the donor asked, "How can I help your ministry at this time?" The head of the ministry said, "We don't need any help, we just wanted to have lunch with you to see how you're doing these days." After the luncheon I asked the head of the ministry why he didn't tell the donor the specific need we knew we had. He said, "Don't worry. He'll help. I can just feel it in my bones." I wondered to myself, "Help with what? We never told him anything we needed help with." We didn't even bother "hinting" that we needed his help. We waited for a number of months and never did receive anything from that donor. It was through this experience that I learned that if you want someone's help with a project, you need to give them the information, invite their response, and let them make a decision. I learned the hard way that if you want most people's help you must clearly INVITE it.

A few years ago I studied the support teams of ten full-time Christian missionary families to find out how many monthly supporters they had in order to meet their support needs. The table below shows the results of that study and also indicates how many supporters someone would need if they wanted to raise \$2000/month in missionary support.

STUDY OF THE SUPPORT TEAMS OF 10 MISSIONARIES				
MONTHLY AMOUNT	TOTAL # OF DONORS GIVING	%	Number of supporters needed for \$2000/mos.	Cumulative Value
\$10-\$15/mos	28	13.5%	5	\$60
\$20/month	28	13.5%	5	\$100
\$25/month	35	16.7%	5	\$125
\$30-\$40/month	33	15.8%	5	\$175
\$50-\$60/month	23	11.1%	5	\$275
\$65-\$75/month	19	9.1%	4	\$280
\$80-\$100/month	28	13.5%	4	\$360
\$125-\$150/mos	7	3.4%	3	\$400
\$200-\$300/mos	5	2.4%	1	\$250
\$350-\$600/mos	1	.5%	-	-
\$750-\$1000	1	.5%	-	-
TOTALS	208	100%	37	\$2000

The table showed that if a missionary needs to raise \$2000/month in support, that they will need roughly 37 monthly donors on their support team. To get 37 monthly donors a person will probably need to INVITE anywhere from 100-250 people to help them. From this table it is easy to see that it takes the help of a lot of INVITED people giving a wide range of monthly gifts in order to keep one missionary person, couple, or family on the front-lines of ministry or in full-time Christian work.

PRINCIPLE #8

**To successfully raise personal missionary support,
it is important to INSTRUCT people how to give their help.**

Once I received a letter from a missionary in South America. In the letter this missionary family practically bled on the paper explaining in great detail all of the financial hardships and difficulties they were experiencing and how they were desperate for financial support. The letter so moved me that I immediately went for my check book to write out a check for their support. I looked over the letter and envelope and found that they had not put down any field address, mission headquarters address -- they hadn't even put down their last names or the name of their organization. Because they left NO instructions how someone could help them financially, I was not able to send them my financial gift even though I wanted to help. From this example, it is easy to see that if a missionary does everything else right but fails at this point of instructing people HOW TO help, they will only experience failure in their missionary support-raising endeavors. It is vital to always include brief but complete information explaining:

- How checks should be made out.
- Where to mail checks.
- What options for support are available (i.e. - one-time, monthly, bi-monthly, quarterly, or annually).
- How to earmark gifts for a specific project or missionary.
- If there is a specific deadline that must be met.
- What is the missionary's address/phone.
- What is the organization's address/phone.

I have especially struggled with a number of missionary families I've worked with concerning their need to let people know their financial support status and explain to people how they can help if they are interested. So many missionaries will send a newsletter out to all of their friends and supporters thinking that everyone will somehow get the

idea that they "must need support." Oftentimes they won't say anything in the letter about their support needs or how a person could respond financially. This is alright if the missionary truly does not have any needs or desires for financial support. But I've found it is completely foolish and even hurtful if a missionary hopes for financial support from a newsletter that never mentions their financial needs or does not include instructions on how and where a person could send them support. If financial needs are real, it is important that a missionary lets people know some of the details along with a brief explanation of how people can help if they are interested. I have also found that when financial support is truly needed, it is always best to include a response card and a return envelope with each letter that is sent out.

