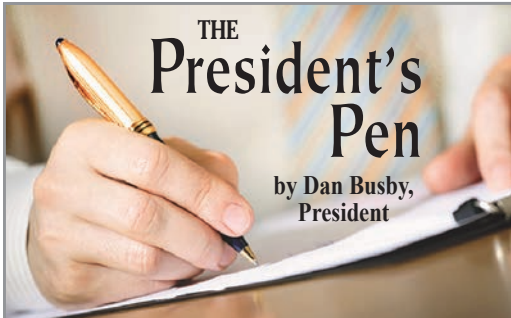




FOCUS ON ACCOUNTABILITY

FOURTH QUARTER 2011



THE President's Pen

by Dan Busby,
President



Serve Boldly

A few weeks ago, I flew into Lambert Field in St. Louis. The young man driving the bus for my favorite rental car company (to protect the guilty, they will remain nameless) seemed to be less than energetic. My first indication of this was when he didn't offer to help me onto the bus with my luggage.

Then, after picking me up, we stopped at another terminal. Patiently waiting was a mother and her eight-year-old daughter. The girl was in a wheelchair. Without leaving his seat, the driver asked if he should send another vehicle that had a chair lift. The mother said No, she could lift her daughter into the van. I hesitated, thinking the young man would get up—but there was no movement. With no thought of doing anything heroic, I quickly helped the mother get her daughter, the wheelchair, and their luggage on the bus. On the way to the rental car office, I visited with the mother and daughter and learned of the girl's multiple back surgeries and their trip to St. Louis to again visit their surgeon.

I concluded that the young man driving the bus that day probably had been AWOL for the training session on boldly serving customers. The experience on

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FEATURE

ACCOUNTABILITY and the GREAT COMMISSION

by Steve Douglass

Have you ever heard someone say to you, "I am going to hold you accountable"? What was your initial reaction? Negative? Uneasy? Wondering who gave him that right?

Those are fairly understandable human reactions. Isn't the truth supposed to set us free?

Yes, but there is a biblical concept that limits our freedom: accountability. No Scripture makes it more clear for us as leaders than Hebrews 13:17a: "Obey your leaders and submit to their authority. They keep watch over you as men who must give an account."

As leaders, we will have to give an account to God for what kind of stewardship we exercised over the opportunities God gave us. I am constantly sobered by my accountability to God for my leadership of thousands of staff and hundreds of millions of dollars.

But the first part of that verse is also convicting. I need to obey my leaders and submit to their authority. You see, I report to a board of directors. I can't just ignore their input into my decisions and my life.

In God's overall scheme of things, there are many reasons that receiving input and respecting authority are important. A main one is that it helps us to live in such a way that the light of Jesus shines from our lives. The light of Christ in our lives is the foundation for verbal witness and, in turn, for the



fulfillment of our Lord's Great Commission. In Matthew 5:16 we read; "Let your light shine before men, that they may see your good deeds and praise your Father in heaven."

Bill Bright came to Christ after he met a number of young adults who attended Hollywood Presbyterian Church. He was impressed with what Jesus was doing in their lives and responded.

However, several years before, a pastor in Bill's hometown in Oklahoma was unfaithful to his wife and that caused Bill to not want any part of Christianity. Had the story ended

**"I need to obey
my leaders and submit
to their authority."**

there, Bill would not have founded Campus Crusade for Christ.

You see that the Great Commission and the lifestyle of Christian leaders are very interrelated. Today, younger people are looking at the behavior of Christians and don't want any part of it. A new study shows that only three percent of 16- to 29-year-old non-Christians express favorable views toward evangelicals (reported by David Kinnaman, President of the Barna Group and author of the book *unChristian*). Kinnaman says "as we probed why

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Serve Boldly*from page 1*

that hot day in St. Louis served as a reminder to me of the importance of serving boldly—going far beyond the job description—going the second mile.

In this recessionary environment, it is a vitally important time to focus on serving boldly. Whether we serve with a for-profit or nonprofit organization, those of us who serve Christ should set the example for others.

Now is our time to serve boldly following the invitation and command of Jesus who set the ultimate example of serving boldly. Many Scripture passages describe Jesus as God's Servant. He came as a servant to accomplish God's will in the redemption of humanity.

