

How to Utilize This Collection of Resources

“There is one body and one Spirit — just as you were called to the one hope that belongs to your call — one Lord, one faith, one baptism, one God and Father of all, who is over all and through all and in all.” (Eph. 4:4–6)

Every congregation is the same, and yet every congregation is uniquely different. The same Word of God is to be preached in every pulpit, and yet any preacher with experience can tell you about how difficult it is to preach the Word of God in a given place to a given people in a given situation. The rural church surrounded by corn fields, the urban church surrounded by blight, the suburban church surrounded by new growth — all need the Word of God and each brings its own background, assumptions and blindspots that must be taken into account by the pastor.

This collection of resources includes some items that are important for every pastor and stewardship committee to consider, and it includes items that are specifically tailored to specific settings. In other words: Not everything in this book is for you; it is not meant to be read cover to cover. Rather, the resources are arranged into various groupings so that you can easily find what will be of benefit to you in your unique setting.

Theology of Stewardship

This section includes short essays that really are meant for everyone. They place stewardship in the context of Lutheran theology and lay the foundation for the rest of the resources. Read these first!

Bible Studies/Sermons/Pastoral Aids

Everything in the church comes back to the Word of God. These resources can be used in your congregation as you find them here, or you may use them as springboards for creating your own studies. Permission is granted to copy, paste, edit and duplicate as you see fit.

Nuts and Bolts

Here you will find how-tos, tips and plans for implementing stewardship programs in your congregation.

Practical Wisdom

Here you will find interesting articles about demographics, personal money management and other topics that provide insight into teaching stewardship.

May our gracious Lord grant your congregation every blessing in Christ Jesus!

Rev. H.R. Curtis
Coordinator, LCMS Stewardship Ministry

THE THEOLOGY OF STEWARDSHIP

Grace and Every Blessing: The Gifts Hidden in the Commandments

BY REV. JEFF HEMMER



Lutherans have a peculiar way of talking about the Law. We say the Law “shows us our sins.” It crushes and kills. Theologians say (as they are wont to do in nerdy languages), “*Lex semper accusat*” (or “The Law always accuses”).

All of that is true and drawn straight from sacred Scripture. But then there are other ways of speaking of the Law too. The psalmist, for instance, declares, “I love your law” (Ps. 119:113) and “The law of the LORD is perfect, reviving the soul . . . More to be desired are [the commandments] than gold, even much fine gold” (Ps. 19:7, 10).

Who really thinks that? That the Law is good? More desirable than gold? Revival for the soul? Get *real*.

People reject “Christianity” because they think it’s just a system of rules, because they see God as little more than a rule-giver and because, at the end of the day, no one wants to submit to God’s Law. Why would the Bible ever describe the Law as good? Why would Luther in the Small Catechism say that God “promises grace and every blessing to all who keep these commandments”?

For the Christian, maybe there’s more to the commandments than just accusing Law. For the one given God’s gift of faith, recreated in the waters of Holy Baptism, given new life (and new desires), the commandments show not merely the ways we fail and have failed. They also show the good works God intends for us to do. And believe it or not, there is blessing to be found in keeping the commandments.

That’s because the Law existed before the fall into sin. Sinners only hear in the Law threats of punishment and condemnations for sin. But in the Garden of Eden, the Law was connected to blessings. “Be fruitful and multiply” yielded the blessings of children and the bond of marital union. “Eat from any tree in the garden except the tree in the middle” yielded healthy submission to the Lord and trust in Him for everything good.

The commandments have a way of calling Christians back home, to the Garden of Eden, and forward to the renewed heavens and earth revealed on the day of Jesus’ return. Through the commandments, God seeks to bestow blessings, the blessings inherent in His original creation, which will be fully ours again when Jesus restores the garden at His return.

For now, sandwiched in the millennium between Jesus’ ascension and His return, we live in hope of the things to come. Part of that hope is receiving the blessings God intends to give. Gift giving is such an intrinsic part of the Creator’s nature that even in His Law He intends to give gifts, gifts that can only be received in the keeping of His commandments.

What gifts?

I. You shall have no other gods.

This commandment is the easiest. What gift does God intend to give?

Himself.

No other god can save, no other god gives forgiveness. All other gods are fakes, impostors. God calls you to fear, love and trust in Him alone, not because He’s like a teenage girl, jealous at every bit of attention paid to another competitor, but because He alone can give you what you need: life. He alone should be your God because He is the God who gives life and forgiveness. Breaking the commandment means you have a god incapable of giving you these treasures.

II. You shall not misuse the name of the LORD your God.

What gift does God intend to give through the Second Commandment?

His name.

He gives His name to you first in Holy Baptism. Like a mother writing a child’s name in Sharpie on all of the things he will take to school, God marks you as His own, placing His triune name upon you in the waters of Holy Baptism. Suddenly, the otherwise terrifying holy name of God is given to you as a gift, to call upon in every trouble, pray, praise and give thanks.

If you break the commandment, if you misuse this holy name, you miss out on the benefits that are yours through God’s name: access to the Creator of the universe by name. It’s direct access to

God as only God the Son has access. It would be like the president of the United States giving you his cell phone number. If you call the White House, you can expect to leave a message that will get listened to by a low-level staffer, at best. But when little Malia Obama calls her father on his personal cell phone, you better believe he has time for that phone call. So God gives you access to Himself with His name. Why would you want to misuse that?

III. Remember the Sabbath day by keeping it holy.

What gift does God give through this commandment?

His Word.

That might seem like a burden, like the guilt trip your pastor lays on you for skipping Bible class. (Seriously, though, you're already coming to church on Sunday morning, why not just stay for Bible class?) But it's more than that. The Word of God is how you receive faith (Rom. 10:17). It's how you have life (Ps. 119:25).

God doesn't want you to attend Sunday morning services so that you fulfill some kind of obligation or return after six days off to tell Him how awesome He is. He created Sunday mornings and the Divine Service for the purpose of delivering His gifts: His Word and His Sacraments. If you say "no" to these, you say "no" to life. God intends for you something better than that. Breaking the Third Commandment means missing out on life-bestowing, eternity-altering gifts. That's just dumb. The gifts are free and frequent. All you have to do is be where they're given out.

IV. Honor your father and your mother.

What gift does God give with the Fourth Commandment?

Parents.

You have parents even if you dishonor, disrespect or hate them. They gave you life and that life is not immediately revoked if you disobey your parents. But Moses and Paul promise this commandment has a particular blessing: "That it may go well with you and that you may live long" (Deut. 5:33; Eph. 6:3).

All earthly authority derives from the office of parent. When a police officer advises you to obey the law or be put in "time out," he does so deriving his authority from your parents. When teachers instruct their pupils, they do so not by authority of the office of teacher, but by the authority of the office of father. Parents relinquish a little bit of their authority to policemen and princes, teachers and catechists to do what God has given them to do. So, to all these people, God commands obedience and honor, so that He may deliver through them the gifts of good order and instruction. That's why life is "longer" when you obey your parents. All of your parents.

V. You shall not murder.

Now and for the remaining five commandments, the recipient of the gift God intends to give shifts from you to your neighbor. And what gift does God intend to give with the Fifth Commandment?

Life. In particular, your neighbor's life.

Life is obviously a gift. (You didn't choose to be alive, did you?) God intends to give it fully and richly. And He intends for you to be the one who watches out for your neighbor's life. You are given the responsibility to help and support your neighbor in any physical need. Breaking the commandment might not hurt you, but it obviously hurts your neighbor. Life is a good gift, given only by the Author of life, which He calls you to guard and protect.

VI. You shall not commit adultery.

What gift does God give with this Sixth Commandment?

Marriage.

Given the sexually permissive nature of our society, this is the commandment everyone loves to hate. Why would God be such a prude? If it feels good, do it, right? It's my body; I can do what I want with it, you suppose.

Wrong.

Marriage is a good gift. And it works best according to God's design. When He prohibits adultery, when He calls you to live a chaste and decent life, when He commands husbands and wives to love and honor each other, it's because He wants to see your marriage be the best it can be. Cheating on your spouse, before or after your wedding date, in action or only in thought, with real people or just pixels on a computer screen, hurts your marriage. It makes the gift of a good marriage harder to receive. It's not because sex is sinful that God prohibits any sex outside marriage, but because sex is a good gift with beautiful results (babies, duh). God created orgasms, after all; He placed them in the context of marital union for the good of both husband and wife. Break the Sixth Commandment and you're subject to a host of corruptions: STDs, divorce, broken hearts, broken families, addictions. Better simply to receive the gift as God intends to give it.

VII. You shall not steal.

What gift does God intend to protect with the Seventh Commandment?

Your neighbor's stuff.

We pray for daily bread in the Lord's Prayer, and we confess that God gives it to all people, even to all evil people. The Seventh Commandment simply gives to us the responsibility of guarding all our neighbor's possessions and income. Even the daily bread He gives to us He commands us to use for our neighbor's good. To keep the commandment not to steal confesses that we don't provide our own daily bread. It teaches our hearts to trust this simple, biblical truth. God gives stuff — daily bread — and intends to use you to protect these gifts for your neighbor.

VIII. You shall not give false testimony against your neighbor.

What gift does God give and protect through the Eighth Commandment?

A good name, your neighbor's reputation.

When you use your words to avoid telling lies about your neighbor or hurting his reputation but use them instead to defend him and explain everything in the kindest way, you are the instrument by which God gives your neighbor a good name in the community.

Christians should be particularly good at guarding their neighbor's reputation. Upon hearing gossip, even if it's true, those who have been redeemed from a life of sin know how to explain things in the kindest way. You simply put the kind of construction on the gossip that you wish others would do for you. "He had good intentions." "She meant well, even if it didn't go well." "Well, I certainly know what it's like to deal with temptation like that." Neighbor's reputation saved. God's gift of a good name protected.

IX. You shall not covet your neighbor's house.

X. You shall not covet your neighbor's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.

The Ninth and Tenth Commandments have a common gift to deliver: contentment.

What's contentment? A satisfied heart, an attitude that believes the gifts God has given are sufficient. These paired commandments deal less with outward sins and more with the inward disposition of the Christian. God wants to give you a heart that is content with what He has given, a heart not always clamoring and hands

not always clambering for more. If you keep the Ninth and Tenth Commandments, you'll receive God's gift of contentment and satisfaction with life as it is now. Breaking these commandments, always coveting what you do not have, only leads to sadness and frustration.

So, as it turns out, God is not a jerk. He doesn't give His Law because He's just a divine killjoy or a cosmic wet blanket. He gives His Law because He has created you and He knows — even better than you do — what's best for you.

Even when you know that the Ten Commandments are intended to enable you to receive good gifts from God, you can't keep them perfectly. Only Jesus did that. His perfect obedience, perfect righteousness, is the ultimate gift. This was given to you in Holy Baptism. It's reaffirmed in Holy Absolution. It nourishes and strengthens you in Holy Communion.

Even when the Law accuses, even when you fail to keep it perfectly, you have Jesus. More precisely, you have Jesus' perfect keeping of the commandments credited to you. While there may be temporal blessings in keeping the commandments, there's no extra grace to be earned from doing so. This distinction is important. The capital-G Gifts of God are only yours by faith in Jesus for forgiveness. The small-g gifts are temporary. But they point to something eternal. These temporary gifts evoke a memory of something eternal, of a garden that belonged to our first father and mother. Even these gifts that flourish and fade, that are available in the keeping of the commandments, point beyond temporary things to the eternal restoration of the garden that will be fully and completely ours on the day of Jesus' return. Until then, we do well to use the commandments as a guide whereby we receive good gifts from God. And because we will inevitably fail to keep those well, we need to be reminded where to find gifts that even to our temporary existence are eternal; they endure beyond the grave. These gifts — forgiveness, eternal life, salvation — are ours no matter how many other temporary gifts we receive.



THE THEOLOGY OF STEWARDSHIP: Encouraging Generous Stewards

BY LARRY ULRICH



Preface

A topic like “encouraging generous stewards” might be thought of by some readers as a “how to do it” approach. It is true that this topic is directed at pastors and congregational leaders to provide ways to encourage generous stewards. But we want to make it very clear that the theology that supports this topic of stewardship is true to the Holy Scriptures and to our confessions.

In 1998, LCMS delegates to our Synod convention approved the adoption of the Biblical Stewardship Principles as the basis for all that we do in stewardship education. These principles reinforce our definition of Christian stewardship as the “*free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes.*”

The document offers eight principles of stewardship, explains each in detail and provides their scriptural basis, along with their implications for practicing Christian stewardship in all that we think and do as God’s redeemed people. The principles are designed for use by pastors, congregational leaders and members as we encourage one another and grow in our stewardship attitudes and practices.

The full text of the eight principles is available on the LCMS Stewardship Ministry website (www.lcms.org/stewardship). A careful reading and study of the principles will underscore the importance of thinking about Christian stewardship as a whole-life, year-round activity for all ages. In fact, the principles are available in three languages and for different age levels, including one specially designed for young children.

These principles have helped us to understand that Christian stewardship is much more than thinking of stewardship as the management of time, talents and treasure. These are indeed important parts of stewardship, but they don’t present the total picture of how God’s stewards live out their lives as His redeemed people.

Please keep this in mind as you read, teach and model good stewardship and grow as God’s generous stewards.

Encouraging Generous Stewards

“And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. ... And the Lord added to their number day by day those who were being saved.” (Acts 2:44–45, 47b)

In Acts 2, our Lord provides a clear picture of the generosity and financial activities of the Early Church. Rich and poor believers, moved by the Holy Spirit, came together in the Early Church. The power of Christ’s unbounded love and sacrifice was intense. Christ’s sacrifice spurred those who were blessed to generously share with those in need.

Is it possible for 21st-century American churches to express the same spirit of generosity as was present in the Early Church? Of course, it is — through the power of the same Holy Spirit working through the Means of Grace. With careful and deliberate planning, many churches in our Synod are accelerating the generosity of givers and unleashing resources entrusted to them as God’s stewards for Kingdom purposes in the spirit of the Acts 2 church.

The 2013 Congregational Economic Impact Study, researched and written at the Indiana University (IU) School of Philanthropy, provides important insights. The study notes that instruction through Holy Scripture is the most important building block, but there are other factors that influence and encourage generous stewards. “Congregations must demonstrate that they are worthy of receiving gifts from their members by demonstrating transparency and hospitality, as well as ensuring they have the capacity to effectively steward gifts of all sizes.”

The IU study also identified two key questions for leaders to prayerfully consider as they seek to encourage generous stewards:

1. Is the congregation ready to provide the leadership a generous congregation deserves?
2. Is the congregation prepared to receive the good will and gifts it desires?

A Generous Culture Cultivates Generous Stewards

“Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.” (Luke 6:38)

Since the U.S. economy dramatically slowed in 2008, wise leaders have recognized that encouraging generous stewards is growing in importance for our congregations. Since the 2008 recession, unlike the Great Depression when giving to churches grew, American churches have experienced a decline in giving. According to data compiled each year by the Giving USA Foundation, it has declined from 35 cents of every charitable dollar given in 2008 to just 32 cents in 2011.

Chris Willard and Jim Sheppard, co-authors of *Contagious Generosity*, contend that if a church wishes to encourage generous stewards, the “church must be intentional about developing a culture of generosity; the culture of the church is a powerful way of making a positive corporate change.”

Many church leaders don’t fully appreciate how culture shapes the habits of a faith community. For instance, some churches and their leaders discourage discussions about money, despite the significant amount of time Jesus spent talking about money and possessions during His earthly ministry. “Jesus knew that how we handle our money is more than a private matter,” Willard and Sheppard contend. If you desire to see transforming generosity among the disciples you lead, it is helpful to consider the ways culture influences generosity.

Knowing the culture of a community helps leaders predict how the community they lead might respond. *The 2013 Congregational Economic Impact Study* provides important insights into how churches and their leaders viewed the U.S. economic challenges during the last five years:

When responding congregations assessed how they felt their congregations weathered the recession, the majority of respondents indicated that their congregation fared well or very well since the worst of the recession (73.9 percent). However, when comparing post-recession revenues with inflation, only 39 percent reported that congregational revenues kept pace or were ahead of inflation between 2007 and 2011.

From our observations, some LCMS congregational leaders today will reference the frugality of the early German immigrants who founded many of our congregations as a major source of their congregations’ culture of stewardship. These references to a 19th-century culture of frugality often translate into a 21st-century cultural mindset of scarcity. A culture of scarcity can limit the perspective of members and leaders alike, fostering an environment that dampens the generosity of God’s people. Human attitudes can influence our full potential for the mission to which we are called, thus forgetting to acknowledge that with God all things are possible.

To encourage a culture of generosity, the Lake Institute on Faith & Giving at Indiana University School of Philanthropy recommends that congregations focus on “transformational, not transactional giving.” Transformational giving dramatically shifts the focus from budgeting limitations to investment opportunities. The institute suggests redefining “pastoral care to include the care for members and donors, viewing giving as a spiritual practice.” This change in focus suggests “engaging members in personal conversation and exploring ways in which generous giving enhances the ministry they share together.”

Accomplishing a shift in congregational culture requires bold, courageous and generous leaders who share life-changing stories, inspiring congregations to generously invest their time, talents and treasures in our Lord’s work through the local congregation.

For Discussion

1. How would you describe the culture of your church as far as being generous?
2. What do you think others in your community see as important to your congregation?
3. How and when do you talk about generosity in your church?

Generous Leaders Cultivate Generous Stewards

“Then the leaders of fathers’ houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king’s work.” (1 Chron. 29:6)

In *Contagious Generosity*, Willard and Sheppard, two experienced guides for churches on the generosity journey, boldly articulated the pastor’s role in encouraging generous stewards:

Generous churches are led by generous pastors. Period. It’s possible to be a generous pastor of an ungenerous church. But we have never seen a generous church that is not led by a generous pastor. The truth is that leaders who lead generous churches don’t just talk a good game. They have trained themselves in the principles of generosity, and they openly model a generous life.

Pastors have a God-given responsibility to lead their members toward all godly living, including generosity. They should not and cannot fully abdicate this responsibility to the board of stewardship or delegate it to another staff member.

As pastors teach and encourage generosity, it is imperative to consider the view from the 21st-century pew. Research indicates that many members today do not yet understand giving and generosity because they were not modeled for them while growing up. We observe that older members regularly indicate that they learned to be generous from their parents. A growing number of younger members don’t speak of the influence of parents in modeling stewardship. Christian parents, just like pastors, have a responsibility to model generous stewardship.

It is important for spiritual leaders to “connect the dots” for members between money and changed lives. Sharing stories of changed lives while affirming the congregation’s generosity are powerful tools that encourage and inspire even greater generosity.

Today literally tens of thousands of not-for-profits, both Christian and secular, are regularly telling their stories of changed lives to their donors, some of whom include people from your congregation. These not-for-profits would welcome the opportunity that congregations have to “tell their story” each week to their givers. The local church has that extraordinary opportunity.

While the local church has the opportunity, regrettably few churches take advantage of this opportunity to connect generosity and Kingdom impact. By failing to effectively share stories of Kingdom impact, are we discouraging stewards from expressing their generosity to their Lord through the Sunday offering plate? Jesus regularly used stories and examples to teach. Why is that method of communication so limited or missing in our churches today? Many who research and study the church suggest that this is seriously deficient in the 21st-century church. This deficiency allows others to influence the generosity of your members, potentially siphoning away dollars for ministry to other charitable giving opportunities that are more adept at connecting with the prospective donor’s passions for ministry.

George Barna, America’s leading marketing researcher of faith and culture, observes that “people no longer give to the church simply because it is the church. The church must prove itself worthy of donations.” How effectively are you telling your members about the impact of their generosity? Are you telling how the Gospel message is changing lives through the mission and ministry that regularly happens through your congregation?

Finally, when pastors and other leaders are transparent about their journey toward a more generous life as God’s stewards, God’s people also will respond because generosity is modeled for them. Willard and Sheppard write, “We have seen pastors who share their own journey toward generosity find that their congregations respond with a desire to follow suit.”

A word of encouragement to pastors: If you are still growing toward a life of generosity, you have both the privilege and opportunity to allow your own story to impact the habits of the people you lead.

Generous leaders who encourage generous stewards find that when generosity spreads to staff members and key lay leaders in a congregation, this spirit of generosity often trickles down to the rest of the body of believers.

Patrick Johnson, who co-authored the four-week devotional *Generosity* with well-known Christian author Gordon MacDonald, observes, “Few churches succeed in getting leaders to give generously by using a forced standard.” Johnson explains that encouraging lay leaders to be generous stewards is “more effectively done in a trusting relationship that provides encouragement, grace and accountability.” Does your church foster a culture that encourages generous stewardship of its staff and laity?

For Discussion

1. In what ways are you, as a ministry leader, using your position of influence to advance generosity in your church?
2. How do you ensure that your perspective on money is consistent with the challenges that members in your congregation face every day?
3. In what ways do you, as a ministry leader, take ownership of funding your church’s ministry?

Embrace the Ministry of Asking

“And let us consider how to stir up one another to love and good works.” (Heb. 10:24)

If pastors and lay leaders want to inspire and encourage generous stewardship, it is important to embrace the ministry of asking. But before you ask, you first must listen. The most effective way to encourage generous stewards is to connect the giver’s passion and interest with mission and ministry.

Pastors and leaders who only discuss the topic of money when they need to raise money will most likely not cultivate generous stewards. When you do ask, it is important that the perspective is always what God wants for the giver, not what you or the church wants or needs from the giver. Always remember: Asking people to be generous is helping them, as God’s stewards, to accomplish what our Lord intends for them to do, not what we want them to do for the church.

The confidence for a leader to embrace the ministry of asking comes from a belief in abundance of resources. When a leader embraces an abundance mindset, namely that our Lord can and does provide all that we need, a leader can enthusiastically embrace the ministry of asking and confidently encourage members to share their generosity in order to make a Kingdom impact as stewards of our Lord’s resources, which He has entrusted to us to use for His purposes.

We recommend that you celebrate even when something is given elsewhere. For instance, do you lift up a member’s generosity when he or she is generous to one of our seminaries or universities? When you celebrate generosity, it encourages others on the journey toward a generous life.

For Discussion

1. When you think about asking for money, what is the first thing that comes to mind? Is it a positive or negative feeling? Why? What impact has that had on your willingness to ask others to be generous to the church?
2. What steps are you taking to ensure that you and other ministry leaders are listening for the interests and passions of various people in your congregation?
3. Has a church member ever told you about a large gift he or she made to something other than your church? How did you react?

Generosity Is Contagious

“Whoever is of a generous heart, let him bring the LORD’s contribution: gold, silver, and bronze And they came, everyone whose heart stirred him, and everyone whose spirit moved him, and brought the LORD’s contribution to be used for the tent of meeting, and for all its service, and for the holy garments.” (Ex. 35:5b, 21)

When it came time to build the Old Testament tabernacle, the Lord moved Moses to speak to the people of Israel and ask them to provide all the contributions needed for building the tabernacle. Day after day, they kept on bringing contributions and offering their skills for the completion of this worthy project (Ex. 35:20–29).

The generosity of the people continued to grow and grow until those who were in charge of the building of the tabernacle came to Moses and said, “The people bring much more than enough for doing the work that the LORD has commanded us to do.’ So Moses gave command, and word was proclaimed throughout the camp, ‘Let no man or woman do anything more for the contribution for the sanctuary.’ So the people were restrained from bringing, for the material they had was sufficient to do all the work, and more” (Ex. 36:5–7).

It is helpful to remember that the people were not commanded to bring their contributions, but they were bringing their gifts from generous hearts. Generosity is contagious. It is easy to imagine that some people started bringing their gifts, and others joined in until there were many more contributions than needed to complete the building of the sanctuary. Wouldn’t it be something if giving today were as generous as it was in the Book of Exodus? We can’t help but think that the generosity of a few and then a few more and then many more is contagious!

Could something like that generosity happen today? Of course, it could! Because the same Spirit of God that moved the Old Testament people of God to freewill generosity is still active in God’s people today.

This account from the Book of Exodus is an encouragement to practice freewill and generous giving for the work of the Lord. And once this freewill generosity gets underway, then God’s people catch the spirit of generosity and marvelous things happen.

This example underscores the importance of modeling generosity by pastors, congregational leaders, parents and fellow Christians. As one Christian stewardship leader said, “God’s work done in God’s way will never lack for God’s resources.”

For Discussion

1. Can this kind of contagious generosity happen in your congregation?
2. How can pastors and congregational leaders set the pattern for contagious generosity?
3. How can members of your congregation catch this spirit of generosity?

Measuring Generosity

“For where your treasure is, there your heart will be also.” (Matt. 6:21)

Experienced, seasoned business leaders readily acknowledge the importance of measuring results in order to effectively manage an organization. Many of these same leaders, as they serve their Lord through the church, neglect to apply these skills, experiences and perspectives for Kingdom work. The local church seldom moves beyond essential recording and recordkeeping. This move is necessary if a congregation is to grow in contagious generosity.

Each congregation is unique. Therefore, ministry leaders will find it most effective to compare their congregation’s giving with giving in previous years, as well as with national averages such as those compiled by the Synod.

Often, pastors and lay leaders alike contend that the shepherd’s role keeps him from engaging in the temporal and business matters of the church. Lay leaders cite their pastor’s lack of experience or time as constraints to his involvement. Many pastors we meet are not aware — and some contend that they should not know the particulars — of their members’ generosity. Yet, these same pastors are called to help ensure the spiritual health of the congregations they lead.

Is pastoral effectiveness restricted if he is unable or unwilling to evaluate the generosity of the stewards he is called to lead? In today’s world, we expect and demand that our health-care providers, teachers and even our coaches collect, measure and evaluate data. Don’t our pastors need access to similar data to most effectively care for and disciple the flock they are called to lead?

For Discussion

1. How do you measure giving in your church?
2. Who is responsible for interpreting the data?
3. What is your congregation’s policy regarding access to giving information? How might this policy need to be changed?

Celebrate Generosity

“At that time Solomon held the feast for seven days.” (2 Chron. 7:8a)

As Lutherans, we regularly celebrate important milestones in the discipleship journey, such as Baptisms, confirmations, ordinations and installations of called workers.

Yet seldom do we celebrate generosity. When someone gives for the first time in your congregation, it is reason for celebration. Churches usually don’t track first-time givers, so they are unable to celebrate with these givers how our Lord is working in their lives. Not-for-profits supported by many generous givers carefully monitor, celebrate and thank their donors every time they give. Churches, unfortunately, are notorious for taking their givers for granted. Thus, should it surprise us that giving to not-for-profits in the 21st century is growing and that it is very likely at the expense of giving through the Sunday morning offering plate?

If we, as church leaders, neglect to acknowledge first-time generosity and don't joyously acknowledge and celebrate the generosity of stewards committed to our Lord's work, should we be surprised that giving to our beloved church body has failed to keep pace with inflation for more than two decades? When we neglect to "connect the dots" between generosity and ministry impact through storytelling celebrations, are we discouraging rather than encouraging generous stewards? When discussions and communications focus on scarcity, operating deficits and unbalanced budgets, are we once again discouraging generous stewards?

For Discussion

1. When was the last time you made a big deal about the first time someone gave to your church?
2. Why is it easy for churches to celebrate Baptisms and confirmations, but not generosity?
3. Is it possible you are taking the generosity of your members for granted?

As you consider opportunities for encouraging generous stewards, it is very important that the church reach disciples where they are. Your members are at different places on the journey toward generous living, which can be impacted by age, current financial position, relationships, personal connection to the ministry and, of course, their own faith formation as followers of Jesus. The church that creates an environment to help each steward grow in generosity will be abundantly blessed in terms of time, talents and treasures as these generous stewards joyfully serve their Lord.

Suggestions for Further Study for Leaders

- › LCMS Biblical Stewardship Principles and Leader's Guide available at www.lcms.org/stewardship.
- › Searcy, Nelson. *Maximize: How to Develop Extravagant Givers in Your Church*. Grand Rapids: Baker Books, 2010. (ISBN 978-0-8010-7218-5)
- › Willard, Chris, and Jim Sheppard. *Contagious Generosity: Creating a Culture of Giving in Your Church*. Grand Rapids: Zondervan, 2012. (ISBN 978-0-310-89313-4)

Congregation Study and Devotion Guides

- › Igram, Chip. *The Genius of Generosity: Lessons from a Secret Pact between Two Friends*. The Generous Church, 2011. (Published in collaboration with The National Christian Foundation.) (ISBN 978-0-615-41618-2; www.generouschurch.com or www.livingontheedge.org)
- › Igram, Chip. *The Genius of Generosity: Living on the Edge* (small-group DVD series with four messages). Living on the Edge, 2011. (www.livingontheedge.org; other related resources in a variety of formats are available at this author's website)
- › MacDonald, Gordon, and Patrick Johnson. *Generosity: Moving toward Life that is Truly Life* (a four-week devotional). The National Church Foundation, 2008, 2009, 2010. (ISBN 978-0-9771174-1-3; www.generouschurch.com)
- › McDaniel, Chris. *Igniting a Life of Generosity* (a 21-day devotional). Winchester, VA: ECFA Press, 2011. (ISBN 978-0-9799907-6-2; www.ignitingalifeofgenerosity.com)

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THE THEOLOGY OF STEWARDSHIP: Head of the Household

BY REV. PAUL CAIN



SESSION 1:

Christian + Husband + Father

In his Small Catechism, Martin Luther clearly emphasized the God-given role of “the head of the household/family,” but often something right in front of our eyes goes unnoticed.