IN CONCLUSION

Through my more than twenty years of missionary support-raising experience and training of others, I have found that there are eight very specific steps that must be followed in order to successfully raise needed missionary support. If a person follows these basic steps, they can raise their needed support within three months to two years depending on how much they need to raise. There have been times I have struggled with the question of raising support for myself or others I've trained. When these times of struggle have come, I have found it invaluable to go back to these eight basic steps in order to discover where things seem to be breaking down. Ultimately it is God who provides all of our needs. But I have found that oftentimes He takes us through an orderly process in order to experience His provision. There's a plaque in my office that I feel summarizes the need and value for some clear-cut support-raising steps. The plaque reads, "God feeds all the birds of the air. But He doesn't throw the food in the nest." Just as the birds toil in joy at their task of finding the food God has ordained for them, so can the missionary toil in joy at the task of support-raising to find the support God has ordained to meet their needs. -END-

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ABOUT THE AUTHOR

Brian Kluth is one of America's leading spokespersons on issues of "Faith & Finances," "Biblical Generosity," "Resourcing Christian Ministries and Workers," and "Models to Increase Giving in Local Churches."

Brian has traveled to 25 countries and has ministered to God's workers and Christians on five continents. His articles and written materials on Christian giving have been distributed to more than 350,000 Christian leaders across the U.S. and in more than 100 countries. He has been involved in helping to raise hundreds of thousands and millions of dollars in cash and resources for Christian schools, colleges, churches, camps, ministries and missionaries.

Brian is a popular key note speaker at large group denominational gatherings, mission gatherings and conferences, association conferences, philanthropy events, and college chapels. In 1999 he will be speaking for two Promise Keeper events. In addition to large group speaking, he has conducted nearly one hundred leadership training seminars in the U.S. and overseas and has been interviewed by magazines, newspapers, and talk shows on issues of Christian giving and financial teaching in churches.

Rev. Kluth is the preaching and outreach pastor at Harvest Community Church and the founder of Kingdom Seekers, a national and international speaking and writing ministry. Prior to his current role, he was the national president of the Christian Stewardship Association (CSA). CSA serves more than 10,000 ministries and 50 denominations as the formal stewardship training arm of the National Association of Evangelicals.

Brian's speaking ministry and seminars have been endorsed by Ron Blue, Larry Burkett, Howard Dayton of Crown Ministries, George Bama, Lyle Schaeffer, Paul Nelson of ECFA, Dr. Tony Evans of The Urban Alternative, Dr. Paul Cedar of Mission America, Dr. John Perkins of Christian Community Development Association, Stan Toler of Injoy Ministries, Bob Buford of Faith Works, Fred Smith Jr. of The Gathering, John Pearson of Christian Management Association, Dick Towner of Willow Creek Church, Dr. Gene Getz, Richard Hammer of Church Treasurer's Alert, and Terry Anne Meeuwse of the 700 Club.



Count Your Blessings

A secret to more joyful and generous giving and living

“On the first day of each week let each one of you lay something aside, storing up as he may prosper.” 1 Cor 16:2

By Brian Kluth of www.MAXIMUMgenerosity.org

Can you relate to any of the following?

- Have you ever felt you didn't have enough income to make ends meet?
- Have you ever been frustrated or wearied by the number of appeal letters you've received in the mail?
- Have you ever been confused about how much money you should give to the Lord's work?
- Have you ever felt guilty that you weren't able to give fully and faithfully to your local church because of other financial commitments made to individual missionaries, Christian workers, organizations, or special projects?
- If you are married, do you wish you and your spouse agreed more on how much, when, and where to give your money to the Lord's work?
- Do you wish you had extra funds to give to special needs?

Several years ago, I was feeling many of the frustrations mentioned above when I came across 1 Cor. 16:2 ***“On the first day of the week let each one of you lay something aside, storing up as he may prosper.”***

I will never forget the Sunday after I found this verse. I asked my wife Sandi to sit down with me so that we could ***“count our blessings”*** She gave me a puzzled look and asked, "What do you mean, 'count our blessings'?" I told her I wasn't sure what I meant, but that 1 Cor. 16:2 implied that as Christians God wants us to take time on the first day of each week and look back over the last seven days to see how He has provided for us then gratefully lay aside funds that we can use to give to His work.

So, with pencil and paper in hand, we sat down and began to reflect back on the previous seven days. Obviously, the first item and amount we wrote down was our salary check from the Christian organization where we were on staff.

UNCOVERED BLESSINGS

We remembered we had gone to dinner with friends and they picked up the tab; we had received a birthday gift of cash; and I had received an honorarium from a speaking engagement. We wrote all these items down one by one. As we thought more, I remembered I had been looking to buy a used 5-speed bike. My secretary's family had one they no longer used and they decided to give it to me at no cost.