“In this recessionary environment, it is a vitally important time to focus on serving boldly.”

To serve boldly, we must develop the servant attitude of Christ which calls for humility and obedience. In His instructions to His disciples about His servanthood, Jesus described His own role of service: “And whoever desires to be first among you, let him be your slave—just as the Son of Man did not come to be served, but to serve, and to give His life a ransom for many” (Matt. 20:27-28).

The servant of a human master works *for* his master. God, however, works *through* His servants. When we come to God as His servant, He first wants us to allow Him to transform us into the instrument of His good pleasure. Then He can take our life and put it where He wills and work through it to accomplish His purposes.¹ Only then are we in a position to serve boldly.

Elijah served boldly. He challenged the prophets of Baal to a public test to prove once and for all whose God was the true God (1 Kings 17:1). He took a big risk as he was outnumbered 850 to one. Elijah proposed that the prophets of Baal prepare a sacrifice and ask their god to send fire to consume it. He would do the same and appeal to the

God of Israel for fire. God answered with fire consuming the sacrifice (and even the stone altar) as Elijah had proposed. God did His mighty work, but He acted through His obedient servant, Elijah, who served boldly.

Peter and John were ordinary men who served boldly. After Jesus' resurrection, God healed a crippled beggar through Peter. Peter and John were called before the Sanhedrin to give an account of their actions. Filled with the Holy Spirit, Peter spoke boldly to the religious leaders, and “when they saw the boldness of Peter and John, and perceived that they were uneducated and untrained men, they marveled. And they realized that they had been with Jesus” (Acts 4:13).

Do you want to serve God boldly in the large or small issues of your church or nonprofit? Then find out what the Master is doing and submit yourself fully to Him that He might use you to further that work with boldness. Jesus said: “If anyone serves Me, let him follow Me; and where I am, there My servant will be also. If anyone serves Me, him My Father will honor” (John 12:26).

Serve boldly! 

¹ *Experiencing God*, Henry T. Blackaby and Claude V. King, Broadman and Holman Publishers, 1994, pp. 25-27.

Accountability and the Great Commission*from page 1*

young people had such conclusions, I was surprised how much their perceptions were rooted in specific stories and personal interactions with Christians and in churches.” What we and our organizations do and say in the name of Christ has a huge impact on people.

On the positive side, when people perceive a ministry and its leaders are accountable, they believe in them more. They, in turn, are more generous in giving to that ministry's needs. The net result is that more of the Great Commission is fulfilled.

If you read this newsletter

regularly, you are likely an influencer in a Christian organization. So what I am saying is that what we do, both individually and corporately, makes a huge difference in helping to fulfill the Great Commission. People either see the attractive, loving light of Jesus flowing from us or they detect a judgmental spirit and hypocrisy. Every positive experience helps, but every scandal hurts the advancement of God's Kingdom on Earth.

It is sobering that, apart from the power and grace of God, a scandal could happen to any of us or our organizations. So what can we do to seek to avoid that? One way is to submit ourselves to the wisdom and even censure

“When people perceive a ministry and its leaders are accountable, they believe in them more.”

of responsible Christians. We must make sure we are humbly accountable. That takes different forms:

- 1) Being meaningfully involved in an accountability group of people who are close enough to see how we live.
- 2) Assuring our organization abides by guidelines established by certifying agencies such as ECFA.
- 3) Responding to criticism of us and of our organizations with humility and teachability.

These may sound obvious, and we may think we do that. But often we don't realize how much we are not being accountable. Some time ago, I was talking to a good friend who was

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**FOCUS ON
ACCOUNTABILITY**

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ECFA.org

Accountability and the Great Commission

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sad about what he was seeing in his pastor's life – pride and lack of accountability. Here were some of his specific observations:

1. All the people around him are so impressed with him that they tend to accept everything he says without thoughtful reflection.

2. If someone does seek to correct him, that person is quickly marginalized and often dismissed from leadership.

“Often I have seen leaders think too highly of themselves and eventually put themselves ‘above the law.’”

3. Because of his schedule he often does not seek out the facts well before forming a conclusion. Once he “goes public” with his conclusion, he finds it very difficult to be confronted by the real facts and publicly reverse his decision.