The Ten Commandments, the Creed, the Lord’s Prayer, the Sacrament of Holy Baptism and the Sacrament of the Altar are introduced with the following: “As the head of the family should teach (it/them) in a simple way to his household.”

The section on Daily Prayers begins, “How the head of the family should teach his household to pray morning and evening.”

Additionally, the Table of Duties clearly lays out some basic biblical teaching about the vocation of “husband” and “parent.”

To get started, read Luther’s cited Scripture:

- › 1 Peter 3:7
- › Col. 3:19
- › Eph. 6:4

How are husbands and fathers to be God’s servants under His authority?

We’ll return to these texts in their larger context later. Now, let’s build a foundation for the vocation of “head of the household/family,” which includes “husband” and “parent.”

We are well aware that not every household or family is Christian. By instituting parenthood and civil government, the Lord provided order for civil society. For the Christian, any discussion of family should begin with our new birth in Christ.

Read Matt. 28:18–20.

Now, follow up by reading the end of St. Peter’s Pentecost Day sermon and what followed in Acts 2:36–47.

- › How do the baptized relate to God?
- › How do they relate to one another?

Consider the Ten Commandments. What two divisions are shown by Jesus in Matt. 22:34–40?

- › Which has priority?
- › What implications does this have for a Christian’s life priorities?

A Christian is a baptized child of God first. That is his or her primary vocation. A child is born into a family. Consider the impact of the Fourth Commandment.

- › What does this mean for a child?
- › What is the vocation of child? Read Eph. 6:1–3.

Next, we will discuss the question “What is God’s will for my life?”

SESSION 2:

What Is God’s Will for My Life?

Vocation and Decisions as a Christian

- › Read Jer. 29:11. What people make up the original audience/recipients of this promise? Is it appropriate for Christians? Can you be encouraged that the Lord has good plans for you, yet also be frustrated that He has yet to let you know what they are?
- › Have you ever said to God, “Show me a sign”? When? Why? Was it the best idea?
- › Who received a sign in Judges 6:33–40? What was it? Did he believe it?
- › Read Isaiah 7. When is asking for a sign OK?
- › Matthew 4 chronicles Jesus’ encounter with our old evil foe. What sign does he ask Jesus to perform?

Consider God’s Word and the vocations God gives in the list below.

Your Vocations Prioritized

#1: Baptized child of God (Receive the Lord’s gifts)

- › Ex. 20:1–11
- › Commandments 1–3, especially the First Commandment
- › Matt. 22:37–40

#2: Member of a family: son or daughter, single, husband or wife, father or mother (Care for the family, keep marriage vows, raise children as Christians)

- › Fourth Commandment
- › Sixth Commandment
- › Eph. 5:21–6:4

#3: Work (Provide for the Lord's work and priorities as well as the family)

- › 1 Chron. 29:11
- › 1 John 3:16–18
- › Fifth Commandment
- › 1 Tim. 5:8

#4: Everything else: leisure, hobbies, community involvement, sports, spectator sports and even serving at church (Keep priorities #1–3 first)

- › Note the danger for burnout among servants of the Church when #4 takes over #1.
- › Consider Mary and Martha's priorities in Luke 10:38–42. Not all church activities are equal. Receiving God's gifts is more important than our service to Him!

How could this list help you prioritize what should be most important to you according to God's Word? How are our priorities often misplaced apart from God's Word?

Discuss how to resolve conflicts between different vocations according to biblical priorities.

The Lord is not merely one priority among many. He is the giver of all good things, including our life in Christ, family and friends, work and all we need to support this body and life, and rest in Him. Read Col. 3:4 and use it as the basis for a closing prayer for this session.

SESSION 3:

Marriage, Love and Honor

As children grow to adulthood, they marry. A church wedding is often more important to some brides and grooms (and/or to their families) than a Christian preparation for marriage.

Dietrich Bonhoeffer was a Lutheran pastor in Germany during the time of the Nazis. He was imprisoned and later executed for participating in a failed plot to assassinate Adolf Hitler. Because he was in prison, he was unable to perform a wedding for a couple as he had promised. So, he wrote a sermon for them from prison and had it smuggled out. He wrote that it is not the love that sustains the marriage, but the marriage that sustains your love for one another. Wise words.

A Lutheran wedding often has the following three readings:

- › Gen. 2:18–24
- › Eph. 5:1–2, 22–33 (I usually include 5:21 and 6:1–4 as well.)
- › Matt. 19:4–5
- › Other texts may include Mark 10:1–9 and Gen. 1:26–28.

How do these texts lay the foundations for a Christian marriage? Describe the vocation of wife. Describe the vocation of husband.

How has Ephesians 5 been misused and misunderstood in the past? How can we work to correct those errors?

Read the Sixth Commandment and Luther's explanation in connection with Gen. 1:26–28.

Revisit the Fourth Commandment in light of Eph. 6:1–4. What does this mean for a parent?

Based on the passages above, who is given primary responsibility for leadership (especially spiritual leadership) in a family?

- › How can this be applied practically today?
- › What pitfalls need to be avoided?

Consider the following passage about authority: Matt. 28:18–20.

- › How does power differ from authority?
- › What kind of authority did Jesus have?

Read 1 Cor. 11:1–16.

- › How is authority explained and shown here?
- › What consequences does this have for today?
- › How are the eternal truths of submission to godly authority shown today? Could a woman's wedding ring be such a symbol?

Read 1 Cor. 14:26–40.

- › How are women given to participate in Christian worship? How are they not given to participate? Why?

Read 1 Tim. 2:8–15 and 3:1–7. These passages give more divine instruction on this topic. Are all men qualified to be pastors?

1 Peter continues this discussion, especially in 3:7, which applies to husbands. Read the whole section in context: 1 Peter 2:13–3:7.

- › How has this text been misunderstood? How does it show honor to wives?

Read Col. 3:19 in context: Col. 3:1–4:1.

- › How does the foundation laid in verses 1–17 help us better understand what follows?

How would you summarize these vocations based on Scripture?

- › Christian
- › Husband/Wife
- › Father/Mother/Parent
- › Head of the Household

SESSION 4:

Law, Faith and Promises

The Old Testament provides guidance for the Christian head of the household.

In Deuteronomy, literally “second law,” the Lord renews His covenant with the generation of Israel that arose after 40 years of punishment wandering in the wilderness. As a part of that, the Law of God — the Ten Commandments — is given a second time. Parents would be wise to revisit the Ten Commandments as a whole, especially Deut. 5:9b–10 and 6:1–9.

Read the following passages of Deuteronomy 6 and summarize their importance: verses 1–3, 4–6, 7–9, 10–15, 16–19, 20–25

- › Which words apply specifically to those of the people of Israel brought out of Egypt?
- › Why does the Lord have such a powerful jealousy over His people?
- › Which words apply to believers in the one true God of any time and place?
- › What has the Lord given parents to teach to the next generation?
- › What ultimately happened in Old Testament history? Were the people faithful or not? What were the consequences?
- › What was the problem? Breaking the First Commandment! They worshiped false gods other than the one true God, as well as adding to what He had said and deleting things from what He had said.

Let’s rewind to Genesis. It comes as a surprise to many that the Christian faith is the original religion given to Adam and Eve, our first parents, in the Garden of Eden.

Before the fall into sin, they were in perfect fellowship with the Lord. After the fall, God promised a Savior (Gen. 3:15).

The Old Testament reveals a pattern of faith and unfaith in God’s ancient people. He always preserves a faithful remnant.

As Adam and Eve’s family grew, murder ensued. Some were faithful to the Lord. Others were not. Even one child who rejects the faith leads to grandchildren, great grandchildren and so on, leaving no family example of faith, “going to church” or a “Christian life.”

Eventually, by the time we get to Noah, nearly all of the human race had fallen away from the faith. In the ark, the Lord rescued only eight people, while the others found judgment in the flood, a preview of the Last Day.

And then what happened? The pattern repeated again. When we meet Abram, his family is called away from pagan Ur of the Chaldeans in preparation for Abram’s call to the Promised Land.

The Old Testament reveals this pattern of faith and unfaith in God’s ancient people, who bear the curse of original sin going back to Adam and Eve. The Lord rescues His people who promise to be faithful. And then most fall away. Idols, demons and created people or things are worshiped instead of the one true God.

The pattern of the Old Testament rings true for all descendants of Adam and Eve. We are conceived and born in sin, unable to be righteous, unable to choose God. We are in a state of war and rebellion against Him.

What promises are made at a wedding?

How are those promises similar to promises made at confirmation or the Baptism of a child (when you are a sponsor or parent)?

Compare and contrast the promises made at Baptism and confirmation.

SESSION 5:

The Importance of Truth

The most dangerous thing you will ever face in this life is not a terrorist. It is far scarier than an IRS audit. It’s not a policeman when you’ve been speeding, a monster under your bed or a villain from a horror movie. All of those people or things can only frighten or hurt us for this life.

The most dangerous thing you will ever face in this life, according to the Rev. Todd Wilken, is a pastor who doesn’t tell you the truth.

A pastor who doesn’t tell you the truth is most dangerous because such a pastor is unfaithful to the Lord, his ordination vows and the people the Lord has given him to serve. Such a false shepherd lies about the reality of this world, allowing the sheep to continue in their sins without repentance.

A pastor who doesn’t tell you the truth is the most dangerous thing you will face in this life not only because of the damage a person like

this can do to you here and now, but because he can lead you away from Christ and straight into the arms of Satan. Now that's scary!

- › How important is truth in the eyes of our Lord when it concerns children? See Matt. 18:1–10. Parents are a child's first teachers.

Think about it another way. Who doesn't love brownies? Suppose you went over to a friend's house, and she offered you freshly baked "secret ingredient brownies." They are made of the highest quality ingredients and one secret ingredient. Just before you take your first bite, thanks be to God, your hostess tells you what the secret ingredient is: doggie doo. It isn't much of that secret ingredient, your hostess tells you, but you don't care. You don't want to eat any!

Something like that gets our attention. If we are unwilling to tolerate any foreign substances in our food — something that affects only this life — why are we so willing to tolerate error mixed in with eternal truth, or error denying eternal truth? This concerns salvation!

What if someone who God says should be under my servant-authority (Session 1) won't submit? This is a question borne out of a lot of common personal struggles. What have we learned that can apply?

First, nothing can come between us and God. If it were to happen, that would be idolatry.

Second, we are given to teach all of the household based on the Word. We are called to be faithful, not successful. We are not responsible for results.

Third, we are to avoid false teaching at all costs, especially when young children are involved. False teaching is sin. It must be avoided. The spiritual head of the household must do whatever he can by example, prayer and action to remain faithful. Eternal salvation is a more important responsibility of a husband and father (regarding his wife and children) than even providing daily bread!



THE THEOLOGY OF STEWARDSHIP: New Testament Stewardship

BY REV. HEATH CURTIS



Faithfully Giving a Firstfruits Portion of Your Income for the Work of Christ's Church

Introduction

When we speak about stewardship, we often say that it deals with how we use our time, talents and treasure in respect to God's Church. And that is true as far as it goes. But catchy phrases usually don't make good theology. When Lutherans think about stewardship, we should think in Lutheran, biblical categories: Law and Gospel, vocation and sanctification.

Law and Gospel

The foundation of understanding the Bible and its teachings is the distinction between God's Law and God's Gospel. The Law of God is the way He wants us to live, His commandments, principles, injunctions or whatever else you want to call them. As such, the Law of God always "Shows Our Sin" (SOS) because we can never perfectly keep God's Law. The Gospel is the Good News that though we can never earn God's favor with our works, merit or worthiness, God has provided salvation for us free of charge in the incarnation, life, death and resurrection of Jesus Christ. As such, the Gospel of God always "Shows Our Savior" (SOS).

So for example, the Ten Commandments are Law — they show us how sinful we are. But they also serve two other functions. For unbelievers, the Law helps curb outward sin. If there is a law against stealing and a strong punishment for it, then there will be less stealing. For believers in Christ, the Law also serves as a guide to how to live a life of thanksgiving for the wonderful gift of eternal life in Christ Jesus.

The following information from God's Word about the stewardship of our finances is Law in this third sense. In the New Testament, God has given us believers in Christ certain commands about how to use our finances for the work of the Church. This is our guide for how to respond to God in thanksgiving for His gifts to us. But even this Law will always accuse us and show us our sin. So as you read through this information, if you are convicted that you have not been faithful with your finances in thought, word or deed, then know that this is God's Law at work. He is calling you to repentance. So repent and trust in the Lord Jesus who died for all sins — including our sins of greed and miserliness. You are forgiven in Christ and as the forgiven child of God, you can lead a new and more faithful life in the power of Christ's Gospel.

Stewardship and Vocation

Christian stewardship begins with the understanding that all we have is God's and that "we brought nothing into the world, and we cannot take anything out of the world" (1 Tim. 6:7). Since all we have is God's, we should use it for His purposes. God's purpose for us in our lives is expressed in the various vocations, or callings, that we have.

A great treasure of the Lutheran Reformation is the rediscovery of the holy callings given to each Christian. In Luther's day, it was taught that the surest way to enter heaven was to leave the world and join a monastery. But Luther saw this as actually running away from the holy callings (in Latin: vocations) that God has given us to play in the home, the church and society at-large. Each one of these vocations makes a claim upon us. Luther laid out the biblical commands for our various vocations in the Table of Duties in the Small Catechism, and specifically the command for all Christians when it comes to stewardship:

What the Hearers Owe Their Pastors

The Lord has commanded that those who preach the gospel should receive their living from the gospel. 1 Cor. 9:14

Anyone who receives instruction in the word must share all good things with his instructor. Do not be deceived: God cannot be mocked. A man reaps what he sows. Gal. 6:6-7

Our vocation as a Christian and as a member of a particular Christian congregation where we receive the Word of God and His Sacraments makes a claim on us — on our presence on Sunday morning and on our support for the work of the Gospel. Likewise, our callings in the home make a claim on us — again for presence and support. For example, a father uses his income to feed, clothe and protect his children; a mother must be present with her children to actually be a mother to them. In society at-large, our vocations are varied, but they all boil down to being a good neighbor no matter where we are: we work, we have friends, we visit the local bar, we help those in need. In each place, we are to love our neighbor as we love ourselves. That means being a faithful friend and worker, a kind and generous neighbor, and so on. Once again, this role places a claim on our presence and our support.

As the Post-Communion Collect has it, we hope to grow in "faith toward [God] and in fervent love toward one another." This growth

in the Christian life is called sanctification. Our sanctification is never perfect in this life, but that is all the more reason why we must actually strive to live a faithful (toward God) and loving (toward our neighbor) Christian life. Thinking about sanctification through the lens of vocation makes this a much more concrete task. My sanctification is not “trying to get more holy,” it’s trying to get to church more often and be more supportive of the ministry. It’s making time to actually raise my children and plan for their future by making sacrifices now. It’s allowing room in my life to give alms to my needy neighbor and being present for my neighbor in times of need.

Tithing in the Old Testament

The word “tithing” comes from the Old English word for “tenth.” To tithe means to give one-tenth of one’s income, or 10 percent. In the Old Testament, God commanded that the Israelites tithe for the support of the temple, its priests and Levites, and the sacrifices:

“Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the LORD’s; it is holy to the LORD” (Lev. 27:30).

“To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting” (Num. 18:21).

Everyone in Israel was to tithe, even the Levites whose income came from the tithes of the other Israelites:

“And the LORD spoke to Moses, saying, ‘Moreover, you shall speak and say to the Levites, “When you take from the people of Israel the tithe that I have given you from them for your inheritance, then you shall present a contribution from it to the LORD, a tithe of the tithe”’” (Num. 18:25–26).

Thus, tithing was a part of the Old Testament law for Israel (along with the entire law for the nation, including the dietary laws, which stated that one should not eat pork, shellfish, etc.). As such, God promised to bless Israel’s faithfulness to this and all other Old Testament laws:

“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” (Mal. 3:10).

False Teachings on Tithing

Too often many Christians now make a jump from the Old Testament law to our current situation under the New Testament. These folks say that

1. tithing is still a command of God upon us who share in the New Testament, and
2. if you do tithe, God will bless you financially, and if you don’t tithe, God will punish you financially.

Both of these statements are in error in subtle yet significant ways.

First, the tithing commanded by God in the Old Testament applied to the state of affairs before the founding of the New Testament with the coming of our Lord Jesus Christ. Just as Christians today are not under any obligation to circumcise their sons or to abstain from pork and shellfish, so the Old Testament laws regarding tithing do not apply *directly* to today’s Christians. St. Paul writes, “Therefore let no one pass judgment on you in questions of food and drink, or with regard to a festival or a new moon or a Sabbath. These are a shadow of the things to come, but the substance belongs to Christ” (Col. 2:16–17). Christ is the fulfillment and, therefore, the end of the Old Testament law.

Second, Christ tells us that our life in this world will be difficult. We are to take up our cross and follow Him. To say that God will necessarily bless us financially if we tithe or do any other good work is to make God beholden to us and to deny the cross of Christ. All things being equal, of course, a life lived in accordance with God’s commands is more blessed than a life lived in disobedience. If we are faithful, God will bless us — but we must realize that God will bless us in the shade of the cross. Johann Gerhard put it this way:

In the same way along with the eternal promises in the New Testament there are also given corporal and temporal promises which must be understood with the exception of the cross. “There is no one who has left house or brothers or sisters or mother or father or children or lands for My sake and for the Gospel, who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life” (Mark 10:29–30). “Godliness holds promise for the present life and also for the life to come” (1 Tim. 4:8). “He that would love life and see good days, let him keep his tongue from evil and his lips from speaking guile” (1 Peter 3:10). “Now who is there to harm you if you are zealous for what is right?” (verse 13).

(*Theological Commonplaces: Law & Gospel*, forthcoming from CPH)

New Testament Stewardship

So, where does that leave us today with how we are to support God’s work in the Church? To find these principles, we need to look to the New Testament and how we are told to fulfill the law of love in regard to financing the Church.

St. Paul says the following to the Corinthian Christians:

“On the first day of every week, each of you is to put something aside and store it up, as he may prosper” (1 Cor. 16:2).

“The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work” (2 Cor. 9:6–8).

So, in the New Testament we are to give:

1. **Voluntarily and cheerfully.** Giving must be done voluntarily, not under compulsion, and cheerfully, not grudgingly.
2. **Our firstfruits.** Giving should be from the firstfruits of our labor. Our giving is what we do on the first day of the week before our other expenses come due.
3. **Proportionally.** Giving is to be proportional, “as he may prosper.” Giving is not to be an arbitrarily set dollar amount each week, but rather it is to be in accordance with how one has prospered each week. Thus, each of us should determine to set aside a certain proportion (percentage) of our income for the Church each week. We’ll get back to what that percentage should be later.
4. **Faithfully.** We do have the promise that God will give us what we need for this body and life. Therefore, we should give in faith, trusting that God will provide for all our needs, though not necessarily our wants!

So, in the New Testament proportional giving also is commanded. We are to give each week in accordance with how we have prospered. What size should this proportion be? The New Testament does not lay down any set number. We saw that in the Old Testament the percentage was set down at 10 percent, a tithe. If God set this number down for His people of old, this seems like the obvious place to start with our giving. This is how tithing applies *indirectly* to Christians under the New Testament. Indeed, God in the New Testament does command that we give generously to support the work of the Church. And in the Old Testament, God commanded that His people give 10 percent of their income for the support of the temple. Thus, it seems fair to say that generosity begins at 10 percent.

A Parallel: The Sabbath in the Old and New Testaments

We might approach our answer to this question by asking whether or not we have to keep the Third Commandment, which reads in full from Ex. 20:8–11:

Remember the Sabbath day, to keep it holy. Six days you shall labor, and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, you, or your son, or your daughter, your male servant, or your female servant, or your livestock, or the sojourner who is within your gates. For in six days the LORD made heaven and earth, the sea, and all that is in them, and rested on the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.

So, do we have to keep this commandment? Should we cease from all labor on Saturday as the people of the Old Testament did? Of course not! That was one of the Old Testament prophecies of Christ — and since Christ has fulfilled the Sabbath rest by resting in the tomb on Holy Saturday, we are free from the Old Testament Sabbath regulations. Thus St. Paul writes, “Let no one pass judgment on you

in questions of food and drink, or with regard to a festival or a new moon or a Sabbath. These are a shadow of the things to come, but the substance belongs to Christ” (Col. 2:16–17).

And yet, there the Third Commandment stands in our Small Catechism: “Remember the Sabbath day by keeping it holy!” What’s going on here? Well, look at Luther’s explanation of the Third Commandment: “What does this mean? We should fear and love God so that we do not despise preaching and His Word, but hold it sacred and gladly hear and learn it.” So the form of the commandment, the letter of the law, has passed away as a shadow, but the spirit still remains. We are to honor God by our worship, by gladly receiving His Word and Sacraments in His Church.

So it is with tithing. Nowhere in the New Testament does it list the precise regulations about giving this tithe and that tithe to the Levites and the temple and so on. Those precise regulations were to point us to Christ, who represents the fullness of humanity though He is one man, just as the tithe represented the fullness of the income of the people of Israel though it was only 10 percent thereof. We are in no way bound to these precise legal regulations of Old Testament Israel.

And yet, just as the fulfilling of the Sabbath doesn’t mean that going to the Lord’s house for worship once a week is obsolete, so also the New Testament does not make faithful financial stewardship obsolete. Rather, the New Testament is full of admonitions on this point: “On the first day of every week, each of you is to put something aside and store it up, as he may prosper” (1 Cor. 16:2). “But as you excel in everything — in faith, in speech, in knowledge, in all earnestness, and in our love for you — *see that you excel in this act of grace also*” (2 Cor. 8:7, emphasis added). “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for *God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work*” (2 Cor. 9:6–8, emphasis added).

So just as the Old Testament’s once-a-week worship became the benchmark for New Testament worship, so also the Old Testament’s tithe becomes the benchmark for New Testament stewardship. Not in the way of inflexible, minute regulations, but in the way of pattern and fulfillment. If in the New Testament we are called to give proportionally (“as he may prosper”), weekly (“on the first day”) and generously (“bountifully”), then surely the Old Testament tithe is the floor level of Christian giving, not the ceiling. As our worship in the New Testament is a greater fulfillment of the Old Testament Sabbath, so also our New Testament stewardship is called to be an even greater sacrificial fulfillment of the Old Testament tithing regulations.

Planning Your Giving

Here is some practical advice on how to determine what you should be contributing to the work of the Church.

1. **Receive God's gifts.** If you have not been faithfully attending worship to hear God's Word, receiving His forgiveness and partaking of His body and blood for the eternal benefit of your soul, then by all means repent and come receive the gifts of our Lord Jesus! God does not want your money — He wants you, all of you.
2. **Pray.** Go to the throne of grace and ask for strength to follow the Lord faithfully.
3. **Consider what the Church does.** The Church is called to spread the Good News about Jesus Christ by preaching the Gospel to all who will hear it and administering the Sacraments to the faithful. You are a part of God's Church on earth. This is your mission and the mission is for the life of the world — that for which Jesus laid down His life and took it up again. The Church cannot complete its mission unless all members of the Church, those who have benefitted from the Church's mission, faithfully support the Church.
4. **Examine yourself.** Consider the commands of God from the New Testament about supporting the work of the Church and examine your own giving. Are you: a.) giving of your firstfruits (that is, does your offering come out of your paycheck first, not just what's left over?); b.) giving voluntarily and cheerfully; c.) giving proportionally; d.) relying on God's promise to provide for you? If not, then repent and trust in God's provision.

5. **Decide on your proportion.** Now you are ready to consider what proportion of your income you can give faithfully, proportionally and cheerfully. As I mentioned above, a good place to start is 10 percent. That is what my family gives, and it makes for easy math — just move the decimal point and that's your offering for the week. But if you can't give 10 percent voluntarily and cheerfully, then pick another proportion: 7, 5 or even 1 percent. But just follow the guidelines from Scripture and faithfully give a voluntary firstfruits portion of your income.

More Law and Gospel

So that is God's Law on supporting the Church: support it faithfully from your firstfruits, do it voluntarily and cheerfully, and do it proportionally. Does that convict you? Does this Law show your sin? I know it convicts me. I have certainly not been as cheerful or faithful a giver as I should be. That is the bad news of our sinfulness against God's Law. But the Good News of the Gospel of Jesus Christ is that we are forgiven by Christ's work on the cross. God loves us and has made us His children in Baptism. He feeds us with His very body and blood for the forgiveness of our sins. We are His, and no one can snatch us out of His hands.



THE THEOLOGY OF STEWARDSHIP: Whole-Life Stewardship

BY REV. RICHARD GAHL



It was one of those “light bulb” moments. A neighboring pastor published a book about stewardship that the young pastor devoured. The opening paragraph made a bold statement: The traditional trio of tithing time, talents and treasure was unbiblical and counterproductive if it implied that after giving 10 percent to the Lord, the faithful were free to do what they wanted with the remaining 90 percent.

Perhaps the point might be phrased this way: Is stewardship the regular financial enlistment process for a congregation that results in estimates of giving that increase each year, or is stewardship the managing of all of life and life’s resources for God’s purposes? Is stewardship just something to check off a list, or is it a matter of vocation? Solidly biblical definitions of stewardship may well be undermined by congregational practices that imply the opposite — practices that result in congregational members feeling as if they are being treated as “automated teller machines” or, even worse, that they have been mugged by a fundraiser.

Put another way, is Christian stewardship a part-time or a full-time matter? Is being a disciple of Jesus Christ an occasional activity, or is discipleship our vocation in the home, in the church and in society? The answers to these questions make a difference. There is an old tale about a conversation between two barnyard rivals for status. The subject was which one made the greatest contribution to the bacon-and-eggs breakfast. The chicken pointed out that the production of eggs was the critical factor for that important meal to start off the day. The muddy old pig had a differing opinion. To be sure, egg production was a daily matter for chickens. But the pig’s part of the meal required total commitment.

This essay endorses the position of total commitment, or whole-life stewardship: using what God has given us according to His purposes for us in our vocations in home, church and society.

1. Paul as Servant, Apostle and Steward

Paul is an excellent starting place to work through this “all of life” concept of stewardship. The student of Scripture recognizes that Paul uses a number of words to describe who he is and what he does. In 1 Corinthians, we find at least three words to describe his self-understanding in Christ. In 3:5, Paul defines both Apollos and himself as “servants,” the word is *diakonos* in Greek. This servant word is a technical term for one who is assigned or delegated a task by another. In 9:2, he is an “apostle,” one who is sent by God to

bring the message of salvation to others. While apostle is a term that usually refers to the Twelve, it also is used to describe Paul, Apollos, Timothy and others in the New Testament. Apostle has a missionary flavor; it carries with it the idea of an ambassador representing another. In this case, our Lord. In 4:1 and following, Paul asks the Corinthians to consider them (3:22: Paul, Apollos, Cephas) as “stewards,” those who are entrusted with the mysteries of God. Three words: servant (or deacon), apostle and steward. They have a common thrust. God has charged, commissioned and sent Paul and his coworkers to carry out His mission. A case can be made that these terms are almost interchangeable. Some years back, Douglas Hall made the observation that the people of God are stewards of God’s mission. Stewardship, then, is an all-encompassing word, not subject to our usual limitation of what is placed in the offering basket on Sundays. Andrew Lincoln contends in his *Commentary on the Gospel of John* that the fourth Gospel was written as a mission-training manual. It begins with the Father sending the Son into the world as His agent to live among us so that we see our salvation. The Gospel ends with Jesus telling His followers, “As the Father has sent me, even so send I you.” These three words about God’s mission — servant, apostle and steward — are a full-time responsibility for the people of God. And for each of us, that means the callings (vocations) God has given us in home, church and society.

2. Living in Baptism

Another way to approach the concept of whole-life stewardship is to pick up the thread of Baptism and vocation that run together through the Scriptures. A group of stewardship leaders were charged by an LCMS convention to put together biblical principles for stewardship. The first principle was formulated in these words:

God’s stewards are stewards by virtue of their creation and their recreation in Holy Baptism. Therefore they belong to the Lord.

This statement was attempting to build on the giftedness of each individual at birth and the new dynamic that the Holy Spirit adds at Baptism. The Creator entrusts gifts so that the people of God are

able to accomplish His purposes. Paul's language in Romans 12 about giving our bodies as a living sacrifice, or response to God, connects everyday life to worship and service. This is what we are called to be and do. As such, it encompasses all of life. It knows no limitation to only certain aspects of daily living. Stewardship: A *Theological Perspective* introduces this new series of stewardship material and puts it this way:

Stewardship is but a synonym for the life of a Christian who is living rightly with all of his relationships: before God as well as before his fellow creatures. Stewardship is the Christian life and Christian life is stewardship. (p. 3)

In *Our Calling*, a classic essay on the relationship of the Christian faith and Christian living, Einar Billing writes:

My call is the form my life takes according as God Himself organizes for me through His forgiving grace. Life organized around the forgiveness of sins, that is Luther's idea of the call [vocation].