After writing all of these items down, we were surprised to find we had a list of tangible provisions in addition to my salary. We thanked the Lord for these "blessings" and decided to go back and assign a dollar value to each item: \$50 for what I had been willing to spend on a bike, \$15 for the birthday gift of cash, \$20 in savings when the other couple bought our dinner, \$25 speaking honorarium, and \$40 for some other items.

We totaled these items up and discovered that these "blessings" amounted to \$150! So we decided to take 10% of the \$150 in blessings and send it as our monthly support for one of the missionaries we supported for \$15 a month. We then gave the full 10% of my normal salary to our local church.

"We gave joyfully and cheerfully to the Lord's work -- not because we had to, but because we wanted to!"

THE LIST CONTINUED TO GROW

The next Sunday we again sat down to count our blessings. At first we didn't think anything had happened and were ready to give up. Then we recalled a few items Sandi had bought on sale and some items I received free from work. When we added up the amounts, we found \$120 in unnoticed blessings had occurred. So we took \$12 (10% of our "blessings") and started a BLESSINGS FUND. Each week we began to set aside money according to what had happened during the previous week. Then when we had missionaries or special needs we wanted to support, we were able to use our Blessing Fund monies.



EVEN BIG THINGS HAPPENED

Occasionally there were even some big things that occurred. One time we needed to buy a car and some friends of ours sold us a car they had for \$2000 instead of the \$3000 they could have gotten for it! Because of this \$1000 savings, we were able to give an extra \$100 to the Lord's work through our Blessings Fund. We normally would have never noticed these "blessings" (and certainly not acknowledged them in extra giving) if we had not applied the verse in I Cor. 16:2 and sat down together each Sunday to consciously look back over the previous week.

Through "counting our blessings" we found we were able to give a full 10% of my salary to our local church and still have plenty of additional funds to give to missionaries, people in need, and to Christian causes and organizations.

A STARTLING DISCOVERY

While working on our income tax reports I found that my salary for the year had been \$15,000. When looking over our list of contributions I found we had given \$1500 to our local church. Then, when I added up the additional monies we gave from our "Blessings Fund", my calculator showed that we had given another \$2500 to missions, special needs, and Christian organizations. I thought, "That can't be right; there must be something wrong with my calculator!" But when I went through our weekly blessings list from the year's 52 Sundays, I was astounded to discover that the "blessings" we had written down (beyond our normal salary) added up to \$25,000! We really had given an extra \$2,500 to the Lord's work in addition to the \$1,500 to our local church! I was amazed to think that we gave \$4000 to the Lord's work on a \$15,000 salary! We went into the year wondering how we would even be able to make ends meet. But by "counting our blessings" Sunday by Sunday our eyes were opened to the many ways the Lord was caring for us. It was from this spirit of gratefulness that we gladly and joyfully passed along 10% of these blessings, savings, unexpected income, and cash to the Lord's work. As we thought about it, we also realized that God had actually given us a \$40,000 a year lifestyle on a \$15,000 salary!

"I was amazed to think that we gave \$4000 to the Lord's work on a \$15,000 salary."

The next year we continued the practice of "counting our blessings" each week. At the end of the year my salary had been \$17,000, we had given \$1700 to our local church, and had given another \$5000 to other Christian causes! The following year we gave an extra \$6000 to the Lord's work over and above giving 10% of my salary to our local church. Each year, this practice of counting our blessings weekly and laying aside extra giving money in a Blessings Fund was enabling us to cheerfully double and triple what we normally would have given to the Lord's work.

Many times it seemed foolish to keep giving like this, yet we were so grateful for the many savings, blessings, and extra money the Lord was providing for us that we joyfully and cheerfully gave a portion back to Him. We gave not because we had to, but because we wanted to. Some people say that we should "give to get," but the Lord was showing us that the best way to give was to clearly see what He's given you -- and then to generously, joyfully, and cheerfully set aside a portion to give back to Him!

AN OLD HYMN

The familiar words of the hymn, "Count Your Blessings" come to mind: "Count your blessings, name them one by one. Count your blessings and see what God has done." How liberating and exciting this can be for anyone who truly begins to practice this truth according to I Cor. 16:2. It's my prayer that you would begin to COUNT YOUR BLESSINGS EACH WEEK AND START A "BLESSINGS FUND" TO HELP YOU BE MORE JOYFUL AND GENEROUS IN YOUR GIVING TO THE LORD'S WORK. There's no telling the wonderful things that may begin to occur in your life, your church, and the people and ministries you'll be able to support through this exciting practice.