There was more, but let me simply conclude by posing a few self-examination questions that will test our teachability:


1. Am I truly accountable to other people?

2. Do I gladly receive their input and aggressively seek to change in response?

3. Do I gladly lead my organization to conform to ECFA guidelines, or do I sometimes resent and resist them?

4. Would those who know me best consider me a humble, teachable person?

Why ask such pointed questions? Because leadership can become a lonely position over time. Too often I have seen leaders grow more isolated and less accountable. Often I have seen leaders think too highly of themselves and eventually put themselves “above the law.”

The big problem then is that pride comes before a fall. That fall is visible to many—both non-Christians and Christians. And it severely hurts the fulfillment of the Great Commission. 

Steve Douglass leads Campus Crusade for Christ with a passion for ministry built over nearly four decades of service.



Rethinking Endowments

*Reflections on his monograph,
“Toward a Theology of Endowment Keeping”*

by R. Scott Rodin

A colleague of mine asks his theology class the same question at the opening of his first lecture of the year, “does a fish know it’s wet?” This question serves as the basis for his premise that the loss of objectivity and perspective is a primary cause of bad theology. I thought of his question when I was approached by ECFA to write a paper on a theology of endowments. Having worked in the nonprofit field for the last twenty-eight years, I have generally regarded endowment keeping as an unquestionably acceptable practice. However, in order to do justice to a basic theological methodology, I attempted to take on this assignment with as much of a “blank slate” approach as possible. Still, I must confess that, while I expected to find some aspects of endowment keeping that might need to be tweaked or adjusted, I really never anticipated finding anything more substantial.



make decisions regarding endowment funds must be asking the right questions about how those funds are raised, invested and spent. We must recognize and acknowledge the forces within our institutions

regarding the role of an endowment. A proper theology of endowments will not let us treat these funds in a spiritually-detached way but will call us back to Scripture to understand all that is in play when we deal with money.

From there I offer thematic biblical evidence for a tension that I believe we find in Scripture regarding the storing of current assets for future use. Scripture calls us to be careful stewards of assets during times of plenty

“The theology of endowments provides a ‘profound set of issues and questions with which we must wrestle.’”

on the one hand, and strongly warns us of the dangers of storing up treasures on earth on the other. I believe Scripture teaches us that faithful endowment keeping must be done within this tension in full acknowledgment of the dangers of an over emphasis on either side.

The core of the monograph articulates the intersection of the practice of endowment keeping with a call to be faithful stewards of every part of our lives. I considered what it means to raise money for endowments, set policy to manage endowments and make decisions regarding the spending of endowments when all are done from the perspective of the faithful steward. In using the term “faithful steward” I am focusing on three characteristics in particular. The first is absolute submission to the unequivocal lordship of Jesus Christ over our endowments.

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Rethinking Endowments

from page 3

The second is the freedom we have as faithful stewards as opposed to owners in relationship to our endowments. And the third is our call to joyful obedience in how we are to handle all aspects of endowment keeping.

When dealing with money, we face several challenges when trying to hold these two roles—endowment keeper and faithful steward—together. There are correlating temptations to each of the three characteristics of the faithful steward. The first is a shift in lordship

“There often is a ‘constant anxiety over the size and health of the endowment.’”

from total reliance on the guidance of the Holy Spirit to the granting of control and final say to the endowment committee or similar governing body. The result is a self-reliance that shuts off the desire to “know and do God’s will” when it comes to our endowment keeping. The second temptation is to shift from freedom as a steward of the endowment to a trust in and dependence upon the endowment for our well-being and

future security. The fruit of this shift is bondage. The third is the loss of joyful obedience in managing and spending the endowment, which is replaced by a constant anxiety over the size and health of the endowment which can give way to a hoarding mentality concerning the preservation and growth of our endowment funds.