Our calling is the sum of all those tasks that God daily gives us along with the forgiveness of sins until the end of life.

Stewardship is a way of life with the cross at the center. The baptized people of God are called, gathered and enlightened people. When we welcome new members to this calling through Holy Baptism we say:

We welcome you into the Lord's family. We receive you as (a) fellow member(s) of the body of Christ, (a) child(ren) of the same heavenly Father, to work with us in His kingdom. (*Lutheran Worship*, p. 204)

Another way to say this is that the life of the people of God means living in and from our Baptism. John Westerhoff reminds us that we must always begin with what God has made us to be: that is, with our being, who we really are by God's grace. Now this is dramatically different from many everyday conversations about vocation. So often we equate vocation as employment, a job. We work with vocational counselors. We even talk about church vocations — a calling to be professional church workers. This language has a way of undermining our common baptismal vocation to be the people of God where God has given us roles to play in home, church and society. Everyone has this holy calling to fulfill.

3. Sacred vs. Secular

The world at-large does not view matters this way. The whole distinction of sacred and secular, our continual temptation to compartmentalize life, a consumer culture, the idolatry of money and a false understanding of the providence of God are but a few ways the world tries to undermine God's gift of vocation.

Divorcing Sunday's worship from Monday's work shows up in many ways. It is as if we are saying: Sunday is sacred time, Monday is secular time. I worship my Lord on Sunday, but I attend to everyday matters the rest of the week. This is another version of God gets His 10 percent of my time on Sunday morning, and the other 90 percent is mine. For the record, two hours on Sunday morning is not 10

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percent of a 148-hour week. Getting to 10 percent would require another 12.8 hours of church work. Few very involved church leaders get even close to that kind of investment in time.

The truth is that the time we spend in church on Sunday as well as the gifts we give in the offering plate are firstfruits — acknowledgments of who owns the whole harvest. God has a use for our whole selves in our various vocations in church, home and society.

Another way to describe this phenomenon is to reframe sacred/secular into a series of compartments. This is when an individual arranges life into a series of boxes. Box #1 is work. Box #2 could be family. Box #3 is leisure. Then there is the box for church and faith. And there could be a whole series of other compartments for life. But all of these boxes belong to God. Our whole life is His gift — more than that, it is His calling to us. He has roles for us to play, work for us to do, a purpose for our whole life that cannot be compartmentalized away.

A standard Gospel reading for Reformation is John 8:31–36. Who hasn't been thrilled to hear again and again: "The truth will set you free. ... So if the Son sets you free, you will be free indeed." The chains of righteousness earned by works have been broken and we are gifted with salvation. We are free indeed. Generally the observance of Reformation falls into the middle of a stewardship emphasis for many Christian congregations gearing up for a new church year or calendar year. Luke Timothy Johnson makes a powerful connection between our captivity to money and possessions from which the Gospel sets us free:

If the security given by things (no matter whether material or spiritual) is all we have as a god, then we have *no choice* but to cling to what we possess. We cannot detach ourselves from our possessions because they are for us the source of our identity and worth.

To be identified or controlled by the things we have is actually a form of idolatry. They are our gods, and we are then possessed by our possessions. This can take multiple forms, from bank accounts to houses, from employment to social status. The parable of the great banquet in Luke 14 indicates that the master's anger was not aroused because those who were first invited but refused to come had possessions, but that they had allowed these possessions to become so entangling that they could not respond even to this special invitation.

On the other hand, if we are able to acknowledge that our life comes at every moment from God, that we are held out of nothingness

as a gift from Him, that our identity and worth are established not by what we can seize, but by what has been given to us in grace, then we need not define ourselves by what we own (materially or spiritually). We are freed for the first time from the tyranny of possessing.

Now as servants gifted by the living God with house and home, wife and children, fields, cattle and all our goods (Luther's explanation to the First Article of the Apostles' Creed), we are free to be managers or stewards of material things without being possessed by them. Then as recovering materialists, daily being reshaped by the power of the Holy Spirit, we will be free indeed!

Richard Towner describes the problem as the "gospel of materialism":

This worship of material wealth in our culture takes on an insidious form that imitates Christianity. There is a gospel, the "good news," of materialism. "Things bring happiness." Materialism has a liturgy called consumerism, which is performed in temples of worship called shopping malls. The deity of materialism — called money — has been imbued with godlike characteristics. It is deemed omnipotent — "Give enough of that stuff and I'll be powerful enough to make it happen!" It promises ultimate security — a promise that can only rightfully be made by God Himself.

A historic way to describe the idolatry of materialism is with the word "greed." This connects with covetousness in the Ninth and Tenth Commandments. Desiring a new car with all the bells and whistles is not necessarily greed or coveting. However, when it becomes excessive self-concern and self-aggrandizement at the expense of the duties God has given us in our vocations in home, church and society, then the line has been crossed. When we value our own comfort, demand our own rights, seek our own satisfaction and privilege above that of the neighbor, we have missed the mark. In so doing we have isolated ourselves from our neighbors and destroyed the very fabric of community. We have set aside God's gift of our calling, which is always a vocation of service, and placed ourselves at the center. The great commandment calls us to love God with our heart, soul and mind and to love our neighbors as ourselves. We are challenged to come out of our self-centered, self-focused, self-indulgent lifestyles to love God and our neighbor with exuberance and abundance.

4. *The Providence of God*

The Sacred Scriptures are filled with references to the care of God for His creation. A partial listing of those texts would include Job 37; Psalms 103, 104 and 145; Matthew 6 and 10; and Amos 5. He sends rain on the just and the unjust. He simply cares for the creatures of His creation. He provides for them. Luther's explanation of the First Article is filled with a list of God's faithful providence and concludes: "For all this I owe it to God to thank and praise, serve and obey him." We trust God to care for us according to His promises. We believe He has the best in mind for us.

We are challenged to come out of our self-centered, self-focused, self-indulgent lifestyles to love God and our neighbor with exuberance and abundance.

Or as Luther says in his explanation of the Fourth Petition of the Lord's Prayer: "Give us today our daily bread. ... God certainly gives daily bread to everyone without our prayers, even to all evil people, but we pray in this petition that God would lead us to realize this and to receive our daily bread with thanksgiving."

We can trust the providence of God — His ongoing care for us and His whole creation. We don't tempt God — we don't listen to TV evangelists who tell us to send in the whole paycheck in a "step of faith." But we do know that following God's directives for supporting His work in the Church with generous, firstfruits giving will be a blessing to us, not a curse.

5. *Forming Generous People Across the Life Cycle*

We only know what it means to be God's child by looking at God's Son. From here we see who our God is, who we are, the One into whose image we are to be transformed.

R. Scott Rodin points church leaders to the ongoing responsibility of being agents for transforming the faithful into the image of Christ. While the Holy Spirit is always the agent of this transformation, the church through Word and Sacrament is the setting for the Spirit's gracious work. Let it be clearly understood that forming generous people for whole-life stewardship is not a once-and-done activity or emphasis in the church. It needs to be a continual focus for parish leadership — teaching, mentoring and encouraging God's people in creative ways. To make of the formation of stewards a once-and-done activity is to shortchange Law and Gospel responsibilities.

Whole-life stewardship goes against the grain of modern consumer-based culture. The mantra of the consumer is: What's in it for me? What do I get for my money? Is this the value I seek? Money has become the means for getting everything we want and in the words of a bumper sticker: "He who dies with the most toys wins!" Martin Sandel illustrates how far down the road we have gone with a money-pays-for-everything attitude. In Orange County, Calif., should you be sentenced to a jail term in the local lock-up, it is possible to upgrade your cell for \$80 per night. In that way, money will keep you from being associated with the wrong kind of people. During the summer of 2012, newspapers reported a shortage of aisle seats on flights, which made it difficult for families to sit together while traveling. It seems that other travelers were paying extra to get these seats so that they could make a mad dash out of the plane upon landing.

Consumerism has been an up-hill battle since the time of the New Testament. Consider the example of James and John, sons of Zebedee,

in Mark 10. Immediately following Jesus' third Passion prediction (these predictions occur in the aftermath of the Transfiguration in Mark 9 — i.e., a short period of time), James and John make their almost brazen request: "Teacher, we want you to do for us whatever we ask of you" (Mark 10:35). Talk about a what's-in-it-for-me moment! Whatever we ask! When Jesus asks for clarification, we learn James and John have the desire to have prominent places in the coming Kingdom, one at the right hand and the other at the left. No wonder the rest of the disciples were indignant! Jesus had to do some remedial instructing of the Twelve on the point of humility. It was obvious they did not understand the significance of the three announcements of His coming suffering and death in Jerusalem. The cornerstone of that teaching is Mark 10:44–45: "But whoever would be great among you must be your servant, and whoever would be first among you must be slave of all. For even the Son of Man came not to be served but to serve, and to give his life as a ransom for many."

Note well that Jesus' serving, the Greek word *diakonia* from the beginning of this study, is further explained by the critical explanation "gave His life as a ransom for many." That's what it meant for Jesus to serve: total commitment. For further study, see Philippians 2 with its introductory exhortation — "Have this mind among yourselves, which is yours in Christ Jesus" (v. 5) — and other passages about having the mind of Christ (1 Cor. 2:16, for example).

Our assignment as church leaders is whole-life stewardship across the changing landscapes and changes of life. Worship, preaching, Sunday school and Bible classes, pastoral counseling and confirmation instruction are all important venues for equipping the people of God to be about His purposes. There are a number of other articles in this new series of stewardship resources that deal with specific ages and life stages. Work through them carefully as you consider all of life and life's stages in your planning for growing Christian stewards.

Mark Allen Powell states the significance and challenge of this responsibility this way:

Stewardship means belonging to God. It means allowing God to rule our lives, putting God in charge of everything, our time and our money. I can understand why that might sound threatening — surrendering control does not come easily to any of us.

6. A Whole-Life Stewardship Reading of Ephesians 4

Whole-life stewardship is a theme that runs through Paul's letter to the Ephesians. In Eph. 1:7–10 we learn that God made "known to us the mystery of his will, according to his purpose, which he set forth in Christ as a plan for the fullness of time, to unite all things in him, things in heaven and things on earth." (The word "plan" is the steward word.) In chapter 2, we are told that He made us alive together in Christ (v. 5) and that we are created for good works "which God prepared beforehand, that we should walk in them" (v. 10). The Spirit is building people together as "a dwelling place for God" (v. 22). In chapter 3, Paul tells the Ephesians that he had a stewardship responsibility to bring the grace of God to them (v. 2)

This community of believers is putting on Christ, growing in imitation of Him who gave Himself for us.

and was a "minister" (*diakonos*) (v. 7) so that they might be filled with "all the fullness of God" (v. 19). These themes come together in chapter 4:

"I ... urge you to walk in a manner worthy of the calling to which you have been called" (v. 1) and "to maintain the unity of the Spirit in the bond of peace" (v. 3). "Grace was given to each one of us according to the measure of Christ's gift" (v. 7), and various leaders also are given "to equip the saints for the work of ministry [*diakonia*], for building up the body of Christ" (v. 12) "until we all attain to the unity of the faith and of the knowledge of the Son of God, to mature manhood, to the measure of the stature of the fullness of Christ" (v. 13). "We are to grow up in every way into him who is the head, into Christ" (v. 15), who, "when each part is working properly, makes the body grow so that it builds itself up in love" (v. 16). "You must no longer walk as the Gentiles do" (v. 17), for "that is not the way you learned Christ!" (v. 20). So "put off your old self, which belongs to your former manner of life and is corrupt" (v. 22) and "be renewed" (v. 23). "Put on the new self, created after the likeness of God in true righteousness and holiness" (v. 24), and "speak the truth ... for we are members of one another" (v. 25). "Let the thief no longer steal, but rather let him labor ... with his own hands, so that he may have something to share with anyone in need" (v. 28). "Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you" (v. 32). "Therefore be imitators of God, as beloved children. And walk in love, as Christ loved us and gave himself up for us, a fragrant offering and sacrifice to God" (5:1–2).

God has a plan for the salvation of the world that He is implementing through the Church. The Church is a gifted community of believers whose everyday lives (vocations in church, home and society) have been transformed by the Holy Spirit to accomplish God's purposes. This community of believers is putting on Christ, growing in imitation of Him who gave Himself for us. This transformation even takes the thief in the midst of the community who is now repurposed from taking from others for himself to working with his hands so that he can share with others. All of life and life's resources for God's purposes — this is whole-life stewardship.

Resources for Further Study

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SERMON/BIBLE STUDY

The Sunday of the Lilies

BY REV. ERICH FICKEL

In the name of the Father and of the Son and of the Holy Spirit.
Amen.

The God of Abraham, Isaac and Jacob rescued His children from the mighty Egyptians, brought them safely through the sea and led them through the desert wilderness. They ate manna from heaven and feasted on fattened quail. Without toil or sweat, without thorns and thistles, Israel was filled with heavenly food. Yet their appetites were not quenched and they complained bitterly against God. Rescued from slavery and fed on bread from heaven, without a need in the world, they wanted more — something new, something different, from someone else.

The closed circle of man's misguided materialism is not new — aspirations become wants, wants become needs and self-gratification becomes a bottomless pit of self-deception. We speak loudly of the great good we would do for the Church, for our congregation, for Christian missions, if only we had more. Silently we think only of the personal leisure new wealth would bring.

It is a powerful lie — that money will bring happiness. So we plot and plan and pursue every incremental dollar as though our lives depended on it. It is never for us, of course. We chase after mammon for our children, for their education, for charity, for good. And when we've gained more than we ever needed or imagined, what do we have? Our children still become unwed mothers. They drop out of school and run away. We, as parents, are no better. Our bellies bloated, our cupboards full, our retirements funded and our futures secure, we search for new diversions and new mates to fill the diminishing interval between now and eternity. Unsatisfied with the goods we so eagerly sought and having done little of the good we so often spoke, we find the world empty without the solace or stimulation of drugs, debauchery or drunkenness.

That money or success brings happiness is the devil's manna and we've eaten it without complaint or contempt. Greed is Satan's bird and we've swallowed it whole. Instead of full and satisfied, we're empty and defiled. Repent, O man, for you cannot serve two masters. You cannot serve God and mammon. God is not mocked. He who sows to his flesh will reap corruption but he who sows to the Spirit will reap everlasting life. Repent for the time wasted in worry instead of spent in prayer and confession. Repent of your endless chasing after earthly treasures, which moth and rust will soon destroy.

Matt. 6:24–34

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

“Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by being anxious can add a single hour to his span of life? And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you.

“Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.”

Repent and seek first the kingdom of God and His righteousness and you'll have more than you have ever dreamed or imagined or wanted. Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them.

You are of more value than birds. For the only begotten of God did not die for sparrows. He did not take the form of a blue jay and come in the likeness of seagulls. He took on the form of a bond servant and came in the likeness of man. And being found in appearance as a man, He humbled Himself and became obedient to the point of death, even death on a cross. Bearing the world's sins He was a worm and a reproach of men, despised by the people. Dangling as from a fish hook, Jesus Christ suffered and bled and died to catch you safely from the devil's river of greed and avarice. He was raised again on the third day by the glory of the Father and ascended to the right hand of glory. He will come again to judge the living and the dead.

In the meantime, Jesus feeds seed to the sparrows and worms to the blue jays. How much more does He care for you! He sows in you the greater Seed of His Holy Word, for the kingdom of God is like a man who sowed good seed in his field. He fills you with Seed that yields a hundredfold, the Seed of God's power for your salvation. He fattens you with His own flesh and quenches your lusts with His holy precious blood — the Worm's meat for the forgiveness of your sins for life and for salvation. Our Father in Heaven provides you with more than daily bread to sustain the flesh in this veil of tears. He feeds you with heavenly Manna to carry you, body and soul, into everlasting life.

Consider the lilies of the field, how they grow: They neither toil nor spin; and yet I say to you that not even Solomon in all his glory was arrayed like one of these. For what silk or precious tapestry can compare to flowers? What so shines in beauty as a lily? What dye surpasses the purple of the violet?

You are more precious to your Father than lilies. He has clothed you with the wedding garment of everlasting righteousness, for the kingdom of God is like a king who had a wedding banquet. What rose possesses the reddened beauty of Christ's holy blood, which washes you clean for the feast? What lily shines as brightly as the incorruptible, glorified Flesh, which shall appear at the trumpet fanfare? Our Father in Heaven provides you with more than protection from the sun's rays. He covers you with the righteousness of His Son so you too may be called the sons of God with whom He is well pleased.

Though there is enough trouble for each day, you needn't worry. This life will not last and your communion with God the Father through Jesus Christ in the Holy Ghost is already complete. You need never run and chase after the devil's lies. You have the Truth, Who sets you free to everlasting life filled with eternal riches.

In the name of Jesus. Amen.



BIBLE STUDY

Tithes and Offerings

BY REV. DR. RICHARD WOLFRAM



DAVID REMINDS US IN PS. 24:1 that everything belongs to God. He is the owner. *The earth is the Lord's and the fullness thereof, the world and those who dwell therein.* Paul reminds Timothy of God's ownership in 1 Tim. 6:7: *For we brought nothing into the world, and we cannot take anything out of the world.* In the self-centered society that we live in today, God's words to His special people Israel in Deut. 8:18 are still relevant. *You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.*

These verses help us to understand God's ownership and that in response or gratitude to that ownership, we give offerings to Him. In addition, as His children by Baptism and faith, we are Christian stewards. That adds a stewardship or management component to what God blesses us with. Everything we are and have is to be used for His purposes. So we are accountable to Him for our stewardship.

It is important for us to remember that God's storehouse is infinite. He doesn't want or need our offerings. What He wants is our hearts. Jesus points that out in Luke 16:13: *No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.* His blessings and gifts to us are not to increase our standard of living but to increase our standard of giving as He seeks to provide for those in need through us. The primary need is that of the Gospel — God uses us to provide for the mission of His Church.

What is an offering?

According to Webster's Dictionary an offering is "something offered in worship or devotion, a contribution given in or through the church, anything offered as a gift." We have the example of the perfect offering in Jesus who offered Himself for us all. Our offerings, out of gratitude to Him, are expressions of praise and thanksgiving. All of that suggests that an offering is a very special kind of "giving." It is related to other charitable giving but it is distinctive.

Biblical patterns for giving

1. **FIRSTFRUIT:** Give the first and best to God. *Honor the Lord with your wealth and with the firstfruits of all your produce.* (Prov. 3:9 ESV).

2. **SACRIFICIAL:** On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. Paul tells the Corinthians in 1 Cor. 16:2, *On the first day of every week (systematic), each of you (everyone) is to put something aside and store it up (a portion or percentage), so that there will be no collecting when I come.*
3. **PROPORTIONAL (PERCENTAGE):** Offering a percentage allows a constant giving pattern regardless of income going up or down. It is dynamic and flexible.
4. **SYSTEMATIC:** Follow a weekly or regular pattern.
5. **EVERYONE:** All members of a congregation are Christian stewards by their faith and out of gratitude they return a portion of their blessings to the Lord. These offerings are collectively used for Christ's mission in, around and through the congregation.

Old Testament offering patterns and principles

The first offerings given to the Lord recorded in the Old Testament were given out of **gratitude** in response to God's rich supply. Examples of this are **Abel** in Gen. 4:2b-4: *Now Abel was a keeper of sheep, and Cain a worker of the ground. In the course of time Cain brought to the Lord an offering of the fruit of the ground, and Abel also brought of the firstborn of his flock and of their fat portions. And the Lord had regard for Abel and his offering. And Noah, as he and his family came out of the ark in Gen. 8:20: *Then Noah built an altar to the Lord ... and offered burnt offerings on the altar.**

Next we find the introduction of the giving of 10 percent or a tithe by **Abraham** in **gratitude** for the defeat of Chedorlaomer and the kings allied with him in Gen. 14:17-24 ESV: *... And Abram gave him (Melchizedek, priest of God most high) a tenth of everything.* And Jacob, after his dream at Bethel in Gen. 28:10-22 ESV: *... Early in the morning Jacob took the stone that he had put under his head and set it up for a pillar ... and this stone, which I have set up for a pillar, shall be God's house. And of all that you give me I will give a full tenth to you.*

It is interesting that the idea of giving 10 percent here predates the giving of the Law at Mount Sinai and the requirement that Israel had to tithe. However, giving an offering to God the Creator of all as part of a covenant response of gratitude and love has implications for all Christians today.

The tithe

A tithe is the 10th part of goods or income, or 10 percent. The Law of God handed down through Moses on Mount Sinai required the children of Israel to tithe multiple times.

- › **THE FIRST TITHE** was of crops and flocks for the support of the Levites or priests. We learn from Lev. 27:30-33 ESV that the tithe was the Lord's. *Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord. If a man wishes to redeem some of his tithe, he shall add a fifth to it. And every tithe of herds and flocks, every tenth animal of all that pass under the herdsman's staff, shall be holy to the Lord. One shall not differentiate between good or bad, neither shall he make a substitute for it; and if he does substitute for it, then both it and the substitute shall be holy; it shall not be redeemed.*

Together with Num. 18:20-32, we see the whole picture: *And the Lord said to Aaron, "You shall have no inheritance in their land, neither shall you have any portion among them. I am your portion and your inheritance among the people of Israel. To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting, so that the people of Israel do not come near the tent of meeting, lest they bear sin and die. But the Levites shall do the service of the tent of meeting, and they shall bear their iniquity. It shall be a perpetual statute throughout your generations, and among the people of Israel they shall have no inheritance. For the tithe of the people of Israel, which they present as a contribution to the Lord, I have given to the Levites for an inheritance. Therefore I have said of them that they shall have no inheritance among the people of Israel." And the Lord spoke to Moses, saying, "Moreover, you shall speak and say to the Levites, 'When you take from the people of Israel the tithe that I have given you from them for your inheritance, then you shall present a contribution from it to the Lord, a tithe of the tithe. And your contribution shall be counted to you as though it were the grain of the threshing floor, and as the fullness of the winepress. So you shall also present a contribution to the Lord from all your tithes, which you receive from the people of Israel. And from it you shall give the Lord's contribution to Aaron the priest. Out of all the gifts to you, you shall present every contribution due to the Lord; from each its best part is to be dedicated.' Therefore you shall say to them, 'When you have offered from it the best of it, then the rest shall be counted to the Levites as produce of the threshing floor, and as produce of the winepress. And you may eat it in any place, you and your households, for it is your reward in return for your service in the tent of meeting. And you shall bear no sin by reason of it, when you have contributed the best of it. But you shall not profane the holy things of the people of Israel, lest you die.'"*

- › **THE SECOND TITHE** was for the holding of the annual festival. The Israelites **needed to give** this tithe to be reminded that everything comes from Almighty God and if they were blessed abundantly, they could convert it to silver as recorded in Deut. 14:22-27: *You shall tithe all the yield of your seed that*

comes from the field year by year. And before the Lord your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the Lord your God always. And if the way is too long for you, so that you are not able to carry the tithe, when the Lord your God blesses you, because the place is too far from you, which the Lord your God chooses, to set his name there, then you shall turn it into money and bind up the money in your hand and go to the place that the Lord your God chooses and spend the money for whatever you desire — oxen or sheep or wine or strong drink, whatever your appetite craves. And you shall eat there before the Lord your God and rejoice, you and your household. And you shall not neglect the Levite who is within your towns, for he has no portion or inheritance with you.

Again, in Deut. 12:4-7 the Israelites are told about this second tithe. *You shall not worship the Lord your God in that way. But you shall seek the place that the Lord your God will choose out of all your tribes to put his name and make his habitation there. There you shall go, and there you shall bring your burnt offerings and your sacrifices, your tithes and the contribution that you present, your vow offerings, your freewill offerings, and the firstborn of your herd and of your flock. And there you shall eat before the Lord your God, and you shall rejoice, you and your households, in all that you undertake, in which the Lord your God has blessed you.*

- › **A THIRD TITHE** was to be given every third year for the relief of the poor. This tithe is recorded in Deut. 14:28-29. *At the end of every three years you shall bring out all the tithe of your produce in the same year and lay it up within your towns. And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the Lord your God may bless you in all the work of your hands that you do.*

The law of the tithe is reaffirmed in the strongest terms for the Israelites upon their return from exile in Mal. 3:6-10. In addition, the storehouse, a room of the sanctuary, is reinforced as the place to bring the tithes. That has implications regarding where Christians today bring their tithes. *For I the Lord do not change; therefore you, O children of Jacob, are not consumed. From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, "How shall we return?" Will man rob God? Yet you are robbing me. But you say, "How have we robbed you?" In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you. 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.*

In addition to the tithes there were several other fixed claims, both annual and occasional: Ex. 22:29-30, 30:11-14; Lev. 19:9-10, 19:23-24; and Deut. 15:1-2, 15:7-11, 16:10-11, 16:15-17, 18:16-17, 23:21-23 and 24:19-21. Frederick C. Grant, author of *The Economic Background of the Gospels*, concludes: "If we may hazard an approximation, where no exact figures are available, the total taxation of the Jewish people in the time of Jesus, civil and religious

combined, must have approached the intolerable proportion of between 30 and 40 percent; it may have been higher still.”

The pattern for the Israelites was weekly worship with tithes going **to the Lord** at the local storehouse or place of worship for the needs outlined by God.

Objections to tithing

- › Tithing is not required of us by God in the New Testament church.
- › I cannot afford to tithe.
- › I would like to tithe but my life is so ordered at this time financially that I just cannot do it.

It is true that we are not under the Old Testament regulations regarding the tithe. We live under the grace of Jesus Christ. Should we give more or less under grace than under the Law? Paul calls upon Christians to be “generous.” Could it be called generous to give less to the Lord’s work in the Church than the Israelites were commanded to give the Levites for the care of the temple? This is parallel to how the Third Commandment operates in the New Testament. We are not bound by all the Old Testament regulations regarding the Sabbath day: we can mow the lawn on the Sabbath if we like. But remembering the Sabbath day to keep it holy in the New Testament must surely mean that we will gather for worship at least once a week — for how could our dedication to the Lord be less than what was required in the Old Testament?

In gratitude as we seek to give praise and thanksgiving to God, to hold Him in awe and reverence, to edify the Church, to support the needy and give God glory, it makes sense to be generous, not because we have to, but because we want to and are empowered to by faith. It is in that regard that we offer God our tithes and offerings and more. As we do so God’s desire is to bless us with even more so that we in turn can be a blessing to those around us. That being said we really cannot afford not to tithe.

Surveys have shown that more than 80 percent of LCMS pastors practice tithing. At the same time only about 30 percent teach their congregations about it. So there is a lot of misunderstanding about tithing in our congregations. Most people indicate that they would like to tithe. Short of just “doing it,” how can they be enabled to tithe? Programs dealing with personal money management are available today such as Dave Ramsey’s “Financial Peace University” and Ron Chewning’s numerous materials about financial management and tithing to help people realize their desire to tithe by working toward and beyond it.

New Testament offering patterns and principles

- › What is our sufficient sacrifice?
- › What are our tithes and offerings in New Testament terms?

In the New Testament, Jesus emphasized generosity in giving while affirming the principle of the tithe. In Matt. 23:23, he said: “*Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.*”

Also in Luke 11:42, he said: “*But woe to you Pharisees! For you tithe mint and rue and every herb, and neglect justice and the love of God. These you ought to have done, without neglecting the others.*”

Jesus talks about the heart of the giver being right with him in Luke 18:9-14: *He also told this parable to some who trusted in themselves that they were righteous, and treated others with contempt: “Two men went up into the temple to pray, one a Pharisee and the other a tax collector. The Pharisee, standing by himself, prayed thus: ‘God, I thank you that I am not like other men, extortioners, unjust, adulterers, or even like this tax collector. I fast twice a week; I give tithes of all that I get.’ But the tax collector, standing far off, would not even lift up his eyes to heaven, but beat his breast, saying, ‘God, be merciful to me, a sinner!’ I tell you, this man went down to his house justified, rather than the other. For everyone who exalts himself will be humbled, but the one who humbles himself will be exalted.”*

Again in Heb. 7:1-10 the principle of the tithe is lifted up: *For this Melchizedek, king of Salem, priest of the Most High God, met Abraham returning from the slaughter of the kings and blessed him, and to him Abraham apportioned a tenth part of everything. He is first, by translation of his name, king of righteousness, and then he is also king of Salem, that is, king of peace. He is without father or mother or genealogy, having neither beginning of days nor end of life, but resembling the Son of God he continues a priest forever. See how great this man was to whom Abraham the patriarch gave a tenth of the spoils! And those descendants of Levi who receive the priestly office have a commandment in the law to take tithes from the people, that is, from their brothers, though these also are descended from Abraham. But this man who does not have his descent from them received tithes from Abraham and blessed him who had the promises. It is beyond dispute that the inferior is blessed by the superior. In the one case tithes are received by mortal men, but in the other case, by one of whom it is testified that he lives. One might even say that Levi himself, who receives tithes, paid tithes through Abraham, for he was still in the loins of his ancestor when Melchizedek met him.*

As people of the new covenant who live by God’s grace through faith in Jesus and what He has done for us to restore us to the heavenly Father, all that we do recognizes God’s ownership of everything and our role as stewards of all that we are and do and have. Our offerings to the Lord follow the pattern that Paul lays out in 2 Cor. 9:6-8 that we give **generously, voluntarily and cheerfully** in gratitude to God for all that he blesses us with. *The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.*

Paul challenges us beyond just giving to “**excel in this act of grace**” (2 Cor. 8:7b ESV). Proportionate or percentage giving was the basis

for giving in the Old Testament with the tithe as God's required starting point. It stands as a key principle for the New Testament approach to giving. To excel in giving suggests giving more than what was required in the Old Testament making the tithe the beginning point or the floor of giving.