RECOMMENDED STEPS FOR “COUNTING YOUR BLESSINGS”

Here are some important things I've learned to help identify the Lord's tangible provisions and blessings in your life each week:

#1 Try to count your blessings as a family, couple, or individual at a similar time each week with a pen and paper (or notebook) in hand. Sandi and I look back over the week every Sunday night before going to bed and now have a notebook full of hundreds of entries of how God has cared for us over the past several years over-and-above our normal income.



#2 Think back over the following areas and write down anything that comes to your remembrance:

- **MAIN INCOME?** If you were paid during the week, write down the amount. We always use my income here and put any second income or extra income in our blessings fund. We then give 10% of my regular income to our local church.
- **ADDITIONAL OR UNEXPECTED CASH?** Gifts, overtime, bonuses, 2nd salary, investment returns, sale of any item, refunds, inheritance, etc..
- **PEOPLE'S HOSPITALITY?** Meals, lodging, entertainment, etc.
- **SPECIAL HELP OR ASSISTANCE?** - Help with car or house repairs, emergencies, use of equipment, free babysitting, etc.
- **DISCOUNT AND SALE ITEMS?** Clothing, household items, garage sales/thrift shop savings, car items, tools, furnishings, recreation, etc.
- **PURCHASE OF NEW POSSESSIONS?** -

When my wife and I buy something that's a major item or a luxury item, we sometimes include the cost of these items in our blessings fund and give an extra 10% to the Lord's work.

#3 Write down a financial value for each item OR (very important) write down the amount you "WOULD HAVE BEEN WILLING TO SPEND" for the item. For example: A family member gave me a \$1000 radial arm saw they no longer needed. I would never have been able to afford a \$1000 saw, but I might have "been willing to spend" \$200 on a used radial arm saw. So, in this case, I put down the value of this blessing at \$200 (not \$1000). Therefore, I ended up giving an extra \$20 to the Lord's work -- not an extra \$100.

#4 Add up the value of the total number of blessings for each week and take 10% or more of the total and decide where to give it OR set the week's amount aside by writing it in your notebook or putting the money in a special place or account that you will consider your "BLESSINGS FUND."

#5 Faithfully give your local church 10% of your main income. Then begin to joyfully and generously use your "Blessings Fund" to help support missions, special projects and needs, and Christian workers and organizations.

I believe that IF you begin to “count your blessings” each week, you will be amazed how generous God is and how creative He is in providing for you. As you count and give according to God's blessings in your life, you will be able to be more generous to your church, God's work, and others more than you've ever dreamed possible!

Check out and check off ☒ additional Scripture verses on provision & generosity:

- ☐ Dt 16:17 ☐ 2 Cor 8-9 ☐ Gen 28:16-22
- ☐ Pr 3:9-10 ☐ Mal 3:7-15 ☐ Mt 23:23 ☐ Lu 6:38
- ☐ Dt 14:23 ☐ Dt 16:17 ☐ Mt 6:19-34 ☐ Ecc 5:10
- ☐ Lu 12:16-21 ☐ 1 Tim 6:6-10,17-19 ☐ Hag 2:8
- ☐ 1 Kgs 17 ☐ Hag 1:4-11 ☐ Dt 28 ☐ Heb 6:10
- ☐ Ex 35-36 ☐ Lev 26:30 ☐ 1 Chr 29:11-18

SPECIAL NOTE: If this flyer touches your heart and pocketbook in a way that causes you to be more joyful and generous in your giving, please email the author and let him know “your story/testimony”: at: bk@kluth.org

ABOUT THE AUTHOR: Brian Kluth is a pastor, natl-intl speaker, and writer. He is also the founder of *MAXIMUM Generosity*, a public ministry dedicated to advancing Biblical generosity through inspirational preaching, leadership training seminars, writing, resources, website materials, and the media. Brian's written materials have been distributed to church leaders in more than 100 countries.

2005 address and ministry update:

Brian Kluth is now the Senior Pastor of the First Evangelical Free Church of Colorado Springs. He is also the founder of www.MAXIMUMgenerosity.org a cyberspace ministry dedicated to advancing Biblical generosity to fund kingdom ministries. In addition to his website and website product resources, he also offers a free monthly ezine newsletter that is currently sent to more than 13,000 people nationwide and worldwide.

His current contact information is:

Brian Kluth
MAXIMUM Generosity
5201 Pinon Valley Road
Colorado Springs, CO 80919
Email: bk@kluth.org
Website: www.MAXIMUMgenerosity.org
Mobile: 719-930-4000
Fax: 719-634-3144
Church: 719-634-3144 x23