Finally, I considered the darker sides of our motivations when we cease to be faithful stewards and view our work of endowment keeping from an ownership mindset. In my research I became acquainted with the *endowment effect*. People will place a value on an asset beyond its actual worth once they believe they possess it for themselves. An endowment committee that allows a strong sense of ownership to creep into its attitude toward its endowment is susceptible to the endowment effect, and valuing the existence of an endowment beyond its actual worth is a dangerous mindset for an endowment keeper in the kingdom of God. I also looked at the darker side of our motivations to establish endowment funds to secure the future for the next generation, and the case for the ‘rainy day’ fund approach to endowment keeping. While both seem to be an acceptable aspect of careful stew-

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COMMISSION ON ACCOUNTABILITY AND
POLICY FOR RELIGIOUS ORGANIZATIONS

Commission Update

Members of the Commission on Accountability and Policy for Religious Organizations (www.religiouspolicycommission.org) were named in April. In September, a total of 66 members were named to the three panels by Commission Chairman Michael Batts. The panels will meet twice in Washington, D.C., in addition to participating in other ways.

Lists of panel members and their affiliations are posted at www.religiouspolicycommission.org/panels.

Issues before the Commission include whether:

- churches should be more accountable to the federal government;
- legislation is needed to curb perceived abuses of the clergy housing allowance exclusion;
- the current prohibition against political campaign intervention by churches and other nonprofits should be repealed or modified;
- the rules for determining the reasonableness of nonprofit executive compensation should be tightened; and
- penalties should be expanded for nonprofits and their leaders who engage in prohibited activities.

In addition to the panels’ participation, the Commission is also receiving input from the Internal Revenue Service, town hall meetings (planned for the spring of 2012) and other informal channels.

The Commission has selected two prestigious law firms, Holme Roberts & Owen (HRO) and Holland & Knight (H&K), to provide independent technical analysis and research. Stuart Lark and John Wylie are lead attorneys from HRO and are based in the firm’s Colorado Springs, CO, office. Nathan Adams is lead attorney from H&K and is based in the firm’s Tallahassee, FL, office. Both firms have agreed to serve on a pro bono basis.

Quarterly meetings of the Commission are scheduled through 2013.

Charitable Incentives at Risk

Various “tax reform” proposals and concepts are under discussion on Capitol Hill. Here are a few of the proposals/concepts at play:

- The American Jobs Act of 2011 would limit deductibility of charitable contributions for higher income earners by capping charitable deductions at 28 percent.
- The President’s special fiscal commission suggested the charitable deduction should be replaced with a credit—the credit being as low as 12%.
- The Congressional Budget Office report, “Options for Changing the Tax Treatment of Charitable Giving,” refers to charitable gift deductions as “subsidies.”
- The “flat” and “flatter” tax rate concepts that various officials and candidates are proposing may properly be

understood as code language for reducing the benefits of itemized deductions, including charitable contributions (and mortgage interest).

- Many or all itemized deductions would be eliminated under most national sales tax proposals.

ECFA has scheduled a National Webinar on Charitable Gift Incentives on October 18 featuring Sandra Swirski, attorney and founder of Urban Swirski & Associates, LLC, to provide information to member organizations concerning these important issues.

Register at ECFA.org/Events.aspx



Sandra Swirski




Church Initiative Coming Soon

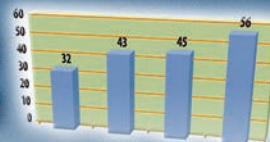
While churches, church denominations and church-related entities have always been an important part of ECFA's membership, a concerted initiative will be launched in 2012 to more effectively serve churches. Currently, four of the eleven largest churches in the U.S. are ECFA members, about 20 denominations and their related organizations are members and over 40 megachurches are members. In addition, directly or indirectly, ECFA relates to tens of thousands of churches.

In 2012, ECFA will enhance its services to churches by providing:

- **Focus on Church Accountability**—a quarterly newsletter prepared especially for churches and church leaders.
- **Church dedicated website**—for easy access to helpful information
- **Church webinars**—eight webinars designed to meet the specific needs of church leaders, particularly business administrators
- **Church Forums**—three-days of intensive Forums on September 18–20 in Chicago covering church governance, financial management and stewardship.
- **ChurchWise.org**—a new online subscription service for church leaders providing a means to keep up with the dynamic church environment relating to governance, financial management and stewardship.

Watch for more information on these exciting developments. 

Accountability Pays Big Dividends ...Leaders of ECFA Members Speak Out



New Life Church was accredited by ECFA last year. This was a big deal to me. ECFA sets very high standards for membership and only a handful of churches even bother trying to meet the requirements.