The motivation is important as we read in Matt. 6:19-20: *Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

We give not to be saved but because we are saved by what Jesus has done for us. Our tithes and gifts are given to the Lord at the local storehouse where we are fed by the Word and Sacraments. They are collectively used for the mission of Christ for God's purposes. God blesses us with more than we need so that having what is needed for ourselves we can share the rest with those in need around us. God uses us to supply for the needs of those around us especially their need for the Gospel.

Pastor, how much should I give?

I hope it is faith and not selfish greed that leads a Christian to ask the question, "How much should I give to the Lord?" God blesses us in order to enable us to be a blessing to those with needs around us. See Matt. 25:31-46. We are an offering acceptable to God through Christ. We are stewards. The biblical patterns that we see suggest our giving to the Lord in praise and thanksgiving will involve firstfruits, sacrificial, proportionate and systematic giving by the whole family of believers, thus giving honor to God. It is generous, cheerful and voluntary. This is not different from the Old Testament. As we excel in giving it suggests giving more than what was required in the Old Testament, making the tithe of 10 percent the beginning point or the floor of giving, and generously going beyond it.

The blessing of giving

The one who offers thanksgiving as his sacrifice glorifies me; to one who orders his way rightly I will show the salvation of God! (Ps. 50:23 ESV). Jesus said, "It is more blessed to give than to receive" (Acts 20:35 ESV).

For I the Lord do not change; therefore you, O children of Jacob, are not consumed. From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, "How shall we return?" Will man rob God? Yet you are robbing me. But you say, "How have we robbed you?" In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you. 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 (Mal. 3:6-10 ESV).

God is honored by and blesses faithful giving. Indeed, God always blesses our good works. That does not mean that God will reward us with riches and answered prayers, etc., if we give enough to Him! God can never be in our debt. And, what is more, God's blessings are not always what we think blessings should be. We might pray for an illness to be removed, but God might bless us with patience instead. But this much is certain: A life lived in the will of God will always be more blessed than a life lived in opposition to the will of God. God wants us to know that He has even more blessing to give as we give to Him. We are like funnels. God pours blessings in at the top and as we let them flow through us to address the needs around us, He keeps pouring in. If we block the funnel by keeping it all for ourselves, we prevent Him from pouring more on top. The more we let His gifts flow through us, the more He pours on top. We cannot out give God.

In addition, the storehouse, a room of the sanctuary, is reinforced as the place to bring the tithes. That has implications regarding where Christians today bring their tithes.

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work (2 Cor. 9:6-8 ESV).

Conclusions

Tithing is definite and concrete — and it recognizes a biblical principle: Being generous in the New Testament cannot mean being less generous than God's people of old. It honors God because His portion is set aside first. It is a systematic form of giving so other things do not tend to squeeze out God's portion. It serves as a definite and regular reminder of God's ownership and the Christian's stewardship.

PREACHING ABOUT STEWARDSHIP:

Theological Considerations for Lutheran Preaching

BY REV. MARK SURBURG



LUTHERAN PASTORS OFTEN FEEL uncomfortable when it is time to preach about stewardship. In many cases they really don't want to preach about it because it seems to contradict some basic premises about Lutheran preaching. Yet the biblical basis for such preaching is not lacking. The Table of Duties in *Luther's Small Catechism* contains a series of Bible verses (1 Cor. 9:14; Gal. 6:6-7; 1 Tim. 5:17-18) that tell us about the responsibility of Christians to financially support the one who serves in the Office of the Holy Ministry. Naturally these verses also describe the need to support the whole range of expenses that must be met for the Means of Grace to be administered in the church (It is hard to the produce the Sunday bulletin if the electric bill hasn't been paid and there is no power!).

Preaching that exhorts or admonishes the hearer to do something is Law. This is precisely what preaching about stewardship does. There should be no problem in this for a Lutheran since we confess the third use of the Law in Formula of Concord VI. However many Lutheran pastors have come to believe that since the Law always accuses, we must assume that the preaching of exhortation will function as second use of the Law for some, if not most, hearers: Preaching about what Christians should do in stewardship will convict hearers of how they have not been be good stewards and will show them their sin. But this would mean that there really is, practically speaking, no third use of the Law that the preacher can intentionally employ because *we can never know* that it will be used by the Spirit in this way. We are left with what we might call an "agnostic use of the Law." Thus we are told that we should just preach Law, which means we should speak in ways that are most commonly associated with the second use. The third use of the Law is confessed in principle, but functionally it is denied since we can never know that a given preaching of the Law will be third use. Ultimately, this agnostic use of the Law ends up being the second use of the Law because it is assumed that this alone is what the Law really does.

Yet in fact this approach stands in opposition to the apostolic practice in Scripture and the position confessed in Formula of Concord, Article VI. In addition, it does not withstand examination as a theological argument. It should not be allowed to determine how we think about the Law in the preaching task as Lutherans.

The question arises because the New Testament, in general, and Paul's letters in particular, are filled with exhortation and admonition for Christians to live in new obedience. Within Paul's letters these statements are always grounded in what God has done

for us in the death and Resurrection of Christ and through the work of the Holy Spirit. They find their source in the Gospel. So in Eph. 1:3-14 and 2:1-10, Paul has stated the Gospel in the most explicit terms possible. From there in 2:11-3:13 he contends that this Gospel has united all people in Christ, both Jew and Gentile. Paul wants the Ephesians to understand this love (3:14-21) and then describes the unity that they have as the Body of Christ (4:1-16).

In 4:17-6:9 Paul then engages in an extended section of exhortation and admonition aimed at new obedience by the Christians in their lives. He begins by saying:

Now this I say and testify in the Lord, that you must no longer walk as the Gentiles do, in the futility of their minds. They are darkened in their understanding, alienated from the life of God because of the ignorance that is in them, due to their hardness of heart. They have become callous and have given themselves up to sensuality, greedy to practice every kind of impurity. But that is not the way you learned Christ! — assuming that you have heard about him and were taught in him, as the truth is in Jesus, to put off the old man (τὸν παλαιὸν ἄνθρωπον), which belongs to your former manner of life and is corrupt through deceitful desires, and to be renewed in the spirit of your minds, and to put on the new man (τὸν καινὸν ἄνθρωπον), created after the likeness of God in true righteousness and holiness (Eph. 4:17-24, ESV modified).

Paul's references in Ephesians to Baptism (4:5, 5:26-27) and the parallels in language with Colossians where the new man is connected with Baptism (Col 2:12-13, 2:20, 3:1-4, 3:5-11, 3:12-16) indicate that for Paul this a reality grounded in Baptism. This introduces a lengthy section in which Paul exhorts and admonishes Christians to live in new obedience (4:25-6:9). He deals with many different aspects of living as he describes the life that results from the Gospel. Though not the explicit rhetorical focus, the Gospel grounding for this new obedience continues to appear (4:31-32, 5:25-28).

The text of 4:17-6:9 leaves little doubt about what Paul intends to accomplish. He wants the Gospel to produce the results of new obedience in the lives of Christians. He wants Christians to *do certain things* and to *avoid other things*. He explicitly states this. For instance, because of Christ, he wants husbands to love their wives in acts of self-sacrifice (5:25-28). The intent of his words is *not* to make them see their sin so that they will repent and receive forgiveness in Christ. Instead, the entire section is *built on the forgiveness they already have in Christ* and it describes the life this now produces in the Christians (see the explicit statement in 4:32). No doubt, readers will recognize that they are sinful because they are not doing all of this. But to assert that this is Paul's true intent runs contrary to

the structure and wording of the text: This is written to believing, justified Christians to encourage sanctification, not to unbelievers to encourage conversion and justification.

Formula of Concord, Article VI seeks to describe and explain what Paul is doing in texts like Eph 4:17-6:9. It explicitly distinguishes the topic of Article VI, “third use of the Law” from the second use in which people are led through the law “to a recognition of their sins” (FC Ep. VI.1). Instead it describes the purposes of the third use of the Law as being: 1) To prevent Christians from making up their own works (FC Ep. VI.4; SD VI.3, 20) 2) To compel the old man against his will to follow the Spirit and be led by it (FC Ep. VI.4, 7; FC SD VI.6, 9, 12, 19, 24). It says that the reason this use of the Law is needed *with baptized Christians* is because the old man is still present and battles against the new man (FC SD VI.18-19, 23-24). Like Paul in Ephesians, the goal described by FC VI is for the Gospel to produce the results of new obedience in the lives of Christians — for Christians to do certain things and to avoid other things.

*It is good for me that I was afflicted,
that I might learn your statutes.*

In explaining this, the Solid Declaration states, “Therefore, in this life, because of the desires of the flesh, the faithful, elect, reborn children of God need not only the Law’s daily instruction and admonition, but also its warning, and threatening. Often they also need its punishments, so that they may be incited by them and follow God’s Spirit, as it is written, ‘It is good for me that I was afflicted, that I might learn your statutes’ [Ps. 119:71]. And again, ‘I punish my body and enslave it, so that after proclaiming to others I myself should not be disqualified’ [1 Cor. 9:17]. And again, ‘If you do not have that discipline in which all children share, you are illegitimate and not his children’ [Heb. 12:8]. Similarly, Dr. Luther explained this in great detail in the summer part of the Church Postil, on the epistle for the nineteenth Sunday after Trinity” (FC SD VI.9).

The Solid Declaration points to Luther’s Church Postil as a key resource for understanding this aspect of the third use of the Law and the manner in which the SD VI wants to be understood in speaking about it. The Church Postil on the epistle for the Nineteenth Sunday after Trinity (found in Lenker 8:304-316) comments on Eph. 4:22-28. There Luther writes:

Duty to New and Old Man

1. Here again is an admonition for Christians to follow up their faith by good works and a new life, for though they have forgiveness of sins through Baptism, the old Adam still adheres to their flesh and makes himself felt in tendencies and desires to vices physical and mental. The result is that unless Christians offer resistance, they will lose their faith and the remission of sins and will in the end be worse than they were at first; for they will begin to despise and persecute the Word of God when corrected by it. Yea, even those who gladly hear the Word of God, who highly prize it and aim to follow it, have daily need of admonition and encouragement, so strong and tough is that old hide of our sinful flesh. And so powerful and wily is our old evil foe that wherever he can gain enough of an opening to insert one of his claws, he thrusts in his whole

The Solid Declaration states, “Therefore, in this life, because of the desires of the flesh, the faithful, elect, reborn children of God need not only the Law’s daily instruction and admonition, but also its warning, and threatening.”

self and will not desist until he has again sunk man into his former condemnable unbelief and his old way of despising and disobeying God.

2. Therefore, the Gospel ministry is necessary in the Church, not only for instruction of the ignorant — such as the simple, unlettered people and the children — but also for the purpose of awakening those who know very well what they are to believe and how they are to live, and admonishing them to be on their guard daily and not to become indolent, disheartened or tired in the war they must wage on this earth with the devil, with their own flesh and with all manner of evil.

3. For this reason Paul is so persistent in his admonitions that he actually seems to be overdoing it. He proceeds as if the Christians were either too dull to comprehend or so inattentive and forgetful that they must be reminded and driven. The apostle well knows that though they have made a beginning in faith and are in that state which should show the fruits of faith, such result is not so easily forthcoming. It will not do to think and say: Well, it is sufficient to have the doctrine, and if we have the Spirit and faith, then fruits and good works will follow of their own accord. For although the Spirit truly is present and, as Christ says, willing and effective in those that believe, on the other hand the flesh is weak and sluggish. Besides, the devil is not idle, but seeks to seduce our weak nature by temptations and allurements.

4. So we must not permit the people to go on in their way, neglecting to urge and admonish them, through God’s Word, to lead a godly life. Indeed, you dare not be negligent and backward in this duty; for, as it is, our flesh is all too sluggish to heed the Spirit and all too able to resist it. Paul says (Gal 5:17): “For the flesh lusteth against the Spirit, and the Spirit against the flesh ... that ye may not do the things that ye would.” Therefore, God is constrained to do as a good and diligent householder or ruler, who, having a slothful man-servant or maid-servant, or careless officers, who otherwise are neither wicked nor faithless, will not consider it sufficient once or twice to direct, but will constantly be supervising and directing.

Note that Luther is explicit in saying that Paul is providing admonition so that Christians will actually lead a godly life so that they do what they are supposed to do and avoid the things they should not. The Solid Declaration has referenced this Luther text because this is how it understands the third use of the Law. Luther

makes no mention about showing people that they are sinners. Instead, in a text referenced by the Confessions, Luther clearly indicates that *Paul's intent is to prompt Christians to live in new obedience.*

An “agnostic use of the Law” would have us ignore the plain intent of the biblical texts like Eph. 4:17-6:9 and the manner in which the Confessions explain them. There is no doubt that Paul admonishes so that Christians *will actually live in new obedience.* There is no doubt that this is the intent that Formula of Concord VI describes when it explains the third use of the Law and references Luther's words. Those who say that this cannot be *our intent* when speaking the Law are asking us to ignore what we find in Scripture and the Confessions and instead to engage in a completely different approach.

Those who advocate an agnostic use of the Law are doing so on the basis of a theological argument that does not withstand scrutiny.

The argument says:

1. We can't decide how the Spirit is going to use the Law.
2. The Spirit *can* use the statement of admonition to show a person his sin.
3. For this reason we must assume that *all* admonition is second use of the Law that shows a person his sin.

Now the first two points are absolutely true. However, the third one does not necessarily follow and in fact it runs contrary to apostolic practice.

The error of this approach can be illustrated by asking a question about the Gospel. When the pastor says, “Jesus died on the Cross for your sins,” is this Law or Gospel? One must admit that it can be either. While clearly it is a very common way to express the Gospel, the statement can also strike a person as Law: It could make him realize that he is so sinful that the Son of God had to die for him. If we follow the argument above we could say:

1. We can't decide how the Spirit is going to use Gospel statements.
2. The Spirit *can* use Gospel statements to show people their sin.
3. For this reason we must assume that *all* Gospel statements show people their sin.

Clearly, No. 3 is absurd. But for the same reason, so is No. 3 above. It is true that we can never decide how the Spirit is going to use the Law. It is true that the Spirit *can* use admonition to new obedience in order to show people their sin. But when the apostle Paul uses admonition (again and again as Luther notes), this is clearly not his goal. Instead his goal is that the Christian will live in new obedience — that they will do certain things and not do other things in life.

It should not escape our notice that Paul is no more able to control the Spirit's use of the Law than we are. *Yet in spite of this fact* he repeatedly engages in exhortation and admonition as he seeks to lead Christians to engage in new obedience (in fact the verses in the Table of Duties show that he does this for the topic of stewardship). He shows no hesitancy about speaking in this matter. In fact, as Luther observes above, “Paul is so persistent in his admonitions that he actually seems to be overdoing it” (Paragraph 3).

Our theologizing about the nature of the Law and the manner in which the Spirit may or may not use it cannot be allowed to become something that precludes pastors from speaking the way Scripture speaks.

In doing so, *Paul provides the apostolic pattern that we need to follow.* And in fact we can go beyond that assertion. For while Paul can't control the Spirit's use of the Law, in the mystery of the inspiration of Scripture, *what Paul writes is exactly what the Spirit wants to be said.* The apostolic model of exhortation and admonition affirmed by Luther and described by FC VI as the third use of the Law is in fact the *Spirit-provided model and pattern of addressing Christians.*

Our theologizing about the nature of the Law and the manner in which the Spirit may or may not use it cannot be allowed to become something that precludes pastors from speaking the way Scripture speaks. Theological constructs about *the individual's experience of the Law* that have their roots in the 20th century cannot be allowed to preempt preaching and teaching that employs the language of the inspired, apostolic pattern.

The agnostic use of the Law contradicts Scripture itself because it denies that we should do the very thing that Paul does — admonish and exhort Christians with the intent of having them actually engage in new obedience. Furthermore this is not something that Lutherans should consider acceptable because it also contradicts what Formula of Concord, Article VI says about the third use of the Law. The confessors developed this article based on what Scripture actually says. It identifies texts in Scripture that are examples of the third use of the Law. The Formula of Concord does not consider the third use to be a hypothetical possibility but rather a standard practice of Scripture. And so in turn it presumes that preachers *both can and will* employ the third use of the law as they exhort and admonish Christians.

Practice that reflects the theology of the FC VI will use language that says what Scripture says. Scripture and the Lutheran Confessions teach us to address Christians with admonishment and exhortation to new obedience, for in this way the Law serves to lead the Christian, who is old man and new man at the same time, to live in godly ways. The Gospel is the source of Christian living and the new man led by the Spirit freely engages in new obedience. Yet Paul's language and the text of FC VI makes clear that because of the continuing presence of the old man, preachers also will also need to employ admonition and exhortation — the third use of the Law — in order enable this new obedience to be carried out by Christians. And so pastors will need to preach about stewardship. They will need to exhort and admonish Christians to live faithfully in their vocation as congregation members and support God's Word and Sacrament ministry.

Getting Personal

About the Importance of Faithful Stewardship

BY REV. RICHARD BOCHE



Introduction

“Getting Personal” requires a brief introduction. I served the Lord in pastoral ministry for 33 years (dual parish pastor, campus pastor and my last congregation for 22 years), and for seven years, as an LCMS district president. During that time, the Lord gave me opportunities to make numerous presentations to congregations and pastors on the subject of stewardship. Besides being blessed with a great interest in stewardship, the Lord has given me ample opportunity to experience the practical aspects of stewardship in life, in my family and in the congregations I served. All of my duties were filled with challenges and with great joys as stewardship became a day-to-day blessing. I pray God will bless the “Getting Personal” time with the same joys for you, your family and wherever you serve.

Nothing is more personal than to know this: The pastor is the key person for teaching, equipping and training the people entrusted to him by the Lord Jesus in matters of stewardship. The pastor not only is to teach and preach stewardship but he is to model a faithful stewardship life, demonstrating the great joy and blessings God provides. To this end, we will “get personal” about the importance of stewardship, review the basics of stewardship, pay attention to the pastor’s stewardship of his divine call, and consider the preaching and teaching of God’s Word related to stewardship.

Now, let’s take time to learn about you. How broad and comprehensive is your knowledge and understanding of stewardship? To what extent are you practicing it? Is it a part of your family life and is it modeled in your home? How important do you consider stewardship for your congregation? How does it impact the mission and ministry of God for the congregation? Does it impact it at all? Would you be ready to teach it, preach it and guide the congregation in a year-round stewardship emphasis for the sake of its God-given mission and ministry? Where would you look for resources to gain knowledge, understanding and guidance for doing so?

When a number of people are asked about the importance of faithful stewardship and the need for a continuous stewardship emphasis for the life of the congregation and the life of the pastor, what kind of responses might you receive? Something like: “It is the most important aspect of preaching, teaching and practice in the congregation.” Often this is the response when finances are failing. On the other hand, the response is often: “You take care of the preaching, pastor, and we’ll take care of the money. Just stay out of it!” Pastors not only have said similar things, but they sometimes proudly say they have absolutely nothing to do with money, the budget or stewardship, as if this is a good thing.

Do you agree or disagree? Consider exactly how much of Jesus’ teachings dealt with stewardship matters (mammon, giving, managing time, talents, resources, the Word, etc.). Consider that Paul devoted two whole chapters in one of his letters (2 Cor. 8-9) to excelling in the grace of giving and the matter of stewardship. Consider that God’s first recorded words to Adam and Eve in the Garden (Gen. 1:28-31) designated them to be stewards of all creation. (See Dr. Joel Bierman’s treatment and commentary: *Stewardship: A Theological Perspective*.)¹

Consider that in Gen. 2:15 Adam (and all humanity) was given the charge to “work it and keep it,” steward, if you please, all that God provided and showed Adam. God says this even before sin entered

¹ Dr. Joel Biermann, “Stewardship: A Theological Perspective,” *Faith Aflame Congregational Stewardship Workbook*, Second Edition — Volume I, The Lutheran Church—Missouri Synod, 2012.

and affected the world and humanity. Consider how Paul uses the stewardship word (oikonomos) for himself (and pastors) when he reminds the Corinthians he is steward of the “mysteries of God” (1 Cor. 4:1-2). (See Gregory J. Lockwood’s comments on this section in the *Concordia Commentary* on 1 Corinthians).²

Consider that Paul writes to the Ephesians (1:10) about God’s stewardship (God’s plan —oikonomian) in saving the world through the atonement of Christ Jesus. With just these few references, it is clear from Scripture that stewardship is important. We must preach it, teach it and implement it.

So strongly convinced that stewardship is important and critical, numerous authors have commented on this matter. In his book, *Pastoral Theology*, John H.C. Fritz includes a whole chapter on the subject. In one section he speaks about the spiritual nature of financial affairs by linking them clearly to Scripture: “Some say that the financial affairs of the church are none of the pastor’s business; he should look only after the spiritual needs of the members and not meddle in money matters. This is not as the Lord would have it. We learn from the Holy Scriptures that money matters play a very important part in the spiritual life of God’s children.”³

Note references:

- › Jerusalem — Acts 6:1-4
- › Moses — Ex. 35:4-29
- › Paul — Rom. 12:13; 1 Cor. 9:1-14, 16:1-4; 2 Cor. 8-9; Gal. 6:6-9; 1 Thess. 2:9; 2 Thess.3:7-13, 1 Tim. 6:6-11, 17-19
- › James — 2:14-117, 5:1-4
- › John — 1 John 3:16-18
- › Peter — 1 Peter 4:9
- › Savior — Matt. 5:42, 6:19-21, 24-34, 10:9-10; Mark 10:17-27; Luke 12:16-34, 16:13, 19-31

In his book, *Stewardship: A Theological Perspective*, Biermann writes: “One cannot claim fidelity to Christian truth in other respects while ignoring the practice and inculcation of faithful stewardship. Proclamation of the Gospel, a focus on forgiveness, or a rigorous commitment to orthodox doctrine, are all worthy practices and defensible paradigms for the Christian life and ministry; but none of them obviate the practice of good stewardship. The doctrine of justification cannot be the camouflage beneath which one hopes to hide from the expectations of a call to serious stewardship. The Gospel does not negate or displace stewardship; it restores the

2 Gregory J. Lockwood, *Concordia Commentary, 1 Corinthians*, Concordia Publishing House, St. Louis, 2000, pp. 128-136.

3 John H.C. Fritz, D.D., *Pastoral Theology*, Concordia Publishing House, St. Louis, 1945, p. 258.

“It has been amazing to see how many congregations requesting stewardship presentations often ask why their own pastor is not actively supporting the Lord’s work in their own congregations. They wonder if it is normal for all pastors and their families.”

creature to a life of responsible stewardship. Good theology yields good stewardship; more than that, good theology demands good stewardship.”⁴

J.E. Hermann, author of the classic treatment on stewardship, *The Chief Steward*, says the pastor is critical to modeling the stewardship life: “Stewardship is caught as well as taught. The preacher’s life should be a continuous motion picture on Christian stewardship. You cannot expect a good stewardship church without a good stewardship pastor. The example of the pastor is invariably reflected in the lives of his people.”⁵

It has been amazing to see how many congregations requesting stewardship presentations often ask why their own pastor is not actively supporting the Lord’s work in their own congregations. They wonder if it is normal for all pastors and their families. The members do see, do observe and do reflect the example of their pastor all too often.

Look again at how J.E. Hermann makes it clear to the pastor: “It is the privilege and responsibility of the pastor to teach the broad spiritual conceptions of Christian stewardship to his people. He is also to lead them to practical and fuller expression of the principles as individual Christian and as member of a Christian congregation. Stewardship belongs to the whole counsel of God. The levels of Christian stewardship in a Christian congregation are set in the main by the pastor ... The principles and practice of Christian stewardship must become the absorbing passion in his life. He should endeavor to become the number one steward in his congregation. His entire activities as pastor, his personal life, must be convincing proof that he practices what he preaches.”⁶

Is that what people see in you, “The No. 1 steward”? Do you really believe it matters? It does!

There are other stewardship authors and practitioners who make this point in various ways: “To help each member be a good manager of what God has entrusted to Him is one of the functions of the Christian Church. Pastors are God’s gifts to the Church to perform this service ...”⁷

4 Dr. Joel Biermann, *ibid*, p. 13.

5 J.E. Hermann, *The Chief Steward*, Stewardship Ministry, The Lutheran Church—Missouri Synod, St. Louis, 1951, p. 20.

6 *Ibid*, p. 19.

7 Bleick, p. 26.

All have the same concern, that the pastor sees the importance of his own stewardship, not only preaching and teaching it, but also practicing it, modeling it, faithfully living the stewardship life as an example to the flock of God who has been entrusted to his care. What are you willing to study, learn and begin doing to make that a reality? I hope, whatever it takes. Nothing will be as challenging or as rewarding for you and for your congregation.

Synod congregations have long recognized the importance of stewardship for the mission and ministry of the Church. How do we know this? Just take a look at the Constitution and Bylaws of Synod. There you will find that its Bylaws encourage every congregation “to include in its organizational structure an elected or appointed board or committee for stewardship.” (Bylaw 2.2, “Eligibility of Congregations,” Page 57) So important is stewardship considered, that Bylaw 4.6.1 (Page 195) requires election or appointment of a committee or board for stewardship in LCMS districts. Furthermore, in his official visits to congregations and pastors, the district president is to include “fraternal discussion in regard to ... its cultivation of sound stewardship principles” (Page 194).⁸

For the circuit counselors who assist the district president in these official visitations, the 2012 *Circuit Counselors Manual* provides a whole section on visiting with the pastor about stewardship (of Gospel, of leaders, of ministry, etc.).⁹

8 *2010 Handbook*, The Lutheran Church—Missouri Synod, St. Louis, 2010.

9 *Circuit Counselors Manual*, Council of Presidents, The Lutheran Church—Missouri Synod, 2012.

No question, stewardship is important for congregations, districts and official visitations. But the question right now is: “How important is stewardship to you?” As pastor of a congregation? In your personal life? As you live in a parsonage and steward the place provided for you? Do you consider an offering to the Lord in your own congregation? What about your health, use of time, family relationships and all the blessings of God? Are these matters for consideration, management and good stewardship? In other words, is it important to practice the stewardship life, to simply teach it or ignore it completely?

I hope you will see great value in becoming knowledgeable about stewardship. I hope you become committed to practicing stewardship yourself and in your family. I hope you become better equipped to preach, teach and lead stewardship in your ministry, your congregation and to the glory of God, Who invites you to be His steward.

From some of these quotes it is quite evident that your role as a pastor in the congregation depends on modeling the stewardship life and teaching stewardship from God’s Word in such a way that others will see it in its completeness (“larger stewardship”) and in its joyfulness as a child of God blessed to be a blessing!



Getting Personal

About the Basics of Stewardship

BY REV. RICHARD BOCHE



In this section we want to get personal about the basics of stewardship. We cannot preach, teach or practice what is not clear and understandable to us personally.

When asked about the stewardship emphasis in their congregations, pastors often reply that they don't know much about it. While that may be understandable (who among us spent much time on this at seminary, if at all, or were able to attend workshops, etc., on the topic?), it is no longer a reasonable excuse. The LCMS provides many good resources for pastors (*Faith Aflame, Congregational Stewardship Workbook* 2000, now revised; *Consecrated Stewards*, etc.; other resources at www.lcms.org/stewardship). We need to know as much as possible about faithful stewardship.

First, it is good to know what a steward is and does. "Being a steward means *ordering* the household, managing. And the household that is managed is built by Christ by grace; there is no stewardship except through and under the Cross," according to *Pastoral Theology* by Mueller and Kraus.¹

They note that the word steward comes from the Greek *oikonomia*, which is translated stewardship, administration or management of that which is assigned. The word appears 20 times in the New Testament (Luke, Peter and Paul).

In *Stewardship Fundamentals for Pastors*, the Rev. Wayne Knolhoff writes: "A steward becomes a Christian steward at Baptism. By God's grace in Christ the steward is called into a special relationship with the Owner. The steward is not the owner. This is a crucial aspect of Christian stewardship. Many members believe they own what they have when the Bible makes it clear that we are managers not owners. (Ps. 24:1) A steward is accountable to God and to others for his stewardship."²

Almost every author on stewardship has some similar but varied definition of a steward as a manager of all God's blessings, to administer, dispense and utilize for the Owner's purposes and glory. Most also bring out that the Christian steward is much more than just a manager. According to the words of Jesus in John 15:15, the Christian is a "friend," no longer a servant, and according to Gal. 4:7, an heir. The implication is that the Christian steward is a partner in the Gospel (Phil. 1:5), intimately involved in the kingdom business of the heavenly Father.