Brady Boyd

When I came to New Life in 2007, we did not have the internal structures or policies we needed, but we were determined to make the changes necessary to hit the mark. The first thing we did was change the way decisions were made about spending money. We had always done a yearly audit, but we then added a purchase order system, a more detailed budget, and we changed our



elder structure. Under the old system, the senior pastor had a lot of autonomous, independent spending authority; but under our new system, spending decisions are made as a team with a lot more accountability from elders who are not a part of the staff.

Why did I make all these changes? The old system was not corrupt or necessarily broken. I could have continued with the status quo and no one would have been alarmed or concerned. The reason is simple. I want to be able to stand in front of our fellowship and challenge everyone to give and want them to know that we are operating with complete integrity and maintaining the highest standards available.

This removes all suspicion and brings everything into the light for all to see. Our finances are posted at

ECFA.org and are regularly updated. I want people to know we are committed to being good stewards, living below our means, and giving generously at every opportunity. These are the principles we live by in the Boyd house, and I want the same principles to apply at the church I lead.

Pastor Brady Boyd

Mel Trotter Ministries.

My first experience with ECFA was back in the early 80s when I served with another ECFA member, Christians in Action. I became aware of the value ECFA membership held for the organization with respect to the donors—the seal equated with financial accountability, transparency and integrity.



Chico Daniels

ECFA accreditation is even more important today. Accreditation by ECFA makes a powerful statement that an organization is acting responsibly and honors its commitments to accountability.

Whenever I speak to donors today and tell them that we are members of ECFA—a fellowship that holds us accountable to God, to donors, and to the church—they are pleased. At Mel Trotter, we often use ECFA web

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Accountability Pays...*from page 5*

resources and one-day training events to provide learning experiences relating to governance, financial management, and fundraising/stewardship.

We are comforted knowing we have a national organization that can represent us with a voice of reason, strength and clarity when it comes to nonprofit issues on Capitol Hill. I believe the membership is worth it and I am glad that Mel Trotter is a member of ECFA. I always encourage other churches and nonprofits to become members.


Rev. Chico Daniels, CEO

When **Lifesong** began its ministry eight years ago, it was really birthed out of a family foundation. In time, as our orphan ministry (orphan care solutions and adoption funding) grew in depth and financial resources, the need and desire to be an ECFA member grew increasingly important to us. At that point, most of our board members were family members. As we adapted to meet the ECFA's standards, we saw the value of having a majority of independent board members. Our entire board was highly supportive of the changes, knowing the credibility of ECFA membership would strengthen our long-term impact and effectiveness.

Recently I was meeting with a church in Illinois as they considered starting an adoption fund. The senior pastor and CFO had many questions about our financial operations, accounting, reporting and overall handling of the fund. When we shared our ECFA membership, the CFO became at ease and said, "Well, that about answers all



Andy Lehman at Lifesong for Orphans School in Kitwe, Zambia, where 230 children are cared for.


my questions—knowing ECFA membership gives me great confidence in how you will handle the funds." It just demonstrates how much credibility and respect is found in the integrity, standards, and best practices of ECFA amongst its members. 

Andy Lehman, CSP, Vice President

Rethinking Endowments*from page 4*

arding of resources, I found that they have underlying temptations. In the first we can be easily led to replace trust in God's future provisions with a self-reliance on amassing resources. In the second, we can fall prey to a protectionist approach to our work that will never allow us to spend any of the endowment regardless of the severity of the situations we may face. Fear on the one hand and a misplaced trust on the other are at the root of these temptations and we will do well to understand them and watch for them in our organizations.

The monograph ends with three sets of concluding statements; what we *must say*, what we *must not say*, and what we *might say*. The first is a set of conclusions we must draw from the work. Together they can form a basis

for a biblically sound approach to endowment keeping. The second list attempts to set limits on what we can draw from the study and helps to keep us from overemphasis in our conclusions. The third list offers some potentially controversial conclusions that would reshape the way we relate to our endowments; specifically how they are raised, managed and spent. I hope in all of these the reader will find not only an accurate summary but also some thought provoking implications that cannot be avoided. 

Dr. R. Scott Rodin is the managing principal of OneAccord. His books include: The Steward Leader, The Sower (co-authored with Gary Hoag), The Four Gifts of the King, and many others.

See the monograph at ECFA.org/Rodin.



2012 ECFA Forums

Save the Dates

Spring Nonprofit Forums

Dallas — The Hope Center

March 13—Nonprofit Governance

March 14—Nonprofit Financial Management

March 15—Nonprofit Fundraising/Stewardship

Fall Church Forums

Chicago

September 18—Church Governance

September 19—Church Financial Management

September 20—Church Stewardship

Forum speakers include:



Michael Batts



Dan Busby



Shelly Cochran



Gregg Hood



Steve Macchia



John Pearson



Scott Rodin



John Savage



John Van Drunen



Mark Vincent

Join church and ministry leaders from across the nation for these ministry-changing days!

Hear some of the nation's leading presenters on governance, financial management and

fundraising/stewardship topics. Discounts are available for ECFA member representatives and multiple attendees related to one organization.

Register online at ECFA.org/Events.aspx



webinars

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ECFA.org

FREE to
ECFA Members

October 13 – Effective Financial Communication for Churches and Nonprofits



Gregg Capin, *partner,*
CapinCrouse



Richard Larkin, *technical director,*
BDO USA, LLP, Washington, D.C.

November 10 – 5 Hot Topics for Church Business Administrators



Mike Biedermann, *director of finance,*
Woodmen Valley Chapel, Colorado Springs, CO



Cindee Coffee, *general counsel,*
Southeast Christian Church, Louisville, KY



Nick Dusenbury, *director of finance,*
Forest Hill Church, Charlotte, NC

December 6 – Year-end Giving/Receipting Issues



Michael Batts, *CPA, managing shareholder,*
Batts Morrison Wales & Lee P.A., Orlando, FL



Dan Busby, *CPA, president,*
ECFA



John Van Drunen, *CPA, attorney,*
vice president, ECFA

Recent Developments

• Fairness Doctrine is history.

The Federal Communications Commission (FCC) has officially removed the “Fairness Doctrine” from the Code of Federal Regulations (CFR) which enabled the FCC to compel broadcasters to air opposing viewpoints on controversial issues that the government decided to be of public importance. FCC Chairman Genachowski said: “The Fairness Doctrine holds the potential to chill free speech and the free flow of ideas and was properly abandoned over two decades ago. I am pleased we are removing these and other obsolete rules from our books.”


• **Measure to eliminate nonprofit mail discounts could cripple fundraising.** Under Rep. Darrell Issa’s bill, the 40 percent discount that nonprofits have been getting for the postage rates on their mailings since Congress authorized it in 1951 would be reduced by 5 percent a year, and down to 10 percent after six years. It is part of a larger effort to overhaul the Postal Service, which is facing a second year of losses totaling \$8 billion or more.

• **New Jersey rejects plan to require charities to tell donors they can restrict gifts for programs.** Under the rejected proposal, nonprofits in the state would have been required to disclose to donors that their gifts could be used to pay for administrative and fundraising costs unless the donors made a choice otherwise. Charities with at least \$250,000 in annual contributions would have been required to offer pledge or payment forms that allow donors to specify how their money should be spent.

• **Cell phone guidance issued by IRS.** The IRS will treat the value of employer-provided cell phone (including the value of any personal use by the

employee) as excludible from the employee’s income, as long as the cell phone is provided to the employee primarily for a noncompensatory business reason (such as the employer’s need to contact the employee for work-related emergencies, the employee’s need to speak with clients at times when the employee is away from the office, and the employee’s need to speak with clients in time zones at times outside of the employee’s normal work day) of the employer. Notice 2011-72.

• **Insubstantial benefit projected for 2012.** Based on the annual inflation adjustment, certain de minimis benefits provided by a charity to a donor do not affect the donor’s charitable contribution deductions. Thus, charitable contributions will be fully deductible in 2012 if the donor makes a minimum payment of \$49.50 and receives certain benefits with a cost of not more than \$9.90 or the charity provides free unordered “low-cost articles” with a cost of not more than \$9.90. Additionally, contributions will be fully deductible if the benefit received by the donor is not more than the lesser of \$99 or 2% of the amount of the contribution.