Secondly, it is important to have a handle on basic stewardship blessings and stewarding principles that can be easily grasped, understood and practiced. (What the world calls the SIBKIS principle: See It Big, Keep It Simple.)³

Karl Kretzschmar, in an out-of-print book, proposed four simple theses on stewardship in an effort to "keep it simple." In typical fashion, these have been expanded to seven, but still are simple in presenting a complete picture of stewardship. They are shared here for your edification and use: (* indicate originals by Kretzschmar)⁴

1. *God owns all things; man owns nothing.
2. *Man is a "steward" under God, of all he is, has received and does.
3. *Faithful stewardship means managing all of God's blessings in full obedience to God's directions for carrying out this stewardship.
4. God holds every person "accountable" for his or her stewardship.
5. *The ends of stewardship are the glorification of God, the extension of the kingdom, the relief of human ills and the salvation of the steward's own soul.
6. In Scripture, the Law of God makes man a steward, lays the claim of divine ownership upon all humanity and possessions, and points the way of intelligent, faithful and fruitful steward living for the children of God.
7. But only the Gospel enables man to see himself as a "partner, a friend, a bond servant" of the Lord in exercising this stewardship and motivating the stewardship life.

³ SIBKIS (SIBKISS says "See It Big, Keep It Simple, Stupid." We will just drop the "stupid" part here. This principle came about because technicians, builders, organizers, etc., quickly learned that the more complex, the more elaborate, the larger any project or object became, the more likely it was to develop problems, failures and complications. Hence, "see it big, but keep it simple" to avoid greater problems and misunderstandings. The same is true for stewardship, understanding it and teaching it to others. See it big, keep it simple!)

⁴ Karl Kretzschmar, *The Stewardship Life*, scriptural support: 1. — Gen. 1; 1 Sam. 2:7; Eccl. 5:19; Ps. 24:1; 1 Cor. 6:19; 1 Chron. 29:14; 1 Cor. 4:7; Matt. 25:14-30; 2. — Luke 16:2, 12:20; 1 Cor. 6:19, 4:2; Matt. 24:45-46; Rom. 14:7-8; Luke 12:48; 2 Cor. 6:4, 10; 1 Cor. 16:4; 3. — Ps. 119:105; Prov. 3:9; Luke 11:28; Matt. 25:14-30; 1 Cor. 16:4; 2 Cor. 8-9; 4. — Matt. 25:14-30; Luke 12:42ff, 16:1-15, 19:15; John 12:47-50; 1 Cor. 12:7; 5. — 1 Chron. 29:16-18; Prov. 3:9; 1 Cor. 10:31; Eph. 1:12; 1 Peter 4:10-11; Phil. 2:12; Eph. 4:28; 1 Cor. 12:7; 1 Tim. 5:8; 6. — Rom. 3:21; John 14:15, 15:14-16; Rom. 7:22; 2 Cor. 8:12, 9:7; 1 Cor. 16:2, 9:11; 7. — John 15:14-16; Rom. 7:22; 2 Cor. 5:14-15, 9:8, 10, 13; and Matt. 25:21.

¹ George Kraus and Norbert H. Mueller (editors), *Pastoral Theology*, Concordia Publishing House, St. Louis, 1990, p. 253.

² The Rev. Wayne J. Knolhoff, *Stewardship Fundamentals for the Pastor*.

Thirdly, it is good to know and understand the many blessings God has provided. Five general areas of blessings are helpful for teaching, understanding and remembering. God has richly given to us and blessed us with:

1. All of creation (world), bodies, children (Gen. 1:29, 2:15; Ps. 139:13, 127)
2. Time, life, opportunities (Ps. 139:13; Acts 17:15; Eph. 5:15-17; James 4:14)
3. Skills (natural gifts) talents, abilities (Deut. 8:17-18; 1 Chron. 29:12b; Rom. 12. 6-8)
4. Wealth and possessions (1 Chron. 29:12, 16-18; Eccl. 5:19; 1 Tim. 6:18-19)
5. Spiritual life (faith), spiritual gifts, the Word and everlasting life (Eph. 2:4; 1 Cor. 12:7; 2 Cor. 5:14-20; 1 Cor. 4:1-2)

These thoughts encompass in a general way the five areas that seem helpful to understanding all the rich blessings God has provided through His Son Christ Jesus. “All things are yours, whether Paul or Apollos or Cephas or the world or life or death or the present or the future — all are yours, and you are Christ’s, and Christ is God’s” (1 Cor. 3:21-23 ESV). When we take inventory, or help others take inventory, we see that though we may not be rich in one area or another, we are richly blessed. As Christians, we always have the Gospel, know things from His Word and surely can give that away constantly without ever losing it ourselves. (This thought is extremely helpful when people say, “I have no time,” “no money,” etc. They still may be stewards of their health, their talents, opportunities and the Gospel by giving it away to others.)

Next, it is important to know a few “stewarding principles” for practice and implementing the faithful stewardship life. As a child of God and as His steward, partner and friend, we look to His Word for guidance in managing all gifts for His purposes. In his “Pastoral Theology” chapter on stewardship, John H.C. Fritz talks about teaching a “system.” Every Christian steward benefits from a system and from methods and principles for the practice and implementation of faithful stewardship. Here are a few illustrated methods derived from Scripture:

First, we take inventory (see the five areas described above) of all God’s blessings to us, rejoicing in His gifts and seeking ways to give, invest and share from His blessings so others may be blessed and His work advanced (2 Cor. 8:12).

Second, we make a thoughtful and prayerful decision (“as he has decided,” which indicates deliberation, deciding, taking time to think and make a commitment to act) as noted in 2 Cor. 9:7.

Third, in accord with 1 Cor. 16:1-4, we employ good planning (regularly, firstfruits, proportionately, before needs, each one, family, children, etc.) for giving, investing, participating, etc.

When we take inventory, or help others take inventory, we see that though we may not be rich in one area or another, we are richly blessed. As Christians, we always have the Gospel, know things from His Word and surely can give that away constantly without ever losing it ourselves.

Fourth, we act generously and lavishly (2 Cor. 9:6, 11) with a cheerful (“hilarious”) confidence in the Lord’s care (2 Cor. 9: 7-8).

And finally, because of His love for us, in us, through us and compelling us (2 Cor. 5:14-15, 9:8; 1 John 4:19), we strive to “excel in this act of grace” (2 Cor. 8:7 ESV). These are “big” but also “simple” principles to keep in mind for practicing a life of faithful stewardship.

On another positive note, it is good and salutary to remember that God promises great blessings to the faithful steward.

- › Praise to God (2 Cor. 9, 13); happiness (Matt. 25, 21).
- › Many blessings (Mal. 3:10; Prov. 3:9)
- › Sanctified spiritual growth (2 Cor. 9:10)
- › Abundance of “good works” (2 Cor. 9:8)
- › The affirmation of Christ (“It is more blessed to give than to receive” Acts 20:35 ESV.)
- › Commendation at the end of life (“Well done, good and faithful servant” — parables of Jesus.)

Finally, we must emphasize that we are blessed to be a blessing! The “so that,” “therefore” and “that,” depending on the Scripture translation, indicate that we have been saved, are being graced by the Lord God for a purpose, in a particular direction, for good work(s). We see this, for example, in 2 Cor. 8 and 9, (to relieve the saints in Jerusalem, abounding in every good work, thanksgiving to God, men will praise God, etc.). We also see it for partnering in the Gospel (Phil. 1), supporting the ministry (Gal. 6:6) and doing good to others (Gal. 6:10), so that others may be helped, the Gospel brought to them and the work of the Lord moved forward. 1 Cor. 12:7 says that spiritual gifts are given “for the common good,” not just for the gifted one. Paul talks about “not seeking my own advantage, but that of many, that they may be saved” in 1 Cor. 10:33b. “Therefore, we are ambassadors for Christ, God making his appeal through us” (2 Cor. 5:20 ESV), “so that you by his poverty might become rich” (2 Cor. 8:9 ESV), “so that your abundance may supply their need” (2 Cor. 8:14 ESV), “so that having all sufficiency

in all things at all times, you may abound in every good work” (2 Cor. 9:8 ESV). It helps greatly to point out these “therefores” and “so thats” in Scripture give direction, purpose, guidance to the stewardship life, the faith response to all God has done for us in Christ Jesus. “As each has received a gift, use it to serve one another, as good stewards of God’s varied grace” (1 Peter 4:10 ESV).

Along with these basics it is good to study deeply 2 Cor. 8 and 9 for additional resources and thoughts (to prove love “is genuine” from 2 Cor. 8:8; careful accountability before God and men from 2 Cor. 8:20-21; cheerful [hilarious] giving, sowing generously from 2 Cor. 9:5-7; confidence in God’s grace to motivate giving and generosity from 2 Cor. 9:8-11; and the goal — praise and thanksgiving to God from 2 Cor. 9:11-14.)

A great concept to explore, ponder and teach is that of giving forward (Acts 2:42-47, 4:32-37) like the early believers did with confidence that the Lord would make known the need and place for the gift *after* the gift was given. To remind people that “the wind in the sails of our good ship faith” is the love of Christ for us, in us and through us (2 Cor. 5:18-20; 1 John 4:19-21). We should look again at the creedal explanations of Martin Luther with new eyes to see the implications of “for all this it is my duty to thank and praise, serve and obey Him,” and “... that I may be His own and live under Him in His kingdom and serve Him...” in light of living as a faithful steward.

As a final reminder it is good to see stewardship in a big way. “For all things are yours” (1 Cor. 3:21 ESV). We should humbly remember the question of Paul: “What do you have that you did not receive?” (1 Cor. 4:7 ESV), to which he expects the answer “nothing!” We also should keep in mind that “we brought nothing into the world, and we cannot take anything out of the world” (1 Tim. 6:7 ESV). Yet while we do live in the world, with all its blessings and riches, and the riches we have in Christ Jesus, God intends that we practice faithful stewardship and faithfully carry out His command to “charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share” (1 Tim. 6:17-18 ESV).

These basics of stewardship, if understood, learned and kept simple, help us teach the great blessings God has given us for the great purposes of helping others, glorifying His name and reaching others with the Gospel.

Let’s get more personal for a few moments as we conclude this section. What have you learned from this section that directly impacts your stewardship of creation, your body and your children? What decisions will you make so that these are cared for and managed for God’s glory and purposes? What about stewarding your time and opportunities? What decisions will you make to manage them more wisely and for the purpose for which they are given to you? What about stewarding your skills, talents and abilities? What decisions will you make so they point to God and not to you? What about stewarding your wealth, money, possessions, house? What will you change about stewarding them? What about spiritual blessings? Is there anything to decide, implement and practice as a faithful steward?

What does it mean to “invest” (Latin: to put clothes on) from all God’s blessings to you, in such a way that you set the example (1 Peter 5:4) in personal stewardship for others to follow? How does using the word “investing” time, talent, treasure and the Gospel for the sake of winning souls, proclaiming the Word, changing lives and making a difference in how the steward looks at what is being done? How might this be important in ministering to the congregation?

A concluding thought from John H.C. Fritz’s *Pastoral Theology*: “Finally, let the pastor remember that he and his family are not exempt from the Christian duty of giving. The pastor and his family should not only be regular contributors to the Church and Synod, but they should contribute liberally as their means allow. The pastor who himself sets a good example can better admonish his people. He and his family also ought to be desirous to experience the joy of those who have learned that it is more blessed to give than to receive” (Acts 20, 35).⁵

5 John H.C. Fritz, D.D., *ibid*, p.261.



Getting Personal

About Preaching and Teaching Stewardship

BY REV. RICHARD BOCHE



In addition to paying attention to our lives and ministry as faithful stewards, it is good that we get personal about the preaching and teaching of stewardship in the congregation. Far too often this comes off as self-serving, or merely focused on a distortion of stewardship of all blessings from God — i.e. “raising money for the church.” It often seems better not to even begin preaching and teaching on stewardship than to risk trouble and misunderstanding.

However the pastor is called and obligated to proclaim the “full counsel of God” in all its truth and purity. Since Jesus taught on stewardship about 40 percent of the time, and more than 2,000 verses in Scripture relate to stewardship, the pastor cannot preach and teach the full counsel of God unless stewardship is included on a regular basis. To provide some “personal” thoughts and ideas on how to go about that is what this portion of “Getting Personal” is about. How do we as pastors approach the preaching and teaching of the faithful stewardship life as a Christian?

First, include “context” whenever preaching or teaching stewardship. People need to see the focus of a particular text (talents, money, etc.) in the context of the larger, or full, complete stewardship picture; such as one’s relationship to the Giver of all blessings as His dear child; or stewardship of possessions in context of all five areas of blessings from God. In his book, *Pastoral Theology*, John H.C. Fritz makes this very point:

It is because we fail to stress the larger stewardship that we fail in the stewardship of money. Of the very poor Macedonians, who contributed liberally to the collection for the poor saints at Jerusalem, giving “to their power” and “beyond their power,” we are told; “This they did, not as we hoped, but first gave their own selves to the Lord and unto us by the will of God” 2 Cor. 8:1-5 ... The stewardship of money must have its roots in the consecration of the Christian to his God and to his Savior. It is the larger stewardship which needs to be emphasized first of all. “Ye are not your own,” says the apostle; “ye are bought with a price; therefore glorify God in your body and in your spirit, which are God’s” (1 Cor. 6:19, 20; cp. Rom 12:1.) This lesson every Christian needs to learn; we and all we have, body and soul, time, talents, personality, money, opportunities, influence, all belong to God; they are His by right of creation and by right of redemption. We are but His stewards. As stewards we should

be found faithful. To the faithful steward God has given the promise of a gracious reward. (Gen. 1:1; Deut. 10:14; Ps. 24:1; Hag. 2:8; Acts 14:17; James 1:17; Rom. 8:31-32.)¹

Second, in preaching and teaching faithful stewardship, connect the new life of faithful stewardship to faith. A living, saving faith in Christ Jesus is not dead to works, but alive to good works. What this living, active faith looks like in everyday life becomes important to describe and portray when preaching and teaching stewardship. Luther writes: “Oh, a living, energetic, active, mighty thing is this faith. It is impossible for it not to do good incessantly. Nor does it ask whether good works are to be done, but before the question is put; it has already done them and is forever doing them.”²

Beyond merely awe and amazement at such faith, Luther also said (of faith) in his commentary on 1 Peter 2:11ff: “This is the proper way to preach. First one must emphasize what faith does and what its power and nature are, namely, that it give us everything necessary to holiness and salvation, that we can do nothing except by faith and that through it we have all God has. Now ... what are we to do? Are we to live in indolence? I suppose it would be best for us to die. Then everything would indeed be ours. But as long as we live here, we should act on our neighbor’s behalf and should give ourselves to him as God has given Himself to us. Thus faith saves us but love moves us to give ourselves to our neighbor, since our needs have been met. This means that faith receives from God and that love gives to our neighbor.”³

Think about ways to preach and teach faithful stewardship as a response of faith keeping in mind that when Paul described various duties of a Christian, he also told Timothy and Titus, “I want you to insist on these things, so that those who have believed in God may be careful to devote themselves to good works” (Titus 3:8 ESV). Again, “And let our people learn to devote themselves to good works, so as to help cases of urgent need, and not be unfruitful” (Titus 3:14 ESV). Timothy was told to command the rich to be

¹ John H.C. Fritz, D.D., *ibid*, pp. 255-256.

² Ewald M. Plass (compiled), *What Luther Says: A Practical In-Home Anthology for the Active Christian*, Concordia Publishing House, St. Louis, 1959, p. 1491.

³ *Ibid*, p. 1505.

generous in 1 Tim. 6:16-18. Titus was reminded (2:11-14) that the grace of God appeared bringing salvation and “training us ... to live self-controlled, upright, and godly lives in this present age ... to purify for himself a people for his own possession who are zealous for good works.” Without doubt it is proper to preach and teach in such a way that people know what God would have them do in response to His love richly showered upon them in Christ Jesus and how to use their blessings to be a blessing to others as well as to the Lord’s work.

In preaching and teaching faithful stewardship, the pastor will certainly give attention to the proper distinction of Law and Gospel. The sins related to stewardship and the failures of the congregation to practice good stewardship will certainly be exposed in all their severity (Read R. Scott Rodin’s *Stewards in the Kingdom* and his thoughts of “false starts” regarding stewardship by the congregation and also *Stewardship Primer* by the Rev. Wayne J. Knolhoff for more ideas, especially Chapter 7 on “Changing the Stewardship Culture.”)⁴

You also will find ample law in Scripture itself about greed, coveting and hiding away what God has given instead of investing in God’s work, sloth, worrying about the future, but not eternity, using everything for self, none for others or the Owner’s purposes, dwelling on what one does not have rather than on what one has been given, being impressed by the size of the gift rather than realizing the gift is measured by what one keeps for oneself, storing up earthly treasure instead of investing earthly goods in eternal treasures, seeking first earthly treasures rather than heavenly treasures and much more.

Examine carefully 2 Cor. 8 and 9 sometime, noting how Paul cajoles, compares, rebukes and urges them to be genuine, to help others, be generous, make decisions, trust in God’s promise to provide, bless and bring forth thanksgiving for their generosity. It is a study in Law and Gospel application.

C.F.W. Walther in his classic, *The Proper Distinction Between Law and Gospel*, values the Law in training and even exhorting good works from Christian people: “Here we have a true pattern of the correct sequence: first the Law, threatening men with the wrath of God; next the Gospel, announcing the comforting promise of God. This is followed by an instruction regarding the things we are to do after we have become new men.”⁵

Note the sequence here: Law, Gospel, instruction. For a fuller treatment of this thought, read *Stewardship: A Theological Perspective* by Dr. Joel Biermann in the *Faith Aflame Congregational Stewardship Workbook*, Second Edition—Volume I.

Along with the Law and “instruction” the pastor will want to consider the importance of the Gospel not only in helping his people to understand who they are in Christ Jesus, what has been

Along with the Law and “instruction” the pastor will want to consider the importance of the Gospel not only in helping his people to understand who they are in Christ Jesus, what has been done for them ... but how this moves them to live as Christian stewards, joyful and cheerful, seeking the Lord’s will.

done for them (atonement — Eph. 1), but how this moves them to live as Christian stewards, joyful and cheerful, seeking the Lord’s will. A great passage that reminds us of this whole aspect is 2 Cor. 5:14-20. There the love of Christ (for us) controls us, compels us, fills the sails of our faith lives, like the wind propels a sailboat across the water, so we no longer live for ourselves but for Him who died and was raised. A proper application of the Gospel in preaching and teaching supports and invigorates the faithful stewardship life. How will you do this as you preach and teach stewardship and as you lead the congregation toward faithful stewardship focused on mission and ministry?

More questions to ask yourself and ponder:

- › What other periscopes lend themselves to preaching on stewardship?
- › What would be the best approach in your own parish?

A cursory glance yields these as possible stewardship focused texts:

- › Christmas I, Epiphany 8, Proper 14
- › Christmas II, Lent I, Propers 3, 8, 10, 27
- › Christmas 2, Easter 2, Propers 3, 13, 20, 21, 28
- › One Year — Good Friday, Easter 6, Trinity 1, 9, 11

How might you teach stewardship in Bible classes when references come up in new member classes and confirmation classes for adults and youth? How else will they know, be inspired to begin and be taught the basics? How will you take this word into the homes, teach the parents and children who may not learn it any other way? Could you take this from “house to house” (Acts 20:20) for the sake of teaching children as well as the parents so all participate and know the joy of serving the Lord with the firstfruits of His blessings invested in the work of Almighty God for the saving of souls?

How will you relate this to your congregation’s mission and ministry? How will you help them see the “larger stewardship” picture rather than only one brush stroke like money or the talents of people being used just to keep the congregation alive a bit longer? How will you preach and teach full participation as a goal rather than letting a few burn themselves out? How will you help the

⁴ The Rev. Wayne J. Knolhoff, *Stewardship Primer: A Guide for the Christian Congregation, Stewardship Ministry*, The Lutheran Church—Missouri Synod.

⁵ C.F.W. Walther, W.H. T. Dau (translated), *The Proper Distinction Between Law and Gospel*, Concordia Publishing House, St. Louis, 1928, p. 93.

congregation look at mission and ministry instead of just a budget to pay the bills and encourage the congregation to invest, not only in the work locally, but outside, through the district and Synod? How will you help them see the connection to eternal perspectives (saving souls, investing in the Gospel) in what is done so all might rejoice with the angels over one sinner who repents and celebrate the great good things God is doing through them to carry out His work?

Here are some more questions that the congregation might consider together:

- › Are we unwilling to practice stewardship principles (firstfruits for missions, generous portion for district and Synod, the larger stewardship, etc.) that we are requesting from individuals?
- › Are we focused on yearlong stewardship, teaching and training continuously, or do we do it once a year and be done with it?
- › Are we focused on stewardship being taught and practiced in the home by every baptized member or only by “giving units” heavily focused on money?
- › Are we “stewarding” our leaders and participants (not overloading any one person with many responsibilities)?
- › Are we focused on the Lord’s mission and ministry, serving others, reaching others with the Gospel for their salvation or on ourselves and surviving?

- › Do we thank people for “investing” themselves and their gifts in the Lord’s work?
- › Are we Gospel-centered and motivated or merely Law-driven?

Are all people being invited to participate in the joys of living the stewardship life to the praise and honor of God? Does the congregation thank people for their gifts, participation, sharing of the Gospel and reinforce that these are “investments” for the sake of the Gospel and the saving of many? A good tool for helping congregations consider additional questions is found in Appendix 1 of the *Stewardship Primer* by the Rev. Wayne Knolhoff. The books by Kennon Callahan also provide good questions to consider.²²

A concluding thought from Fritz: “The Lord has made it the pastor’s business to see to it that Christian people do this most important work — build up Christ’s kingdom by means of the Gospel. In order that Christians may do it intelligently, willing and bountifully, the pastor is, as has already been said, *by virtue of his office, in duty bound continually to inform the Christians in his care where the Savior has need of their money ...* In doing so, he must overcome many an obstacle, not only as far as his congregation, but also as far as he himself is concerned.”⁶

6 John H.C. Fritz, D.D., *ibid*, p. 260.



Getting Personal

Concluding Thoughts

BY REV. RICHARD BOCHE



Getting personal with another pastor is never easy. We don't live in a world where we seek to help others excel in what they do or how they do it. Competition is much more the world out there. Even so, while we are in the world, we are not of the world.

It is my prayer that you will give heed to what has been brought to your attention in this section, give it much thought and give stewardship a greater place in your own life, in the preaching and teaching that is yours by virtue of the call into the Office of the Holy Ministry, and that you would also begin to appreciate the importance of faithful stewardship for you, your family and the flock entrusted to your care.

We do live in a broken and sinful world. We are sinners ourselves, but the effort to know, understand, preach and teach faithful stewardship is not only commanded but worth it as you see the cheerful steward emerge and the Lord's work move forward!

*We give Thee but Thine own, Whate'er the gift may be;
All that we have is Thine alone, A trust, O Lord,
from Thee.*

*May we Thy bounties thus, As stewards true receive
And gladly, as Thou blessest us, To Thee our
firstfruits give!*

*And we believe Thy Word, Though dim our faith may be:
Whate'er for Thine we do, O Lord, We do it
unto Thee.*

(Lutheran Service Book 781, verses 1, 2, 6)

*"So you also, when you have done all that you were
commanded, say, 'We are unworthy servants; we have
only done what was our duty'" (Luke 17:10 ESV).*

+ To God Alone be All Glory +

Helpful Resources

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- › J.E. Hermann, *The Chief Steward*, Stewardship Ministry, The Lutheran Church—Missouri Synod, St. Louis, 1951.
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- › The Rev. Wayne J. Knolhoff, *Stewardship Fundamentals for the Pastor*.
- › The Rev. Wayne J. Knolhoff, *Stewardship Primer: A Guide for the Christian Congregation*, Stewardship Ministry, The Lutheran Church—Missouri Synod.
- › Karl Kretzschmar, *The Stewardship Life*.
- › *2010 Handbook*, The Lutheran Church—Missouri Synod, St. Louis, 2010.
- › Ewald M. Plass (compiled), *What Luther Says: A Practical In-Home Anthology for the Active Christian*, Concordia Publishing House, St. Louis, 1959.



Stewardship

in the Lectionaries

BY REV. JASON BRAATEN



Lectionary	Sunday	Text(s)	Thoughts if needed
3A	Christmas 1	Matt. 2:13–23	Jesus has an earthly father; trust in God's provision
3A	Epiphany 7	Matt. 5:38–48	
3A	Epiphany 8	1 Cor. 4:1–13; Matt. 6:24–34	
3A	Easter 4	Acts 2:42–47	
3A	Proper 3	Matt. 6:24–34	
3A	Proper 13	Is. 55:1–5; Matt. 14:13–21	
3A	Proper 17	Rom. 12:9–21	
3A	Proper 18	Rom. 13:1–10	
3A	Proper 19	Matt. 18:21–35	Application of generosity
3A	Proper 24	Matt. 22:15–22	
3A	Proper 29	Matt. 25:14–30	
3B	Epiphany 5	1 Cor. 9:16–27	Discipline
3B	Ash Wednesday	Matt. 6:16–21	
3B	Lent 4	Eph. 2:1–10	
3B	Easter 2	Acts 4:32–35	
3B	Easter 6	1 John 5:1–8; John 15:9–17	
3B	Proper 7	2 Cor. 6:1–13	
3B	Proper 8	2 Cor. 8:1–9, 13–15	
3B	Proper 11	Mark 6:30–44	
3B	Proper 13	John 6:22–35	
3B	Proper 17	Mark 7:14–23	
3B	Proper 18	James 2:1–10, 14–18	
3B	Proper 21	James 3:13–4:10; Mark 9:38–50	
3B	Proper 23	Mark 10:17–22	
3B	Proper 24	Eccl. 5:10–20; Mark 10:23–31	
3B	Proper 27	Mark 12:38–44	
3C	Christmas 1	Ex. 13:1–3a, 11–15	
3C	Christmas 2	1 Kings 3:4–15	
3C	Epiphany 6	Luke 6:17–26	

Lectionary	Sunday	Text(s)	Thoughts if needed
3C	Ash Wednesday	Matt. 6:1–6,16–21	
3C	Lent 1	Deut. 26:1–11	
3C	Easter 4	Acts 20:17–35	
3C	Proper 3	Acts 2:14a, 36–47; Luke 6:20–42	
3C	Proper 8	Gal. 5:1,13–25	
3C	Proper 9	Gal. 6:1–10,14–18	
3C	Proper 10	Lev. 19:9–18; Luke 10:25–37	
3C	Proper 11	Gen. 18:1–10a; Luke 10:38–42	
3C	Proper 13	Eccl.1:2, 12–14; 2:18–26; Luke 12:13–21	
3C	Proper 14	Luke 12:22–34	
3C	Proper 20	Amos 8:4–7; Luke 16:1–15	
3C	Proper 21	1 Tim. 6:6–19; Luke 16:19–31	
1	Christmas 1	2 Sam. 7:1–16; Luke 2:22–40	
1	Epiphany 2	Rom.12:6–16	
1	Ash Wednesday	Matt.6:16–21	
1	Lent 4	Ex.16:2–21; John 6:1–15	
1	Trinity 8	Acts 20:27–38; Luke 16:1–13	
1	Trinity 14	Gal. 5:16–24	
1	Trinity 15	1 Kings 17:8–16; Gal. 5:25–6:10; Matt. 6:24–34	
1	Trinity 19	Eph. 4:22–28	
1	Trinity 20	Is. 55:1–9	
1	Trinity 23	Prov. 8:11–22; Phil. 3:17–21; Matt. 22:15–22	
1	Trinity 26	Matt. 25:31–46	

Getting Personal

About Ministry and Stewardship

BY REV. RICHARD BOCHE



One of the most prominent places that a pastor “models” stewardship is through the Office of the Holy Ministry in the congregation.

From the Ordination and Installation Agendas, we see Scripture identify the pastor’s vocation and responsibilities to “feed, tend, preach repentance and forgiveness of sins, administer Baptism and the Lord’s Supper; to practice, devote yourself, to keep close watch on yourself and your doctrine; to persist, to be servants of Christ, stewards of the mysteries of God, to be found faithful; God making His appeal through us; to preach the Word in season, out of season; reprove, rebuke, exhort; do the work of an evangelist, be above reproach, manage one’s own household, shepherd the flock, be examples,” etc.