• **New suit filed on housing allowance.** On September 13, the Freedom from Religion Foundation (FFRF) filed a new case seeking a declaration that the clergy housing allowance violates the First Amendment. In this lawsuit, FFRF argues that the allowance “...violates the Establishment Clause of the First Amendment to the Constitution... by providing preferential tax benefits to ministers of the gospel.” Their argument includes that the individual plaintiffs, FFRF officers in the case, are receiving housing allowances from FFRF that do not qualify for the same tax status as it would if they were clergy. 



Latest Release from ECFA Press

Igniting a Life of Generosity

by Chris McDaniel

ECFA realizes that its members are continually seeking to encourage giving to fund the support of their ministry. In an effort to assist these Christ-centered ministries in their generosity efforts, ECFA is pleased to announce the release of a new resource for ministries to get in the hands of their supporters that will help individuals learn the basic principles about biblical giving and generosity.

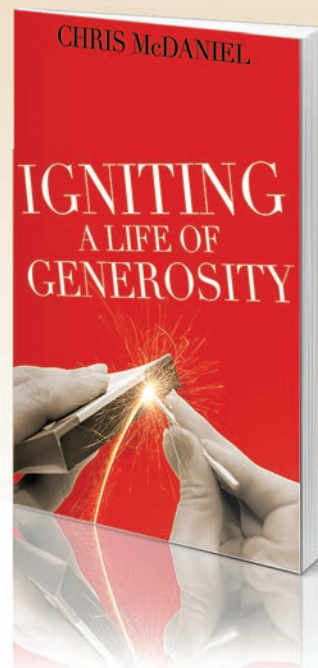
Igniting a Life of Generosity, by Chris McDaniel, Chief Business Development Officer, DELTA Ministries International, is a devotional for those who desire to better understand the wonderful experiences the Bible offers when we grow in the grace of giving.

Not just another devotional—this 60-page devotional will help you develop your practical and personal theology for generous giving. You will be transformed on your own stewardship journey.

“Consumerism, materialism, and debt cannot deliver lasting happiness,” said Brian Kluth, founder of Maximum Generosity. “*Igniting a Life of Generosity* will provide you with the proven path to discover lasting joy and contentment through learning to live a generous life.”

“God calls us to be generous with our time, talent, and treasure,” said Todd Harper, president of Generous Giving. “This devotional is an excellent tool to encourage believers in their journey to have a transformed heart that is increasingly generous.”

“During these tough economic times, it’s important for Christian leaders to continue to convey God’s powerful message about giving,” ECFA President Dan Busby said. “Generosity is a theme seen throughout the Scriptures. We are excited about releasing this resource that emphasizes how generosity correlates to a more transforming journey with Christ.”



Sold in packs of 5– \$25 plus shipping
30–\$120 plus shipping
100–\$350 per 100 plus shipping

Available in the ECFA Store at: ECFA.ws
Phone: 800-323-9473

MEMBERSHIP CHANGES

New Accredited Members

1. A Rocha USA, Fredericksburg, TX
2. Arctic Barnabas Ministries, Kenai, AK
3. Association of Classical and Christian Schools, Moscow, ID
4. Champion Ministries, Castle Rock, CO
5. Chestnut Mountain Ranch, Morgantown, WV
6. Christian Friends of Israel – America, Burleson, TX
7. CJF Ministries, San Antonio, TX
8. Distant Shores Media, Minneapolis, IN
9. Downtown Pregnancy Center, Dallas, TX
10. Family Talk, Colorado Springs, CO
11. Fellowship Housing Corporation, Hoffman Estates, IL
12. Global Hope India, Raleigh, NC
14. Grace International, Hialeah, FL
15. Ground Zero, Myrtle Beach, SC
16. HIS BridgeBuilders, Dallas, TX
17. International Fellowship of Evangelical Students – USA, Platteville, WI
18. Jewish Jewels, Ft. Lauderdale, FL
19. Living Room Ministries International, Redding, CA
19. Mideast Baptist Conference, Poland, OH
20. Mission Hills Church, Littleton, CO
21. Stronghold Ministry, Dallas, TX

Resignations

1. His Place Community Church, Burlington, WA
2. Lifeword Broadcast Ministries, Conway, AR

ECFA Membership Grows at Record Pace