Furthermore, the ordained or installed pastor promises to “faithfully instruct both young and old ... forgive the sins of those who repent ... never to divulge the sins confessed ... minister faithfully to the sick and dying ... demonstrate to the church a constant and ready ministry centered in the Gospel ... admonish and encourage the people to a lively confidence in Christ and in holy living ... to honor and adorn the Office of the Holy Ministry with a holy life ... to be diligent in the study of Holy Scripture and the confessions ... constant in prayer for those under your pastoral care ...”¹

As you can see, in addition to the five areas of God’s blessings given to all believers, the pastor is charged with greater responsibilities (James 3:1) and is wise to consider his stewardship “of the mysteries of God” (1 Cor. 4:1-2 ESV) when he shepherds the flock God entrusted to his pastoral care and attention. To that end, J. E. Herrmann, author of *The Chief Steward*, includes a section on “pastor self analysis” with an extensive list of questions for the pastor to ask himself in regard to his person, his work, his congregation (Pages 35-37) concluding with this statement: “Unless we measure ourselves occasionally we will shrink in stature as pastors and leaders.”²

Since we have this charge as men called to the Office of the Holy Ministry, we would do well to look at ways to grow in our stewardship of the mysteries of God. This has always been critical as Paul noted

when he spoke to the Ephesian elders, or pastors: “Pay careful attention to yourselves and to all the flock, in which the Holy Spirit has made you overseers, to care for the church of God, which he obtained with his own blood” (Acts 20:28 ESV). Other Scriptures (1 Tim. 4; 1 Peter 5; James 3:1, etc.) also make important points, teaching us that we as pastors do well to pay careful attention (oversight) to our life and ministry as stewards “of the mysteries of God.”

What then shall we “pay attention to” in regard to our lives? First, how about personal attitudes and the manner in which we conduct ministry? How many times do Paul and the other apostles emphasize not only “what” pastors do, but the way in which (demeanor) one ministers? (Acts 20:19, 2:33-35; Rom. 15:1; 1 Cor. 2:1-5, 9:19, 27, 10:33, 13; 2 Cor. 1:24, 6:1; 1 Tim. 3:1-7, 4:11-16; 2 Tim 2:14-16, 4:1-5; Titus 2; 1 Peter 3:8-9, 5:2-4). Our attitude and demeanor, personal attitude with which we minister, care for the flock, the way we address conflicts and difficulties, teach and preach, go about the work of ministry — all have a significant impact. Even Paul was careful not to put a stumbling block in the way of the Gospel (1 Cor. 8:9, 9:12b). Are we “paying attention” to this aspect of managing well the Office of the Holy Ministry?

Second, what better document can be found for review than the Supplement to the Diploma of Vocation for “paying attention to” a pastor’s duties and responsibilities? On that page the congregation does “authorize and obligate you” to specific responsibilities and duties of the Office of the Holy Ministry. You may recall that you affixed your signature in acceptance of these call documents.

Faithful stewardship would then compel us (“pay attention to yourself and to the flock of God”) to review this document from time to time and pose each statement as a question. Am I administering the Word of God in its full truth and purity? Or not? How will I make it so? And so forth. The same might be posed to the elders of the congregation or a fellow pastor, circuit counselor, etc. In light of your personal stewardship (managing, caring, tending, keeping, etc.) of the Office of the Holy Ministry entrusted to you, here are the responsibilities with suggested questions you might ask yourself.

¹ *Lutheran Service Book Agenda*, Concordia Publishing House, St. Louis, 2006, pp. 168-174.

² J.E. Herrmann, *ibid*, p. 37

The Supplement to the Diploma of Vocation says:

We do hereby authorize and obligate you:

To administer to us the Word of God in its full truth and purity as contained in the Sacred Scriptures of the Old and New testaments and as set forth in the confessional writings of the Evangelical Lutheran Church as found in the Book of Concord.

QUESTIONS TO CONSIDER: Am I reading Scriptures for my personal devotions and learning or am I just reading them for sermons and Bible studies? Am I including all the doctrines in Scripture (full truth and the full counsel of God) in my preaching over time? Am I preaching and teaching stewardship? Am I checking my sermons and Bible studies, etc., against the Confessions, reading the Confessions myself? Am I using consistent terminology, faithful to Scripture and the Confessions, or am I making things “murky” with other current and faddish terminology?

To administer the holy sacraments in accordance with their divine institution

QUESTIONS: Am I staying with the words of institution consistently or changing them? Same question with Baptism, the dismissal? Do I teach and practice close Communion? Do I help others in the congregation and outside the congregation understand and appreciate this practice?

To demonstrate the mind and spirit of Christ as you serve the members of the congregation and equip them for Christ’s mission to seek and save the lost.

QUESTIONS: Do I serve as a humble servant, trusting in the Word and its promised power or do I seek to overpower with my “office” and my personality? Do I seek to have my congregation trust God’s Word or me personally? Do I point them to the purposes for their lives as baptized children of God, seeking and saving the lost, while we wait for His return or His call to eternal rest? How am I helping them in that stewardship of the Gospel endeavor? What am I doing to train them for that mission?

To equip and enable the members of the congregation to serve one another and those outside the fellowship of the congregation

QUESTIONS: What can be done by me to preach and teach that God called us into His kingdom so that we might love one another, pray for one another, serve one another, rejoice with one another and all the others in Scripture? In what ways will I promote engaging the community in which our congregation resides for acts of witness and mercy, without thought of reward or benefit to the congregation? What need might our congregation fill that will cover a void in the community right now?

To perform the functions of a pastor in an evangelical manner; to aid, counsel and guide members of all ages and social condition; to visit the sick and the dying; to admonish the indifferent and the erring; to support the members of the congregation as they extend that evangelical ministry to others

QUESTIONS: What does it mean to “perform the functions of a pastor in an evangelical manner to your members? What does it mean to be concerned for members of “all ages and social conditions?” What are the dangers of favoritism (See James)? Am I a “visitor” faithfully for the sake of true soul care (seelsorge)? Even to those who are drifting, straying, wandering or rebelling? Or are they not worth the time and effort? (See Ezek. 34; Jeremiah; John 10:10-14.)

To guard and promote faithfully the spiritual welfare of the members of this congregation, in particular to see to the instruction of the catechumens, both children and adults, in the Word and to prepare them for communicant membership in the church

QUESTIONS: How will I “oversee” the spiritual welfare and condition of each member? To what extent is catechesis sufficient and thorough for communicant membership, children and adults? In what ways might I teach them their place, role and purpose as a member in the congregation?

To guide the congregation in applying the divinely ordained discipline of the church according to the Word of God and to assist and lead the members of the congregation in practicing the forgiven life with one another

QUESTIONS: How might I teach Matt. 18:15-20 along with Gal. 1:4, Matt. 5:23-25, etc., in a way that equips believers to speak to believers for restoration and reconciliation? How might I teach a positive attitude and method for dealing with conflict (1 Cor. 6,

ambassadors of reconciliation) as Christian people, rather than letting unresolved conflict consume the time, energies and resources of people, taking them away from the mission and ministry of the Lord? How will I teach and preach the “forgiven life with one another”?

To promote and guide the mission activity of the congregation as it is related to the local community and to endeavors of the Synod and its districts, in particular to train workers and guide them in evangelism and to enlist the support of the congregation for mission work

QUESTIONS: To use the categories of J. E. Herrmann in *The Chief Steward* (Pages 37-38), to what extent am I helping the congregation visualize the mission and ministry the Lord has given to this congregation? How shall we *organize* to carry it out most effectively? Who has been *deputized* to accomplish specific tasks? How will these endeavors be *supervised*, especially by the one charged with “oversight” (episcopate, shepherding, leading, pastoring)? To what extent do I encourage participation (personal, support, gifts) in the Synod and its districts? What kind of evangelism training and mission involvement is offered to members?

To serve as a resource and guide for members of the congregation as they participate in the ministry of Christian education, and to train parents to teach the Christian faith to their children

QUESTIONS: How involved am I in resourcing, guiding and teaching parents about the education of their children in the truths of God’s Word and in Christian parenting? How might that be done better?

To assist the congregation in adopting administrative policies and procedures that will help it carry out the mission of a Christian congregation

QUESTIONS: What is the role of structure and administration in serving the mission of the congregation? What happens when it is neglected? What structure and administration serves the congregation to carry out its mission best and most effectively? How does the pastor “see to it” that it is accomplished?

To serve the congregation as an example of Christian conduct; to endeavor earnestly to live in Christian unity with the members of the congregation, fellow workers and sister congregations in the Synod; and by the grace of God to do everything possible for the edification of the congregation and the up building of the church in Christ.

QUESTIONS: What kind of example am I? In managing my personal life? Balancing time for wife, family, work, leisure, health? In dealing with difficulties, difficult people, my fellow Christians? How do I model with fellow workers, members of Synod, what I expect from members to me? In what ways do I focus efforts, teaching and preaching on edification and building up instead of tearing down or forcing away?

As you can see, this is a reality check for pastors called to serve in a congregation? And these call document “responsibilities” are derived from Scripture itself when one takes the time to study Scripture closely. Therefore these items are not “options” or “if there is time” or “if I like to pay attention to it” items. It requires faithfulness, stewardship and the Lord’s continual help. Paul made it clear: “Not that we are sufficient in ourselves to claim anything as coming from us, but our sufficiency is from God, who has made us sufficient to be ministers of a new covenant, not of the letter but of the Spirit...” (2 Cor. 3:5-6 ESV).

Yet when Paul wrote about being “servants of Christ and stewards of the mysteries of God,” we do not forget that he added, “Moreover it is required of stewards that they be found faithful” (1 Cor. 4:1-2 ESV). Other translations often use the word “faithful” carrying with it the connotation of “reliable, sure, true to God’s Word, unfailing, conscientious.” Being trustworthy and faithful means “paying attention to yourself” and to the responsibilities of the ministry for the sake of the Gospel and for the growth of the Lord’s mission and ministry carried out in the congregation and by the congregation with the pastor’s shepherding. “Paying attention to oneself” is a needed practice for faithful stewardship of the special trust given and placed upon the pastor in the Office of the Holy Ministry.

Creating a HEALTHY STEWARDSHIP CULTURE

BY REV. WAYNE KNOLHOFF



It has been said that asking a congregation, or any other organization, to define its corporate culture is the equivalent of asking a fish to describe the water in which it swims. Yet figuring out your congregation's culture is vital to effecting any positive change in any area of your "life together."

The purpose of this resource is to examine the importance of the culture in your congregation in regard to stewardship and to provide you with insights for understanding and changing that culture.

Why is the Stewardship Culture Important?

In *Culture Shift*, authors Robert Lewis, Wayne Cordeiro and Warren Bird write, "A dictionary would define culture as the sum of attitudes, customs, and beliefs that distinguish one group of people from another. Its root meaning is shared with the word agriculture, referring to soil that has been tilled, and by extension a set of traits that have been plowed into a group's way of life. Culture is transmitted from one generation to the next through language, material objects, ritual, institutions, and art."

Defining culture might not be all that difficult ("the way we do things around here"), but determining the culture of an institution is no easy task. The culture of a congregation flows beneath the surface. To get at it, you must observe and ask questions.

Every church has a macro culture that includes its purpose, its identity and its setting. Every church also has a number of micro cultures that exist side-by-side and go into making up the macro culture. How a congregation views stewardship makes up one of these micro cultures. The stewardship culture is made up of how the church responds to the consumer/materialistic culture that surrounds it, as well as how it determines and uses the gifts of those who belong to the church, how it marshals their time and efforts, and how it helps disciples manage the finances entrusted to them by God. Another way of putting it is: How does your congregation teach people to marshal the resources given to them according to their vocations?

Chris Willard and Jim Sheppard write in *Contagious Generosity*, "A church must be intentional about developing a culture of generosity from the outset, because the culture of the church is the most powerful way of effecting corporate change. If a church isn't clear about what it believes on the topic of giving and stewardship, then its members won't be either. The culture of a church includes its customs and its underlying attitudes. It answers the question, how do we get things done around here? Culture sets the tone, defines the pace, and becomes the catalyst for vision, strategy, goals, and impact ... and ... culture trumps vision" (pp. 30–31).

Willard and Sheppard continue, "Leaders often underestimate the role that culture plays in shaping the habits of a community of believers. Many believers have been taught that giving is a private matter, an individual experience, something that is just between them and God. Some church cultures even discourage people from talking about financial matters. Yet by counting the number of verses in Scripture, you could argue that Jesus spent more time talking about money and possessions than about any other subject, including heaven and hell. Why? Because Jesus knew that how we handle our money is more than a private matter. A heart of generosity is shaped by the culture of our church. ... Culture is not neutral. If the culture is not right, it will be a headwind resisting almost everything you try to do. If the culture is right, it will be a tailwind accelerating everything you try to do" (p. 31).

While Willard and Sheppard write primarily about financial stewardship, the same is true in regard to the congregational outlook on the whole topic of vocation, of which stewardship is simply one part. Church culture impacts how members view their vocations as Christians, parents, students, members of the community, employers, employees and so on.

What's Going On in the Stewardship Culture of Your Church?

J. R. Woodward suggests that culture consists of six elements. They are language, artifacts, narratives, rituals, institutions and ethics.

LANGUAGE: “Words,” writes Woodward, “shape us and form us.” What does “stewardship” mean to most members? Is it all about financing the church’s budget, or is it about the entire life of the believer? When and how are the words “steward” and “stewardship” used in your church? How about the words “vocation,” “generosity” and “alms”?

Additional questions:

1. It has been said that in order to change the culture, it is necessary to change the conversation. What is the conversation about stewardship/vocation/alms/generosity in your church teaching members about how they use all that God has entrusted to their care?
2. Do they see themselves as “owning” their time and money, or do they see it as a gift from God to use for His purposes? What difference does it make?
3. Do most of the members of your congregation see money the way the world does or the way the Bible teaches? What difference does it make?
4. What do the above conversations suggest about the stewardship culture of your congregation?

ARTIFACTS: The visible outward signs of our fellowship as a congregation are the Word and Sacraments. Which members are regularly in attendance in Divine Service, and which are not? How many of the members of your congregation are in Bible study regularly? How are they growing in the grace and knowledge of Jesus Christ? How many understand that it is the Gospel that motivates and empowers them to live godly lives? How many understand that it is the Law that instructs and guides them to live in obedience to God’s Word?

Additional questions:

1. Communication: How does the congregation communicate its purpose and mission? (What avenues and tools are employed in getting the message to every member?)
2. Service: How is the congregation doing when it comes to identifying, recruiting and training people to serve in various positions in the church? Does the church teach people to balance their time according to their vocations in order to prevent burnout and weakened marriages?
3. Offerings: How is the congregation doing when it comes to financially supporting the work of the local church and supporting the wider mission of the district and the Synod?
4. Gifts: How does the congregation help members identify and use the gifts God gives to His people?

NARRATIVES: “The narrative is the guiding story that helps the community answer the question of *what is God’s calling for our church?* Elements strongly related to the narrative include theology, stories and doctrine.” Unfortunately, the concepts of stewardship and vocation have been neglected by many in the church. Connecting it primarily or solely to financial issues has dulled or muted its intended impact. What does your congregation teach about vocation? Have your congregational leaders and members studied what the Bible has to say about stewardship in its wider sense? A helpful resource is *Stewardship: A Theological Perspective* found in these resources.

Additional questions:

1. How do most of the members view the use of time for God’s purposes in the home, occupation, community and congregation?
2. How do most of the members view the use of their abilities and talents for God’s purposes in the home, occupation, community and congregation?
3. How do most of the members view the use of money and its relationship to their spiritual life?

RITUALS: “Rituals answer the question of *what are our core practices?*” How is stewardship included in the instruction of children? When does teaching about vocation happen? How is stewardship incorporated into catechetical instruction for youth and adults? Is stewardship treated as a “once a year” program or as a year-round process?

Additional questions:

1. What percentage of the membership is regular (you define “regular”) in weekly worship attendance?
2. What percentage of the membership is regular (you define “regular”) in attendance at the Lord’s Supper?
3. What percentage of the membership is regular (you define “regular”) in attending Sunday school/Bible class/small groups?
4. What percentage of the membership is generous (you define “generous”) in financial giving?
5. What percentage of the financial gifts given to the congregation is used for mission endeavors beyond the congregation — through district and Synod?

INSTITUTIONS: “Institutions can be an ally The issue is not institutions; they will be with us forever. The problem is institutionalism, when the institution takes on a life of its own and starts rewriting the story that gave it birth, or when an institution oversteps its bounds and becomes so bureaucratic that death is inevitable. Families, churches and government are good; the wrong use of them is what is bad. Institutions answer the question of *how will we fulfill God’s calling together?*” Has the stewardship committee of your church become institutionalized? Is the purpose of the stewardship committee to raise funds to meet the budget of the church, or does it exist to help the members grow in their vocations as they manage all that God has entrusted to their care?

Additional questions:

1. Do the leaders and members of the congregation see stewardship and vocation as institutional issues (all about budgets, buildings and salaries) or as a spiritual issues (about the roles God has established for us in the world)? What difference does it make?
2. Do the leaders and members of the congregation see stewardship practices as having to do primarily with the local church or is it about how members live their lives at home, in the community, at work and at church (both near and far)? What difference does it make?
3. Do the leaders and members of the congregation see “the church” as belonging to them or as belonging to Christ? What difference does it make?
4. What would most of the members say is the purpose and/or mission of this congregation? (Does this portray an inward or outward focus?)

ETHICS: “Every community has moral convictions that inform how the community lives, which are the ethics of the group. ... Ethics answers the question of *What does it mean for us to be faithful and fruitful in God’s mission?*” Woodward continues, “As you consider the congregation ... is there a clear understanding of what it means to be faithful and fruitful, and does it reflect something more substantial than how many people come to a service and how large the budget and building are?” What does it mean to be a faithful steward in our congregation? What does it mean to be faithful to your vocations? Do the members know and live out what it means to be a steward in all aspects of their vocations?

Additional questions:

1. Do all the members of the congregation understand that Christian stewardship begins with the fact that we are saved by grace through faith in Jesus Christ? (Eph. 2:8-9) What difference does it make?
2. Do all the members know that good works are important as we love and serve our neighbor? (See Eph. 2:10; Titus 2:11-14 and Titus 3:4-8) What difference does it make?
3. Do all the members know that we are called to steward (not own) what God (the Owner) entrusts to our care through our vocations? What difference does it make?
4. Which of the following statements would you use to describe the stewardship culture in your congregation? (You can choose more than one.)
 1. Magical thinking would describe our approach to money. We think it will just appear, and we don’t talk about it.
 2. Our church gets volunteers by putting announcements in the bulletin and/or newsletter.
 3. We have a lot of trouble filling all the offices in the congregation.

4. We trust God and are giving an increasing percentage of the budget to missions.
5. We have a horrible reluctance to spend money. The annual pledge drive is a time of high anxiety and tension.
6. We are not daring in our church life. We have trouble doing anything big. The congregation gives grudgingly.
7. The leaders of our congregation seem to be the same people year after year — we just “change hats.”
8. Lay leaders receive intentional training for the offices they hold.
9. We struggle with very low giving. Most of our members give very little.
10. A lack of communication has resulted in a distrust of financial decisions made by the board.
11. My church expects committees not to spend their budgets but to carry the church through.
12. The church is moving toward an attitude of “let’s get it done” rather than “we don’t have the money.”
13. Money is a scarce resource, like water hidden underground. It could be tapped under the right conditions, with the right program.
14. The leadership of our church realizes that solving the money problem would involve taking steps that would make them uncomfortable.
15. The annual budget is carefully scrutinized. The focus is on how to spend less rather than what we can and should do.
16. We have ministry descriptions for all office holders in the congregation.
17. We help members identify their gifts and abilities and use that information to help them serve in their areas of strength.
18. There is an embarrassment in my church about the inability to increase the minister’s salary, but there is no initiative on anyone’s part to change this culture.
19. Money contributed to the church becomes a zero-sum game. If one committee gains, another loses.
20. Money is not connected to spiritual life at our church.
21. The church in recent years has found a renewed sense of ministry. Discovering that we can achieve what we set out to do — God’s work — has been a real shot in the arm and has improved our stewardship efforts.
22. We always experience a “summer slump” in giving.
23. If we could get people back to church the money will follow.
24. We have a lot of members who participate in the service opportunities our congregation provides.

25. Only a small percentage of our congregation is involved in either large or small group Bible studies.
26. If we could get people in Bible study the money will follow.
27. We need to grow so we can pay the bills.
28. Our church is structured in such a way that some ministry opportunities never see the light of day.
29. Many of our members believe that the pastor and lay leaders of the congregation are to do the work of ministry.
30. If we really need something — and let people know — the money will come.
31. We don't believe in pledging around here.
32. We always have a problem in November, but it is cleared up in December.
33. A small percentage of our members give most of the money.
34. We have way too many members who just come to church on Sunday morning and are not actively involved in the programs and ministries of the congregation.
35. We believe that mission efforts and dollars should be concentrated in the life of the congregation and not outside of it.
36. We will stop giving to missions outside of ourselves to balance the budget.
37. We rarely talk about our Lutheran identity here.
38. We give a very small percentage of our income to missions because, after all, "charity begins at home."
39. We see our school as our mission.
40. Most of our people do not consider stewardship to be all of life — they see it as having to do with money only.
41. We cause a lot of burn out by running our volunteers into the ground.
42. There is a high divorce rate in our parish.

Which of the statements you chose would you like to change?

How Can the Stewardship Culture Be Changed?

Identifying the stewardship culture is one thing, changing it is quite another. Changing the stewardship culture will require both technical and adaptive solutions. Ronald Heifetz, in *Leadership Without Easy Answers*, defines technical changes as those fixes used to correct ordinary problems in a system as it is. Adaptive changes are those that address fundamental values and that demand innovation, learning and changes in the system itself. To say it another way, technical changes apply a "quick fix" to a situation. Adaptive changes go deeper to change attitudes and values.

In Christian stewardship, most churches have attempted, if anything, primarily technical changes. They have "stewardship programs" that deal with financial issues or use some kind of inventory to discover gifts and talents, but they do little to get at the deeper adaptive issues in stewardship, such as values and attitudes stemming from specifically Lutheran teachings, in this case vocation. While technical changes are appropriate, they do not go far enough in the area of Christian stewardship. Stewards need to know not only who they are in Christ, but they also need the opportunity to examine what roles they have been given to play in church, home and society — their vocations. If the stewardship culture in the congregation is to be changed, it will take adaptive solutions along with technical solutions. Adaptive solutions are not easy because they require continuous learning. There are no "quick fixes" when it comes to the church. The only solution is listening to the Word of God day in and day out.

In *Recreating the Church*, Richard Hamm describes it this way: "Systems love homeostasis, keeping things the same. This is why those who live and work in systems, including our congregations, middle judicatories and national structures, are often quick to embrace technical change. 'Fixes' actually help keep the status quo intact. Adaptive change has to do with seeing underlying issues and addressing them in ways that alter the fundamental nature of the system. ... Leaders across the life of the church often expend so much energy in technical change that there is no energy left for adaptive change. ... The problem is not that technical change is bad and adaptive change is good. There is a place for each. But while some technical change is almost always in order, effective leadership seeks to go deeper and to understand the adaptive issues, directing as much of the energy of the system as possible toward those. Otherwise, to use a phrase popularized by Bill Coffin, we are just 'rearranging deck chairs on the Titanic'" (pp. 11–12).

An adaptive change process will be built on the study of God's Word — specifically dealing with how God calls us to live in each area of our lives, in our various vocations. God has given us roles to fill and each of those roles has a claim on our money, our time, our attention, our thoughts, our prayers, on us.

J.R. Woodward writes in *Creating a Missional Culture*, "As we have learned already, all organizations have a culture, including churches. And the culture shapes the community in profound ways. Understanding, analyzing and creating culture is the work of a cultural architect" (p. 61). The keepers of the culture in the congregation are the pastor(s) and lay leaders. It is their responsibility, as faithful stewards, to understand, analyze and create a healthy stewardship culture so that God's will is done and His purposes accomplished.

Stewardship

IN AND THROUGH WORSHIP

BY REV. DR. TIMOTHY H. MASCHKE



Introduction

Psalm 96 captures a significant element of corporate worship that is often overlooked — the centrality of our offerings. Read verses 7–9 of this psalm with stewardship eyes:

*Ascribe to the LORD, O families of the peoples;
ascribe to the LORD glory and strength!
Ascribe to the LORD the glory due his name;
bring an offering, and come into his courts!
Worship the LORD in the splendor of holiness;
tremble before him, all the earth.*

Notice the parallelism, which is so characteristic of Hebrew poetry, and the way these verses build intensity toward their main theo-centric focus. It's all about worshiping God in a specific locality, which includes an appropriately responsive activity by the participants. When words are no longer adequate (we cannot glorify God's name adequately, since it is the unspeakable name), our actions must take over. We worship God not only with our whole lives, but specifically with our offerings brought into His house. Interestingly, verse 8 is part of the Gradual for the Epiphany season in our three-year lectionary series.

This booklet is designed for congregations to use throughout the year as an ongoing encouragement to keep stewardship central in the congregation's worship life. There is undoubtedly no greater opportunity afforded to congregations for such a venue for stewardship education throughout the year at a corporate level than on Sundays. Guided by the Spirit and motivated by gratitude, pastors will benefit from the suggestions offered here as well as the opportunity to expand and develop your own specific ways to enhance the stewardship life in your local settings.

There are three central goals for the material in this pamphlet:

1. To note the *centrality* of biblical *stewardship* in corporate worship;
2. To discover how we can encourage stewardship at weekly worship; and
3. To re-examine why we need to teach the elements of stewardship to members and guests

What is Lutheran Worship?

Let's begin with a general understanding of worship. Many Christians define worship as giving God glory, which is a good start. Yet Lutherans have had a unique perspective. For Lutherans, worship is multidimensional with at least four elements or directions of attention. Biblical worship always starts with God, who comes to us through Word and Sacraments. This encounter with God is the basis for our stewardship as well as our regular worship. As a result of encountering God every week, we are moved to respond with psalms, hymns and spiritual songs, and with prayers and praises and gifts of gratitude. This expression of our baptismal faith is where corporate and communal activities are most readily observed and why this dimension is often the major understanding of worship among Christians. This also is the dimension where stewardship themes will play a dominant role. A third aspect of worship provides an opportunity to nurture the faith that God's Spirit has created. Education was one of the major reasons Martin Luther emphasized reform of the liturgy and the necessity of preaching, as Vilmos Vajta's book, *Luther on Worship*, so clearly and thoroughly demonstrated in the last century. Luther also saw worship, especially through the liturgy, as an opportunity to nurture the young — both in age and in faith — through divine communication and education so that all people could be "taught by God" (*theodidacti*). The fourth objective of worship is that it empowers us to give witness to our faith in God throughout the week. What happens on Sunday moves us to serve the Lord throughout the week and provides motivation for us to express our faith in Him to others by word and deed. This is why only believers can truly worship, since they alone have faith in God.

Stewardship in our Liturgy

What we do in worship is a Gospel-motivated, Spirit-directed response to what God the Father has done for us in His Son, Jesus Christ. That is why we have often heard the double emphasis: "What we believe affects our worship. How we worship affects our beliefs." There is an intimate connection between our doctrine (faithful teaching) and our doxology (faith-filled praise). Our expressions in response to what God has done are at the heart of our congregation's stewardship awareness. We give because He first gave to us. In a moment, we will go through a typical liturgy from the Divine Service to see the specific stewardship emphasis.

In the meantime, it might be helpful to write down or discuss the following:

Can you give an illustration from your own congregation's experience of the idea that worship and doctrine have a mutual influence on each other? How might that be observed? What doctrines are emphasized? What worship activities are key?

Stewards in Our Liturgy

THE CONFESSION OF SINS

The Divine Service (in all the settings of *Lutheran Service Book*) begins with the confession of sins. Here we come to God after invoking His presence and recalling our Baptism, recognizing our need as well as His gracious forgiveness in and through Christ's meritorious death and resurrection. Already at this point, there is an element of stewardship — an expression of how we conduct our lives as a community who have been born of water and the Spirit, yet who have not always lived in that light. We now confess that we have sinned “in thought, word, and deed” (emphasis added). Our actions betray our sinful, self-centered and frequently self-serving condition. We continue by admitting our estranged state of sinfulness “by what we *have done* and by what we *have left undone*.” Traditionally, we categorize these as sins of commission and omission. How we spend our time and our money certainly comes to mind at this point.

Stewardship falls under the First Commandment. Do we make money our god? What sins of materialism have we committed? Are we dominated by selfish preoccupations? How have we used the time that God has provided equally for us all each week? Have we demonstrated our responsibilities as stewards and caretakers of God's creation?

Then comes the glorious announcement of forgiveness in Holy Absolution or the declaration of grace. Forgiven, we are empowered to give back to God in gratitude for the new life we have in Christ. A stewardship theme continues in the words of St. Paul, “He who *began a good work in you* will bring it to completion at the day of Jesus Christ” (Phil. 1:6, emphasis added). Our stewardship always begins with God's work in us. We then respond as reconciled and redeemed recipients of God's merciful goodness and love.

THE KYRIE

The deacon's prayer follows an entrance hymn, song, or introit. The format of this prayer offers several opportunities to underscore stewardship themes. Among the pleas for mercy is the intercessory invitation, “For all who *offer* here their worship and praise, let us pray to the Lord.”

Our offerings are not only of our money, but our whole life is a gift back to Him who is merciful. Worship is our renewed response to God's good news in Christ. We pray for ourselves as well as all who are gathered as God's guests before His altar.

At different points in the history of the liturgy additional petitions were added by the deacon just prior to the words, “Help, save, comfort, and defend us, gracious Lord.” Specific projects

and programs relating to stewardship could be effectively and appropriately added at this time in the prayer. As a family of faith, personal needs are added to the community's concerns.

HYMN OF PRAISE

The traditional hymn of praise is the angelic hymn “Gloria in Excelsis” (Luke 2:14). The newer hymn “This Is the Feast” (Rev. 5:12), an adaptation of an early Christian hymn, has become very popular, especially for the Easter season. It is intriguing to see the stewardship theme in this new song, which echoes the eternal song of God's people: “Worthy is Christ, the Lamb who was slain, whose blood set us free to be people of God. Power and *riches* and wisdom and strength and honor and blessing and glory *are His*” (emphasis added). What a glorious affirmation that we are only the entrusted stewards of His rich blessings. All things belong to Him, and we praise God for His gifts.

THE PRAYER OF THE DAY

The name of this prayer, a “collect,” is of unknown origin, although it can serve as a collective expression of a theme for the day. While there is always a Collect of the Day that is connected to the lectionary readings, there also are other collects that can be used during the Prayers of the Church later in the service. For example, there are several prayers specifically written with stewardship themes in the *Lutheran Service Book: Altar Book*. On Page 449, the prayers carry the following titles: “Grace to use our gifts,” “Against the love of money,” “Proper use of wealth” and even one for “Proper use of leisure.”

There also are other collects during the year that would be very fitting as stewardship-related prayers. See, for example, the following collects during the year in the *LSB Altar Book*: Series A: Proper 13 and 25; Series B: Proper 11, 17 and 21; and Series C: Proper 8 and 10. Consider this Collect for Lent IV in light of your congregation's stewardship education:

Almighty God, our heavenly Father, Your mercies are new every morning; and though we deserve only punishment, You receive us as Your children and provide for all our needs of body and soul. Grant that we may heartily acknowledge Your merciful goodness, give thanks for all Your benefits, and serve You in willing obedience; through Jesus Christ, Your Son, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever.

THE SCRIPTURE READINGS

The first reading for most Sundays is from the Old Testament (the exception is during the Easter season). In looking over these texts, numerous lessons from the Old Testament speak about our use of our God-given resources. We are stewards of God's blessings in order to be His blessing to others, as God indicated to Abraham in Genesis 12. There are many of these readings that could help a congregation directly or indirectly consider stewardship themes.

The Epistle reading also allows for many opportunities to consider the subject of stewardship. Paul regularly collected funds for the extension of Christ's kingdom and spoke of our participation in God's service and the fact that we have been bought with a price. James and John often refer to stewardship matters in their epistles too, reflecting a life wholly manifesting a living faith through

attitudes and actions of responsible and spontaneous gratitude. Spending a few minutes asking where the stewardship theme is in a lesson will prove productive and beneficial for a congregation's total program.

THE GRADUAL AND VERSE

Between the lessons, various Old Testament verses are often sung as part of the Gradual or Verse. Numerous themes can be discovered in the psalter. Here are just a few using only the concept of "offering" or the verb "offer." Other themes related to stewardship can be readily searched and employed by discriminating worship leaders.

- › Ps. 4:5: "Offer right sacrifices, and put your trust in the LORD."
- › Ps. 22:25: "From you comes my praise in the great congregation; my vows I will perform before those who fear him."
- › Ps. 25:1: "To you, O LORD, I lift up my soul."
- › Ps. 54:6: "With a freewill offering I will sacrifice to you; I will give thanks to your name, O LORD, for it is good."
- › Ps. 56:12: "I must perform my vows to you, O God; I will render thank offerings to you."
- › Ps. 61:8: "So will I ever sing praises to your name, as I perform my vows day after day."
- › Ps. 116:12: "What shall I render to the LORD for all his benefits to me?"
- › Ps. 100:4: "Enter his gates with thanksgiving, and his courts with praise! Give thanks to him; bless his name!"
- › Ps. 110:3: "Your people will offer themselves freely on the day of your power, in holy garments; from the womb of the morning, the dew of your youth will be yours."
- › Ps. 134:1: "Come, bless the LORD, all you servants of the LORD, who stand by night in the house of the LORD!"
- › Ps. 141:2: "Let my prayer be counted as incense before you, and the lifting up of my hands as the evening sacrifice!"
- › Ps. 148:4: "Praise him, you highest heavens, and you waters above the heavens!"

A brief exercise:

Considering these 12 verses as illustrations, what other terms could be used as an emphasis for stewardship of time, talents and offerings? (Note that Psalm 22, so closely associated with Jesus' words from the cross, has several stewardship themes.)

THE HOLY GOSPEL

The reading from one of the Gospels is part of every service. What is often not recognized is the frequency that Jesus spoke about money and finances. According to one study: Jesus spoke about faith in about 500 verses, on prayer in just over 500 verses, and about money and possessions in more than 2,000 verses! Sixteen of

his 38 parables are related to money and possessions. And one in seven verses in the Synoptics is about money (one in 10, if you add John's Gospel).

While preaching on these texts does not require a full development of a stewardship sermon, certainly noting the presence of a stewardship concept in each of these occurrences can enhance a congregation's recognition of the fullness of God's revelation in relationship to their stewardship of life. A Christ-centered message liberates the hearers to act with an overflowing joy and genuine gratitude.

THE HYMN OF THE DAY

This central hymn by the congregation reiterates the theme of the lectionary texts for a given Sunday worship service. The idea was developed by Lutherans in the 16th century as a way of singing the gradual before the epistle reading. Instead of a psalm or repeating the gradual after the epistle, this hymn underscored the theme for the Sunday. This hymn, sometimes called the sermon hymn when it draws on the theme from the sermon and not directly from the lectionary, is usually placed before or after the sermon. It is the most important hymn in the worship service and provides many opportunities to enable the congregation to express stewardship themes. Consider the following list from *Lutheran Service Book*:

- › "We Give Thee But Thine Own" (LSB 781)
- › "Gracious God, You Send Great Blessings" (LSB 782)
- › "Take My Life and Let It Be" (LSB 783 and 784)
- › "We Praise You, O God" (LSB 785)
- › "Lord of All Good" (LSB 786)
- › "The Temple Rang with Golden Coins" (LSB 787)
- › "Forgive Us, Lord, for Shallow Thankfulness" (LSB 788)
- › "Praise and Thanksgiving" (LSB 789)

In addition to these selections, there are several more in the area of "Society," including the following:

- › "Where Charity and Love Prevail" (LSB 845)
- › "Lord, Whose Love through Humble Service" (LSB 848)
- › "Lord of Glory, You Have Bought Us" (LSB 851)

CREEDAL RESPONSES BY GOD'S STEWARDS

As a response to God's Word, the church has confessed its faith in the Triune God with either the Nicene or Apostles' Creed. These doctrinal statements provide congregations with a weekly opportunity to confess what God has so graciously done for us and to respond to the great blessings of life and salvation we receive through faith.

In the Nicene Creed, we confess that God is “the Father Almighty, *maker of heaven and earth and of all things visible and invisible*” (emphasis added). Such a confession draws out an obvious opportunity to relate these words to our stewardship of all creation. In addition, we are reminded in the second article that we believe “in one Lord Jesus Christ ... by whom *all things* were made.” Again, the fact that Christ not only is our Savior but also was our creator can bring a new observation on the impact of our earthly life itself. Finally, we confess that we “believe in the Holy Spirit, the Lord and *giver of life*.” That life is not merely the spiritual life, although that is certainly included, but it also is the physical life we enjoy every day, which is energized by His presence and purpose.

Luther’s explanation of the First Article of the Apostles’ Creed reminds us of the following stewardship-connected ideas: “I believe that God ... gives me ... *all I have*. He richly and daily provides me with *all that I need* to support this body and life” (emphasis added). What a blessing we have in our gracious Father’s gifts to us each day. His explanation of the Second Article reiterates the fact “that I may be His own and live under Him in His kingdom and *serve Him* in everlasting righteousness, innocence, and blessedness.” Likewise, the explanation of the Third Article has the stewardship emphasis upon the Holy Spirit’s continuing work in our lives.

Even the less-used Athanasian Creed has significant stewardship-oriented potential. Consider that we confess in that churchly statement that “at His coming all people will rise again with their bodies and *give an account concerning their own deeds*” (emphasis added). Our lives will certainly reflect our stewardship of all we have and all we are as a result of God’s gifts to us.

PRAYER OF THE CHURCH

After God’s people have heard a proclamation of God’s grace in Christ, the congregation joins together to place their requests before a loving and forgiving Father in heaven through His Son in the power of His Holy Spirit. Among the many concerns to be presented are issues that directly relate to stewardship of life as well as of our money. In the tradition of the church, petitions are made for a variety of people and situations. The simplest form of such a prayer is the intercessory form of asking for some issue or area of concern with the result stated simply and succinctly. A “for ... that ...” formula is most commonly used.

The prayer begins, “Let us pray for ... that” Among the topics in this general prayer are the following, many of which have stewardship implications: for the Church, for the Church’s mission, for church leaders, for the nation, for peace, for schools, for homes and families, for all sorts and conditions of people, for our economic and cultural life, for our parish life and for persons in need. At the end of this prayer may come an acclamation of praise for those who have entered the Church Triumphant.

GIFTS OF GRATITUDE

Perhaps no event in a worship service provides more opportunities to engage the congregation in thinking about stewardship. As mentioned in the beginning of this booklet, the psalmist reminds us to “bring an offering, and come into his courts” (Ps. 96:8). If there is any part of a worship service that allows for a variety of expressions

that feature stewardship themes, it is the offertory and the gathering of the congregation’s tithes and offerings.

Traditionally, the Offertory was an organist’s “voluntary” gift to the congregation. It was not something that was specifically designed for the liturgy, but it was an offering composed by the organist as an expression of thanks and praise to God for the opportunity to use one’s talents for His people. Many times, organists were paid for their compositions related to hymn introductions and preludes and postludes. However, for the Offertory, they were not paid but offered a “voluntary” gift of praise. With such a tradition, one wonders whether congregations could have other offertories. Could young children taking violin lessons offer their songs as grace-filled offerings to God? What could be done to enhance the humble offerings made by the local quilters’ group as they prepare their wonderful gifts for many unknown recipients? Could members of the youth group occasionally offer a drama or reading that enhances a stewardship theme?

The text of the Offertory provides another way to emphasize stewardship themes. Each of the Divine Services provides an opportunity to consider a unique aspect of our grateful self-giving back to God: “What Shall I Render to the Lord” certainly is a bold stewardship question based upon Psalm 116 that could be mined of its great wealth of imagery and implications for a generous offering of gratitude. “Create in Me,” based upon Psalm 51, speaks of a “right spirit,” which reflects a spontaneous response for the Lord’s blessings. And the hymn “Let the Vineyards Be Fruitful” (LSB 955), based upon Psalm 104, provides images of our prayers and actions anticipating a heavenly banquet.

Some congregations will use the same offering hymn each Sunday as a way to emphasize this stewardship dimension, such as “We Give Thee But Thine Own” (LSB 781) or “Take My Life and Let it Be” (LSB 783). Although such a practice may be helpful through regular repetition, a seasonal change is not without merit. In one sense, the offering is only symbolic of what we are to do every day of our lives as we serve our Lord and our neighbor throughout the week

PREFACE TO THE LORD’S SUPPER

Interestingly, the Lord’s Supper enables us to consider several opportunities to think about a number of dimensions in the area of our stewardship life. Beginning with the ancient dialogue between pastor and people, there is an opportunity to mention our stewardship of thanksgiving. Note the proper stewardship emphasis even in these responses:

The Lord be with you.
And also with you.

Lift up your hearts.
We lift them to the Lord.

Let us give thanks to the Lord our God.
It is right to give Him thanks and praise.

POST-COMMUNION CANTICLES

The Nunc Dimittis certainly provides stewardship themes as we sing: “Lord, now You let Your servant go in peace; Your word has been fulfilled. My own eyes have seen the salvation which You have

prepared in the sight of ev'ry people: a light to reveal You to the nations and the glory of Your people Israel." Our response to God's gift is to stand ready to serve Him as a witness to the world.

Similarly, the newly composed song "Thank the Lord," based upon Psalm 105, gives several stewardship and witnessing themes for consideration:

*Thank the Lord and sing His praise;
Tell ev'ryone what He has done.
Let ev'ryone who seeks the Lord
Rejoice and proudly bear His name.
He recalls His promises
And leads His people forth in joy
With shouts of thanksgiving.
Alleluia, alleluia!*

THE POST-COMMUNION COLLECT AND BENEDICAMUS

In the collects after communion, we find phrases that echo our appreciation for what God has done, as well as images for our own stewardship. We pray, for example: "We give thanks to You, almighty God, that You have refreshed us through this salutary gift We thank You that for His sake You have given us pardon and peace in this Sacrament" Gratitude is always intimately connected to stewardship, and here again we see the element in our liturgy.

This also is evident in the Benedicamus, in which the people respond to the assisting minister's invitation: "Bless we the Lord. Thanks be to God"

AFTER THE BENEDICTION

After the Benediction, our stewardship continues. Our Lutheran Confessions remind us of this fact when they state: "... worship of the New Testament is spiritual, that is, it is the righteousness of faith in the heart and the fruits of faith" (Ap XXIV 27). Our faith in action is an act of worship (Rom. 12:1). So often we forget that from Monday through Saturday we worship too. Our Christian vocations are our responses of faith and demonstrate our stewardship in all dimensions of our lives. Commenting on John 15:8, Luther said in a sermon:

I know that everything I do in the name of Christ must please God, even though it vexes the devil. Therefore I will go my way and perform all the tasks I can and must in my calling, no matter how lowly this calling may be. I know that God places His stamp of approval on them and that they please Him just as much as do the most beautiful, most arduous, and most precious works performed in the highest vocation. Formerly I would never have been able to accomplish this with all the works that might be performed on earth, for we did not know what a Christian life really was. But now that I have learned to know Christ and believe in Him, I can rejoice and boast that everything I do in such faith is pleasing to Him. I can fall down before Him and pray for relief from all distress and need, and I can be sure and convinced that I shall receive help. (*Luther's Works* 24:240)

Several years ago, a book on worship was published under the title *Centripetal Worship* (Augsburg Fortress, 2007, by Timothy Wengert). Corporate worship is designed to send us out into the world to work and witness. That image underscores the importance of stewardship through worship. Congregation members who have "stewardship eyes" will see the redemptive fruit of their living faith flowing outward throughout the week. Worship is not an end but the beginning of a new and renewed life of participation in energized service to Christ in the Church and the world.

Stewardship is a topic that should be a regular part of every congregation's experience. New members grow in their understanding of worship and stewardship through our regular repetition of various associated themes. Our children also see us acting in response to God's blessings and associate stewardship with their daily living. Adult converts similarly are nurtured in their spiritual lives by being fed with biblical references to stewardship in the context of their worship lives. After confirmation class, many of our members need to see stewardship as filling their lives with recognition of God's gracious gifts. A routine of stewardship themes helps our "forgetful members" recall God's rich blessings and see a biblical focus of stewardship in worship as a Gospel-focus for responding.

One group that is often ignored in our regular worship settings is our children. Several years ago, a study by Concordia faculty was published in the LEA Yearbook. They concluded: "For worship to have its full power of meaning for the Christian, whatever the age of that Christian, its meaning must be understood. ... For children, the shared meanings of corporate worship need to be experienced and explored within the context of worship" (LEA Yearbook, Vol. 133:5, 253-254). This study emphasized three areas that can be related to stewardship in worship — ritual, environment and planning.

About ritual, the study concluded: "The absence of many of the historic elements of the liturgy in many of the churches surveyed indicates ... that children's needs may not fully be served by the diminution of ritual and predictability in those worship services" (LEA Yearbook, Vol. 133:5, 254). About the worship environment, these teachers discovered: "Appropriate worship environments for young children teach children about worship. ... Are there symbols which depict the key elements of the faith of the worshipping community? ... Each of the senses can potentially be used by the child to learn more about the faith story of the worshipping community" (LEA Yearbook, Vol. 133:5, 254). In the area of planning, the study determined that "children learn most powerfully and effectively when adults provide experiences which take the child's capacity to comprehend into account. ... This means that there are regular patterns of participation which can be remembered and understood" (LEA Yearbook, Vol. 133:5, 255).

In Conclusion

You will notice that nothing has been said (until now) about pledging and Stewardship Sundays. These certainly provide the most obvious context for teaching about stewardship, yet they also are the most easily dismissed by congregation membership. Keeping stewardship as a feature of worship every Sunday will allow the members to know the love of Christ and to recognize the opportunities to live the faith-filled life in the Spirit for the extension of the Father's kingdom.

Resources

The Lutheran Church—Missouri Synod has produced several useful resources for congregational use in worship in bulletins or to project on a screen during the gathering of the congregation's tithes and offerings. Pastors and congregation leaders will want to consider the following:

- › “Bulletin Sentences” that provide simple comments about stewardship for every week of the year.
- › Newsletter articles that can be shortened and included on a monthly basis as a Sunday half-sheet insert into a worship folder.
- › *StewardCAST*, an electronic newsletter by Rev. Nathan Meador that can be abbreviated and edited for a variety of uses in a worship service.

There are hundreds of books on stewardship that have been produced and are available to congregations. Check online from your favorite bookseller. When considering many of these resources, care needs to be taken to assure that the author presents a Gospel-motivated guidance for stewardship



Organizing the Congregation for Stewardship

BY REV. WAYNE KNOLHOFF



Introduction

“Stewardship has been kidnapped and is being held hostage by a sinister villain named ‘Paying the Bills,’” writes Charles Lane in *Ask, Thank, Tell*.

Lane continues, “I have seen too many congregations denied the joy of giving by a mentality that sees stewardship only as a way to get the congregation’s bills paid. Not surprisingly, in these congregations, serving on the stewardship committee is viewed as a duty to be endured by the poor souls that draw the short straw. I have seen other congregations where giving is understood to be an important part of each person’s faithful response to a loving God. Not surprisingly, in these congregations, serving on the stewardship committee is viewed much more positively” (p. 7).

The purpose of this resource is to help the pastor, stewardship committee and other lay leaders determine the present state of stewardship in the congregation, develop a clear statement of purpose for the stewardship team and plan for holistic stewardship education in the congregation.

What is the Present State of Stewardship in the Congregation?

Most congregations approach stewardship education in one of three ways:

1. The first approach is to do nothing. In this approach, the words “steward” or “stewardship” are rarely, if ever, mentioned. The definition of stewardship is related to money and, more specifically, money given in the offering plate to support the congregation. Leaders of these kinds of congregations may follow this approach for a number of reasons. It may be the way it has always been done (or not done) in the congregation. Others may come to this approach because they believe that if the Gospel is proclaimed, the money will automatically follow. Still others believe that if the needs of the congregation are shared, they will be met. There also are those who follow this approach because they are afraid — afraid of what members might do if stewardship (read: money) is addressed head-on, afraid of the appearance of “always” talking about money, afraid because their own stewardship is lacking. In addition, there are those who do nothing because the bills are being paid, the mission commitments are being met and, at the end of the year, there is a surplus of funds in the bank.

The above reasons for doing nothing are not exhaustive; there may well be many more. Whatever the case, doing nothing has consequences. Some of the results of doing nothing are:

- › The whole counsel of God is not taught. See Acts 20:25–28. How we live our lives as redeemed children of God is very important. Stewardship is one aspect of vocation (the Christian life), and it is addressed in many places in Scripture. See Eph. 5:15–17. Money is a topic that Jesus views as extremely important. See Matt. 6:24.
- › The people in the congregation will, in all likelihood, fail to understand their vocation in the church if this is never explicitly taught.
- › The world will have an undue influence on how the child of God views his or her duties in church, family and society.
- › Congregations will struggle to find resources (people and money) for mission and ministry needs.
- › The work of the local church as well as the church at-large is hampered.

Research indicates that most churches (some researchers suggest that the number is as high as 80 percent) follow the do-nothing approach.

2. The second way congregations approach stewardship is the program approach. In this approach, talk about stewardship is primarily focused in a narrow amount of time each year. Stewardship consists of the use of programs designed to encourage the giving of money. These types of programs focus on a stewardship Sunday or a series of Sundays when a stewardship theme is emphasized. They often employ a pledging process. The danger here is that the program can become the focus instead of the teaching of God’s Word.

If the Word of God is lost among the details of a yearly program that is simply pulled out of the box and applied, then there will be negative consequences:

- › Stewardship will not be placed within the biblical context of vocation — managing *all of life’s resources* according to the roles God has given us to play in church, family and society.
- › It encourages members of congregations to see stewardship as a budget issue and not a spiritual issue.

- › While specific time set aside for stewardship is important and programs can be useful, no lasting changes will occur without clear teaching from the Word of God.

Program or technical approaches can be useful tools and outlines, but they cannot stand alone. The Word of God produces change in the hearts of Christians and must be the content of any stewardship program.

3. The third way is both the simplest and the most difficult: teaching the Word of God, day in and day out, through the church year, using all of your congregation's avenues for teaching. Stewardship, after all, is simply one aspect of the Lutheran doctrine of vocation: we have callings from God in church, family and society. Each of these callings has a claim on us and the resources God has given us. This approach offers an intentional, systematic, whole-life, year-round biblical emphasis for Christians to understand their purpose in the world and how that affects their decisions about where they put God's money.

The results of such an approach are:

- › The child of God grows in faith as the Holy Spirit works through the Word.
- › The Christian learns that God has roles for him or her to play in church, family and society and sees God's purpose in his or her life. This approach is designed to change the stewardship culture of the congregation.
- › The approach focuses on reintroducing biblical stewardship and vocation education to the leaders first and then to the members of the congregation because leaders are to model what it means to be faithful stewards.
- › God's children grow in their ability to discern the difference between the voice of the world and the voice of the Holy Spirit in the Word.
- › God's children are joyous and generous in sharing the resources God has entrusted to them as they use these resources according to their vocations.
- › Congregations have the necessary resources to accomplish the mission and ministry God places before them.

The stewardship committee, task force or ministry team charged with stewardship education in the congregation should use both program and adaptive approaches.

An additional resource to help the congregation stewardship committee determine the present stewardship condition of the congregation is a stewardship assessment. One example of a stewardship assessment is found in the Stewardship Primer located at www.lcms.org/stewardship.

What is the Purpose of the Stewardship Committee?

In *Ask, Thank, Tell*, author Charles Lane writes:

What is the mission statement of your congregation's stewardship ministry? As your stewardship committee gathers to do its work, at what goal are you aiming? Let me suggest a goal for you to consider:

The goal of our stewardship ministry is to help God's people grow in their relationship with Jesus through the use of the time, talents, and finances God has entrusted to them.

If your congregation is like many congregations, this goal hasn't exactly been on the front burner as you have thought together about stewardship. My hunch is that most congregations haven't thought about a Stewardship Mission Statement but, based on how they function, it would be something like:

The goal of our stewardship ministry is to raise enough money to pay the bills next year.

I hope you see the difference. The first goal focuses on the individual giver's relationship with Jesus. It understands that the way the individuals use their time, talents, and treasure has a huge impact on their relationship with Jesus. The second goal focuses on the institution, on the congregation, and its needs. The magnitude of this difference cannot be overstated. (pp. 11–12)

Knowing the purpose of your stewardship committee is important because it determines the direction you will take together. Since only the Word of God changes hearts, the purpose of your committee should be to learn and share the Word.

Lane continues, "Let me say it as clearly as I can: Your congregation's stewardship ministry is first and foremost about making and growing disciples. You need to be about the business of helping God's people grow in their relationship with their Lord and Savior Jesus Christ."

The following issues will be a part of a stewardship education process that focuses on making and growing disciples:

- › Helping God's people grow in the grace and knowledge of Jesus Christ.
- › Understanding the biblical meaning of vocation.
- › Understanding the difference between being an owner and being a steward.
- › Helping all stewards in the congregation practice spiritual disciplines like:
 - Daily prayer;
 - Daily Scripture reading;
 - Weekly worship;
 - Generosity;
 - Serving others in Jesus' name; and

- “Always being prepared to make a defense to anyone who asks you for a reason for the hope that is in you” (I Peter 3:15)

- › Living life in community.
- › Living in obedience to God’s Word.

How Do We Plan for Stewardship Education in Our Congregation?

As you plan for stewardship education in your congregation there are some important elements that should be considered.

The first element is the need for the stewardship education process to be based on sound theology. This will necessitate that the pastor and leaders of the stewardship effort in the congregation spend time in the study of God’s Word together to understand and apply what God says about being a steward and living out one’s stewardship. The specific piece of theology that applies here is the Lutheran doctrine of vocation: How do our callings in church, family and society make a claim on the resources God has given us to manage?

An additional element is the importance of an adaptive stewardship education approach.

Adaptive stewardship education is a process that impacts the attitudes, beliefs and behaviors of the Christian steward. Adaptive stewardship education requires continuous learning. Adaptive stewardship education happens as the Holy Spirit works through the Word.

1. Adaptive stewardship education must be **intentional**. To be intentional is to be done on purpose. The Christian steward matures as the Word of God is brought to bear on his or her life in an intentional way.

2. Adaptive stewardship education must be **comprehensive or whole life**. To be comprehensive is to be complete, including all or nearly all elements or aspects of something. The Christian steward is responsible in every relationship that God entrusts to him or her. Again, we are talking about vocation: the callings that God has given each person in church, family and society.

- › What benefits has God given me in the church? What is my role in the church? My duties?
- › Likewise, what are the blessings, roles and duties I am called to in family and society?

3. Adaptive stewardship education must be **systematic**. To be systematic is to have, show or involve a method or plan. Much of stewardship education in the church (where it even exists) has been

haphazard at best. Plugging in a different stewardship program each year to meet the budget is the most many congregations do. A systematic approach to stewardship education involves a plan to form the Christian steward in accordance with the Word of God.

4. Adaptive stewardship education must be **continuous**. To be continuous is to be uninterrupted in time without cessation. Adaptive stewardship education is ongoing. It doesn’t just involve a one or two week emphasis focused on finances. It involves a curriculum developed to teach people how to live in a godly way according to the vocations God has given them; to manage all that God has entrusted to them in accordance with these callings.

Another element to consider in a stewardship education process is that leaders are supposed to lead. Leaders in the congregation understand biblical stewardship and model biblical stewardship principles in their lives. This leadership begins with the pastor. He is the chief steward in the congregation, and it is important that he not only be involved in the stewardship education process (leading and learning), but that he models what it means to be a Christian steward. The same is true for the lay leaders of the congregation. Leaders are supposed to lead, and they do this by word and deed.

Still another element needed is the understanding that stewardship is a spiritual issue. Too often stewardship is relegated to buildings, budgets and salaries. It is seen as only an institutional issue. Seeing stewardship this way does a great disservice to the biblical understanding of stewardship. Again, our stewardship is simply an aspect of vocation — living out the callings that God has given us in the church, family and society. We are talking about God’s purpose for our lives in each of these spheres and how our callings in each sphere put a claim on our resources, whether of time, money, prayer, attention and so on.

The work of the stewardship committee is vital to the health of the congregation. Dick Towner suggests that most people who go to church are struggling under two competing ideologies: God’s Word and materialism. People who go to church have an increasingly difficult time discerning the difference between the voice of the world and the voice of the Holy Spirit in the Word. One of the important responsibilities of the stewardship committee is to help members discern the difference by bringing the Word of God to bear.

Towner also suggests that this issue is incredibly important and extremely difficult to deal with. The question then becomes: **Will importance win over difficulty, or will difficulty win over importance?**

Planning the work of the stewardship committee takes time and effort. It is not an easy or simple task, but it is vitally important. The following six-step planning guide can assist in this needed work.

STEP 1: Assess the Congregation. Use the *Stewardship Assessment for Congregations* in Appendix 1 of the *Stewardship Primer* or another stewardship-assessment tool.

STEP 2: Define your goals. How can we help the members grow in their understanding of their vocations in church, family and society and the “claim” each vocation makes on the resources God has given them to manage?

Refer to the congregational assessment for areas to address.

STEP 3: Define your needs. What elements need to be changed in the congregation’s stewardship culture?

Review the *Five Pillars of Congregational Stewardship*.

STEP 4: Select the resources that will help accomplish goals and address needs. What program solutions are needed and what adaptive/teaching solutions are needed?

Additional resources are available at www.lcef.org and www.lcms-foundation.org. See also the Congregational Stewardship Workbook available at www.lcms.org/stewardship.

STEP 5: Implement the plan. How will the Chief Steward (pastor) and Stewardship Champions (lay leaders) work together to see that the plan happens?

Map out the action steps and those responsible for each step.

STEP 6: Evaluate what happens. How can we make stewardship education in the congregation better? What do we need to stop doing, continue doing or start doing?

Helpful Resources:

- › Lane, Charles R. *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*. Minneapolis: Augsburg Fortress, 2006.
- › The Lutheran Church—Missouri Synod. “Building an Effective Committee” from *The Congregational Stewardship Workbook 2000*.
- › The Lutheran Church—Missouri Synod. *Stewardship Primer*.



PLANNING

Year-Round Stewardship

BY REV. LARRY REINHARDT



This resource is meant to help pastors and congregational leaders implement a plan to teach congregations about stewardship throughout the year.

Food for Thought

Bill and Mary Collins recently moved to a new location and began attending a Lutheran church in town. As they prepared for worship one Sunday, Bill was looking at the service folder. Two words caught his eye. He turned to Mary and said, “This congregation must be getting ready to put a budget together.”

“Why do you say that?” Mary asked.

“Look at the bulletin. See, it says today we will be talking about Christian stewardship.”

“Bill, it’s July. Churches don’t do budget work in July!”

“Oh no,” Bill replied, “it must mean that this church is behind in its budget and we are going to get a pep talk for raising more money.”

“Shh, Bill, the service is starting.”

To Bill’s great surprise, there was no specific mention about money during the service, not in the sermon or in any special announcements. Instead, the “stewardship” emphasis was about vocation and serving the people around you according to the roles God has given you in life.

After the service, Bill made a point to talk to the pastor and share his fears about the service dealing only with money and the church’s budget because the word “stewardship” was mentioned in the service folder.

The pastor told Bill that a number of years ago many of his members might have thought the same thing when they saw or heard the word “stewardship.” However, with patient and consistent preaching, teaching and modeling, he and the congregational leaders developed an understanding of stewardship that was broader than dealing only with money. They helped their fellow members understand that stewardship is about using all that God has given to us according to the vocations that He has placed us in.

This wider view of looking at stewardship through vocation not only includes finances but also managing our time, gifts, skills and whatever else the Lord has given us.

When stewardship is the only aspect of vocation that is ever mentioned, and then it is only at budget planning time, the people understandably connect stewardship with money and never develop a mature attitude toward their vocations. Planning a year-round stewardship and vocation emphasis can help your members mature as stewards of God’s varied grace in every area of life.

Put Vocation in First Place

The famous or infamous three T’s of stewardship are pretty well known: time, talent and treasure. This is one way to try to teach the people that all of life belongs to God and that we are to manage all of life’s resources according to God’s purposes. If we wanted to, we could think of many other “T’s of stewardship” (*tissue* — the care of our bodies; *trash* — the care of God’s creation; *team* — our working together with others in all settings; *tune* — using our voices and musical abilities to bless others). But we don’t need to create a list full of alliteration to teach this, it’s all there in the Lutheran doctrine of vocation.

The word *vocation* means “calling” — God’s calling. God calls us through Baptism to be His Christians. Through marriage, God calls us to be husbands and wives. If the Lord blesses us with children, He calls us to be parents. Each of these callings, these vocations, calls us to service; indeed, they call us to a divine sort of service. God runs the world by using men and women as His instruments. God blesses children by giving them faithful parents to raise them. God blesses the whole world through the work of His Church — a work that all the baptized have a role in.

There is much, much more to say about vocation. Check out *God at Work* by Gene Edward Veith Jr. for a very good discussion. But even with just this brief introduction, you can see how this relates to the financial aspect of stewardship. Each of our vocations has a claim on us — every part of us: our time, our money, our prayers, our concern and so on. A father who gave away his whole income to the church would not be a faithful father. His vocation as father means that he must use that income to raise his kids. Likewise, a Christian who gives but a pittance toward the Word and Sacrament ministry of the church is being unfaithful in his vocation as Christian. That vocation also has a claim on his generosity.

Build a Year-Round Stewardship Calendar

Take a blank calendar and think about the various stewardship and vocation themes that could be emphasized during the 12 months of the year in Bible class or your newsletter.

Here are some suggestions to stretch your thinking about stewardship and vocation:

- › **JANUARY** — Family budgeting, since incomes and expenses often change with a new year. How do we arrange our budgets according to our vocations?
- › **FEBRUARY** — Volunteerism: How much is too much? Again, each vocation has a claim on our time. How can we develop balance?
- › **MARCH** — Spiritual growth
- › **APRIL** — Care of creation
- › **MAY** — Vocation of mother
- › **JUNE** — Vocation of father
- › **JULY** — Vocation of citizen
- › **AUGUST** — Time management
- › **SEPTEMBER** — Skill enhancement
- › **OCTOBER** — Personal money management
- › **NOVEMBER** — Special appeals
- › **DECEMBER** — Growing in generosity

There are many other stewardship and vocation emphases that can be considered for monthly themes. These include topics like:

- › Making a commitment to grow as generous givers
- › Defining a clear congregational vision for mission and ministry
- › Teaching stewardship as faith at work
- › Strengthening personal relationships
- › Identifying, exploring and nurturing the unique gifts that members can put to work in the mission and ministry of the congregation
- › Providing a number of service opportunities

Implement a Year-Round Stewardship Plan

On the LCMS Stewardship Ministry website, there are many fine resources for emphasizing stewardship year-round. These helps include monthly newsletter articles as well as bulletin sentences based on the readings for each Sunday of the church year (in both the one- and three-year lectionaries).

Other helpful stewardship resources include the eight Biblical Stewardship Principles that present a wider view of stewardship as something that can be taught throughout the year, not just at budget preparation and approval time. These principles are available in a number of different versions:

- › Age-appropriate versions for children, youth and adults
- › Versions available in English, Portuguese and French
- › A study guide for teaching the principles

No one ever outgrows his or her need for the Gospel. The Good News of forgiveness of sins, life and salvation is available only because of the sacrifice and saving work of Jesus Christ, the Son of God and only Savior of the world. In all stewardship preaching and teaching — indeed in any preaching about good works — it must be made clear that it is the Gospel of Jesus Christ that motivates Christians into action.

Dr. Martin Luther explained this so clearly in the explanation of the Third Article of the Apostles' Creed with these words:

I believe that I cannot by my own reason or strength believe in Jesus Christ, my Lord, or come to Him; but the Holy Spirit called me by the Gospel, enlightened me with His gifts, sanctified and kept me in the true faith.

In the same way He calls, gathers, enlightens, and sanctifies the whole Christian Church on earth, and keeps it with Jesus Christ in the one true faith.

In this Christian Church He daily and richly forgives all my sins and the sins of all believers.

On the Last Day He will raise me and all the dead, and give eternal life to me and all believers in Christ.

This is most certainly true. (*Lutheran Service Book*, p. 323)

Remember That the Size of Your Congregation Is Important

Congregational size is a good starting point for year-round stewardship planning. One of the best indicators of size is the average weekly worship attendance rather than the number of baptized and communicant members of the congregation. Here are a few other points to keep in mind:

- › Congregations function as a system.
- › One system is not better than another.

- › One size is not better than another.
- › A plan that works in a congregation of one size may not work well in a congregation of a different size.
- › Some plans work better in larger congregations and some work better in smaller congregations.

Remember That the Type of Congregation Also Is Important

Here are some other considerations to keep in mind when planning year-round stewardship:

- › New congregation or established congregation?
- › Small congregation or large congregation?
- › Rural, suburban or urban congregation?
- › Congregation with a school or congregation without a school?
- › Large number of newer members or older members?
- › Modest-means congregation or affluent congregation?
- › Stable membership congregation or dynamic, growing congregation?
- › Financially assisted congregation or self-supporting congregation?

The above factors make a difference in how you approach and structure your year-round education. If most members have been in your congregation for some time and if few new members are added each year, you don't repeat certain emphases as often. Assessing the size and type of your congregation will help to educate and assimilate all members as they grow in their stewardship attitudes and practices.

An Exercise

1. Based on information like that discussed above, identify the appropriate opportunities for stewardship and vocation education for your congregation.
2. What "cautions" should you keep in mind as you develop your year-round stewardship planning?
3. What kind of church will you be in five years?
4. What stewardship activities/emphases are important as you prepare for the future?

Additional Exercises

There are several things you can do with money: earn it, spend it, give it, save and invest it, or bequeath it. Discuss the tensions and pitfalls involved with these uses of money. How do your different vocations place a claim on each of these uses of money? The Biblical Stewardship Principles available on www.lcms.org/stewardship provide an excellent introduction for such a discussion.

Another way to approach year-round stewardship is to help people think about appropriate stewardship attitudes and practices for these categories: daily, weekly, monthly, seasonally, annually and life-long.

Based on what you have learned from this resource, what are some things you want to ...

- › Start doing?
- › Stop doing?
- › Continue doing?

Additional Stewardship Helps

Check out stewardship resources from these websites:

- › www.lcms.org/stewardship
- › www.lcef.org — "Products and Services"
- › www.stewardshipadvisors.org — A great variety of stewardship resources
- › www.concordiaplans.org — Information and resources for health, benefits and retirement issues
- › *God at Work: Your Christian Vocation in All of Life* by Gene Edward Veith Jr. (Wheaton, IL: Crossway, 2002)

PILLAR ONE

Providing Intentional, Systematic, Year-round, Whole-Life Stewardship Education

BY REV. STUART BRASSIE



Introduction

Church members grow in their understanding and practice of biblical stewardship as they participate in an ongoing stewardship growth process in the congregation.

The vision of the *Faith Aflame: 360 Degrees* stewardship process is to impact the stewardship culture in every congregation so that all members will know that they are stewards by God's grace, live as disciples of Jesus and manage all that God has entrusted to them with joy and generosity in accordance with their various vocations in church, family and society.

Many congregations continue to struggle with a decline in attendance, the lack of willing workers, not enough financial resources to meet the mission and ministry needs of the congregation, and other issues that impact their lives together. One of the reasons for these and other challenges congregations face is that they have done little if anything in the area of ongoing, intentional, systematic biblical education in stewardship and vocation.

Stewardship Primer

"Moreover, it is required of stewards that they be found faithful." (1 Cor. 4:2)

A primer is defined as material that covers the basic elements of a subject. This Stewardship Primer is designed to help pastors and stewardship committee members review the basics of Christian stewardship and be an encouragement to congregations to embark on intentional, year-round stewardship education that impacts the lives of individual stewards and the life of the congregation as a whole.

Defining Christian Stewardship

"You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God." (2 Cor. 9:11)

There continues to be much confusion about Christian stewardship. There are many who equate it solely with the giving of money to the church. If the word "stewardship" is mentioned, it means money for budgets, building, salaries and other needs of the

church. Allowing stewardship to be compartmentalized in this way is a tragic mistake both for individual stewards and for corporate stewardship. Stewardship of our financial resources is simply one aspect of living out our vocations in church, family and society.

The Identity of the Christian Steward

"For in Christ Jesus you are all sons of God, through faith. For as many of you as were baptized into Christ have put on Christ." (Gal. 3:26-27)

The question "Who am I?" is not to be dismissed lightly or answered in a frivolous way. Knowing who I am is necessary for living as God intends me to live. What role has God given me to play in church? In my family? In society at-large? These roles are the vocations — the holy callings — God has given each one of us to fulfill for His purposes.

A Christian steward is a child of God who realizes his/her role in life as a partner, a trustee, a manager, a caretaker or a temporary custodian of gifts that belong to God. The Christian steward receives God's precious gifts gratefully, manages God's precious gifts carefully and responsibly according to his or her vocations, shares God's precious gifts with others generously, and returns God's precious gifts joyfully with increase.

We have been granted the high privilege of being God's stewards. God created us to be stewards, and He recreated us in Holy Baptism to be Christian stewards. It is a position that comes to us completely by God's grace in Christ. It is who we are in Christ. God also has placed us in families and in society. In each of these spheres, we have a God-given role to play — and each of these vocations makes a claim on the resources God has given us to manage.

Stewards need to know who they are in Christ. But they also need the opportunity to examine their values and attitudes toward the life they live as God's children in the light of God's Word so they can discern what the world is telling them and what God is telling them.

Christian Stewardship Is a Spiritual Issue

"For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." (1 Tim. 6:10)

Stewardship is a spiritual issue. It has to do with God's relationship to us in Christ and how we live out that relationship. Every human being becomes a steward at birth. We become Christian stewards

at Baptism. If faith has anything to do with how we are to use our time, our talents and abilities, and the finances entrusted to our care, then stewardship is a spiritual issue. Jesus desires that our hearts be turned to Him.

One of the reasons many churches and many church leaders have relegated stewardship education to the back burner (or do not do it at all) is because they see it as primarily an institutional issue instead of a spiritual issue. Institutional issues are about budgets, buildings, salaries and other financial aspects of church life. Spiritual issues are about the relationship God has established with us in Christ. Christian stewardship is more of a spiritual issue than a financial issue because it is about our life in Christ.

Who Is the Owner?

“The earth is the LORD’s and the fullness thereof, the world and those who dwell therein.” (Ps. 24:1)

What belongs to me? There are three keys to this issue:

1. EVERYTHING BELONGS TO GOD.

People do not bring anything with them when they come into the world; when they leave the world, they will take nothing out.

2. EVERYTHING DEPENDS ON GOD.

God rules and directs all things in heaven and earth by His almighty power (Psalm 147).

3. EVERYTHING IS TO PRAISE GOD.

We have a purpose. All things in heaven and on earth — including us as His people and even those without life in themselves — glorify God, for all show His wisdom, His power and His love.

The Chief Steward and Stewardship Champions

“Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD. David the king also rejoiced greatly.” (1 Chron. 29:9)

Stewardship in the congregation must begin with the pastor as chief steward and with leaders who are (or will become) stewardship champions. The pastor should endeavor to become the No. 1 steward within his congregation.

So, of necessity, the first thing the chief steward does is examine his own stewardship life in the light of God’s Word. He will begin by asking, “What kind of steward am I of my relationship with God, within the family God has placed me and within the wider society?”

Congregations need pastors who take the calling of chief steward seriously. Congregations also need lay leaders who are stewardship

champions. Stewardship champions understand and live out their identity as Christian stewards in church, home and society. They understand that they are stewards — not owners — and model their identity as Christian stewards. They manage what God has entrusted to them with joy and generosity in accordance with their vocations so that God’s will is carried out in their lives and in the life of the congregation.

The Stewardship Culture

“And this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.” (2 Cor. 8:5)

Every organization has a culture. Culture is defined simply as “the way we do things around here.” Every congregation has a macro culture and any number of micro cultures. One of those micro cultures is the stewardship culture. Every congregation has a way of doing things when it comes to stewardship and vocation.

The stewardship culture of the congregation can be difficult to describe. Beliefs and values about whole-life stewardship circulate deep beneath the surface. It will take time to identify, discuss and evaluate the customs, values and artifacts that make up the stewardship culture.

Identifying the stewardship culture is one thing, changing it is quite another. Changing the stewardship culture will require both technical and adaptive solutions. Ronald Heifetz, in *Leadership Without Easy Answers*, defines technical changes as those fixes used to correct ordinary problems in a system as it is. Adaptive changes are those that address fundamental values and that demand innovation, learning and changes in the system itself. To say it another way, technical changes apply a “quick fix” to a situation. Adaptive changes go deeper to change attitudes and values.

In Christian stewardship, most churches have attempted, if anything, only technical change. They have “stewardship programs” that deal with financial issues or use some kind of inventory to discover gifts and talents, but they do little to get at the deeper adaptive issues in stewardship such as values and attitudes. While technical changes are appropriate, they do not go far enough in the area of Christian stewardship.

If the stewardship culture in the congregation is to be changed, it will take adaptive solutions along with technical solutions. Adaptive solutions are not easy because they require continuous learning. There are no “quick fixes” when it comes to Christian stewardship and vocation. The only answer is to teach the Word of God.

Faith Aflame: 360 Degrees is an adaptive change process designed to impact the stewardship culture of the congregation. It focuses on the heart of the steward and not just the billfold, purse or checkbook. More about the *Faith Aflame* process can be found at www.lcms.org/stewardship.

PILLAR TWO

Providing an Annual Stewardship Program for Mission and Ministry

BY REV. STUART BRASSIE



“You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.” (2 Cor. 9:11)

Annual stewardship programs help congregations encourage stewarding disciples to commit to use all of the resources God entrusts to them for His purposes. A commitment process helps members grow in their ability to manage time, talents, abilities and finances for God’s purposes.

For example, a study of churches in the U.S. revealed that they ask for money in three different ways. Churches that take *offerings* and have no financial stewardship process have members who give an average of 1.5 percent of their income to support their church. Churches that ask members to make a *pledge* have members who give an average of 2.9 percent of their income to their church. Churches that ask members to give a *percentage* of their income receive an average of 4.6 percent.*

The suggested annual stewardship program with a commitment process is *Consecrated Stewards*. Find out more at www.lcef.org.

Consecrated Stewards — An Overview

Consecrated Stewards is based on the need of the giver to give, not the need of the church to receive.

It is not tied to the church budget and can be used at any time of the year. Budget-based emphases never raise more than what is needed to meet the budget. Stewardship emphases raise people to a new level of commitment and annual giving. Congregations often experience intentions of giving that exceed previous envelope giving by 15–35 percent.

Consecrated Stewards is a stewardship education and commitment emphasis. It recognizes that churches that fail to talk about Christian stewardship on a regular basis often wind up talking about money all year long.

Consecrated Stewards is based on the biblical principles of percentage-based, grace-motivated, sacrificial giving. It urges people to take a step forward in their stewardship life without pressure or legalism. It does not use gimmicks or fundraising techniques. The idea is to lay out what the Bible says about supporting God’s work in the Church and to allow that Word of God to work upon the people. It emphasizes equal sacrifice, not equal amounts.

Consecrated Stewards ties the commitment process to the Sunday morning act of worship. It reaches the maximum number of people in the setting where Word and Sacrament ministry takes place. It does not have members asking other members one-on-one for a financial commitment.

Consecrated Stewards requires minimal organization:

- › Four weeks of preparation and four weeks of emphasis
- › A working committee of eight
- › Usually only four committee meetings, plus attention to ongoing stewardship

Consecrated Stewards utilizes a trained facilitator to keep the process on track, maintain biblical focus and avoid expensive shortcuts.

Stewardship Under the Cross, by Heath R. Curtis, is the narrative of one small, rural parish’s use of a modified version of this program.

**New Consecration Sunday Stewardship Program* by Herb Miller (Nashville: Abingdon Press, 2002).



PILLAR THREE

Asset Mapping and Personal Money Management

BY REV. STUART BRASSIE



“The earth is the LORD’s and the fullness thereof, the world and those who dwell therein.” (Ps. 24:1)

Asset mapping can be beneficial to the congregation in the following ways:

- › Asset mapping helps us to recognize assets, strengths and gifts around us — assets that are otherwise overlooked, taken for granted, unappreciated or outside our vision.
- › Asset mapping propels us to identify beneficial relationships and build on them in collaborative action.
- › Asset mapping opens up opportunities for action toward the greater good.

Asset Mapping: Focusing on God’s Gifts to Your Congregation

This exercise is a way to (re)focus on your congregation’s gifts and assets. It is a good way to begin to change the focus from what is lacking or what you no longer have to recognizing that God has blessed your congregation with many gifts, calling you to use them creatively and with gratitude.

The categories and questions below are reprinted from *The Power of Asset Mapping: How Your Congregation Can Act on Its Gifts* by Luther Snow, with permission from the Alban Institute (Herndon, VA: The Alban Institute, Inc., 2004. All rights reserved. Available at www.alban.org.)

1. What are the primary assets identified in this area?
2. How would God have us use these assets to further mission and ministry in this congregation?
3. What plan should we put into place to make use of these God-given assets?

PHYSICAL ASSETS: Physical assets are things you can touch, see or feel. These include land and natural resources, buildings and space, equipment, materials and objects.

INDIVIDUAL ASSETS: These are the talents, experiences, perspectives and skills of individuals.

ASSOCIATIONAL ASSETS: These assets include voluntary groups, associations, networks and organizations of individuals who gather to do or enjoy something together that they could not experience on their own. They might be more formal groups with a name, or they could be informal groups.

INSTITUTIONAL ASSETS: These are business firms, public agencies and nonprofit institutions with budgets, staff and, usually, places of business. Institutions differ from voluntary associations in the motivation of the participants. People generally participate in institutional activities because of salaries, sales, taxes or other financial or legal considerations.

ECONOMIC ASSETS: Usually people think of local businesses as economic assets. We also should think of our spending power, our investing power and our productive capacity to provide valuable goods or services.

A Financial Management Course for All Members

Research suggests that 70 percent of congregational members are burdened by excessive debt. Congregations can assist all members to better manage the money God entrusts to them by providing a financial management course. Remember, if we as the Church are not willing to teach how to manage our lives and gifts for the Lord, there is a sinful world out there ready and waiting to teach Christians how to live a self-centered life.

Possible Resources

- › Financial Peace University — www.daveramsey.com
- › Good Sense Budgeting Course — <http://goodsensemovement.org>
- › Crown Financial Ministries — www.crown.org
- › Thrivent Financial — www.thrivent.com
- › *Becoming Money Wise* by Ronald Chewing (Birmingham, MI: Stewardship Advisors, 2004), stewardshipadv@aol.com
- › *New Consecration Sunday Stewardship Program* by Herb Miller (Nashville: Abingdon Press, 2002), ISBN 0-687-063760
- › *Master Your Money* by Ron Blue (Nashville: Thomas Nelson, 1993), ISBN 0-8407-3393-3

PILLAR FOUR

Providing a Lifetime Plan for Giving

BY REV. STUART BRASSIE



Church members are encouraged to make a lifetime plan for giving. Planned giving is a way for people to assure their passion for giving is properly and wisely directed to take care of their loved ones and the ministries they care about.

The goal of *Transfer the Blessings* is to assist congregational members with their Lifetime Plan for Giving™ (www.lcmsfoundation.org). However, a congregation needs organization and leadership to support the program. A congregation must have a vehicle, such as an endowment fund, to organize the further growth of the church, its ministries and its stewardship opportunities. Without such a vehicle, difficult issues may surface. The church may lack foresight to perpetually fund ministries, thus stalling its mission. Or members might be reluctant to name the church as a beneficiary in their plan.

Transfer the Blessings involves several cooperative steps between a congregation, the volunteer gift planner and The Lutheran Church—Missouri Synod Foundation.

1. Establish a congregational support structure involving the pastor, committee members and other key staff (school principal, etc.).
2. Review (or establish) the congregational endowment fund bylaws/resolutions to receive and distribute gifts to ministry.
3. Form a *Transfer the Blessings* team that includes two or three lay people, and have them attend a two-day training session hosted by the district through the LCMS Foundation.
4. Select the volunteer gift planner from the team.
5. Commission the volunteer gift planner.

The two-day training session introduces the team to the gift-planning process through:

1. **Understanding stewardship:** The basis for *Transfer the Blessings*.
2. **Establishing a congregational gift planner:** Steps, formalities and expectations of volunteers.
3. **Preparing for service:** Gift instruments, the LCMS Foundation services, websites and promotion strategies.
4. **Building the relationship:** Making contacts through promotional responses and presentations.
5. **Discovering the Lifetime Plan for Giving:** Conducting interviews and gathering information.
6. **Planning solutions:** Documents and procedures for the *Lifetime Plan for Giving*.
7. **Completing the Lifetime Plan for Giving:** Establishing lifetime plans for giving and acknowledging the gift.

The suggested resource is *Transfer the Blessings* provided by the LCMS Foundation. Learn more at www.lcmsfoundation.org.



PILLAR FIVE

Providing an 'Over and Above' Opportunity for Expanding Mission and Ministry

BY REV. STUART BRASSIE



Capital Fund Drives

Capital campaigns are beneficial for two reasons. Because the focus is on stewardship, members grow in their understanding of Christian generosity. In addition, through a successful campaign, additional funds are made available for expanded mission and ministry.

A congregation working hard in ministry may eventually need to renovate, remodel, build or eliminate debt in order to continue effectively in its mission. These issues not only need proper planning, but they also need adequate financing.

In contemplating a capital fund drive, the congregation must be willing to work patiently through all the steps necessary to succeed:

- › **THE DEFINING STEP** — Justifying the need and defining the spiritual purpose for the project;
- › **THE REFINING STEP** — Specific plans allowing for questions, reactions, objections and consensus; and
- › **THE FINANCING STEP** — Intentional planning to keep the congregation as debt-free as possible, thus allowing for expansion in other vital areas of ministry.

In a three-year giving campaign, nearly all fundraising firms working in congregations will raise an average of one and a half times to two and a half times a church's annual contributions. Such positive results will more than justify the cost for services performed. With proven expertise, many fundraising consultants are able to properly prepare and educate a congregation so that the drive will not only provide necessary funding for the church, but it also will provide spiritual growth for the members.

When selecting a professional capital stewardship campaign consultant, it is recommended that you first consider the services of Capital Funding Services (CFS) of LCEF. CFS has conducted more than 1,000 campaigns since 1992. CFS campaigns generally raise from two to two and a half times the average annual contributions.

Phases of a Capital Campaign

A major campaign is a complex process that requires a well-ordered progression of activities. This outline is designed to inform leaders as they plan the project and recruit and empower a fundraising planning committee to provide volunteer and professional direction.

- › Phase I: Project Analysis
- › Phase II: Feasibility
- › Phase III: Planning and Organization
- › Phase IV: Activation of Campaign Plan
- › Phase V: Communication
- › Phase VI: Leadership and Advance Gifts
- › Phase VII: Public Kick-Off — Workers' Challenge
- › Phase VIII: Commitment Phase
- › Phase IX: Recognition and Celebration
- › Phase X: Follow Up

The suggested resource for capital campaigns is the Lutheran Church Extension Fund. Read more about LCEF Capital Funding Services at www.lcef.org.

PRINCIPLES OF Congregational Budgeting

BY REV. WAYNE KNOLHOFF



A quality ministry budget approved by a congregation's voters assembly is a fruit of faithful stewardship. It is a reflection of the core beliefs and values of the congregation. In this section of *Congregational Stewardship Resources*, we will receive practical insights to help keep the budget-making process from becoming scary or arduous.

All of the ideas shared in this section flow from objective biblical principles of stewardship. But it should be understood that not all churches and budgets will look the same. The goal is that all churches will have a systematic approach to budgeting that reflects biblical teaching and their own unique culture.

Introduction

I have served in two dramatically different congregations. My first parish was small and most of its members were blue-collar workers. My second parish is large and full of managers, engineers and CEOs. In my first church, the budget was something we tried to meet just to keep our doors open. In my second church, there are many more resources and there is much more wiggle room in case we encounter a bad month or two.

The only thing that looked similar to my first congregation when I arrived to begin work at my second congregation was the long and anxious budget meetings. It seems those are common regardless of the size of the congregation. Church leadership deals with large sums of money and practices not uncommon to those in the corporate world. This can be difficult in itself. Yet they also do so in an intensely personal setting. Some people care very deeply about how the church's resources are used and aren't afraid to let you know. Others struggle with letting go of what God has given them and resent hearing that they should. Sometimes the economy is good. Other times it's lousy. Budgeting is hard work!

Yes! Budgeting is hard work, but it doesn't have to be anxiety-inducing, miserable work! Meetings don't have to be filled with conflict and go on for hours. The budget can be a wonderful tool that articulates clearly how the congregation is being led by God to serve Him and the community.

Our most recent voters assembly took less than 10 minutes, during which time a \$1.6 million budget was unanimously passed. It has taken a few years and the generation of some trust to get to that point, but it was possible because our congregation has adopted concrete principles for forming our budget.

The following is a personal example of our church's ministry plan. Our ministry plan defines who we are and what we do, along with the money we spend.

Core Ministry Areas	Core Programs/Ministries
1. Worship	Worship Services and Cantatas
2. Christian Education	Day School Children and Youth Small Groups
3. Compassionate Care	Stephen Ministry Pantry Home Repair Ministry

All of our staffing, facility and resource decisions are made based on serving these ministry areas and programs. This means we've had to make a conscious decision not to do some other things, which isn't always easy. The positive side of this is that when our congregation receives a copy of the proposed budget, they have already agreed that this is what we are going to do. Church leadership is simply funding their wishes! It seems simple. Perhaps overly so! And yet, many congregations would benefit from adopting this systematic approach.

Principles of Biblical Stewardship

Before a congregation begins its budgeting process, the leadership of the church should be educated on principles of biblical stewardship. A budget looks and feels very practical and secular. It's a business document. But that doesn't mean it shouldn't flow from some deeper guiding principles. Leadership must avoid the temptation to ever separate its practice from a firm foundation of faith and truth.

Stewardship is rightly defined as this: “Christian stewardship is the free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes.” And this stewardship should be applied across our vocations in church, family and society.

Before digging into the nuts and bolts of the budget, go over the following guiding principles as church leaders. Commit to sharing these principles with the whole congregation.

- › We belong to the Lord (Gen. 1:1; 2 Cor. 5:14–17).
- › We have been entrusted with responsibly managing the gifts of God’s creation (Luke 12:35–48).
- › We recognize that our capacity for managing God’s gifts cannot be separated from Christ (1 Peter 2:4–10).
- › We live lives of personal faith, not private faith (Gal. 6:7–10).
- › We are called to service in the world but do not embrace the world (Rom. 12:1–2).
- › We love as Christ first loved us (1 John 3:16–18).
- › We are not just stewards at church but in all facets of our lives — in our vocations in church, family and society (Matt. 25:31–46).
- › We find comfort here and now in sometimes difficult work through God’s eternal promise (Rev. 14:13).

What does this mean for the formation of the budget? Consider one example: If you find that there is nothing allocated in your budget to serve the poor in some intentional way, are you really practicing biblical generosity? While there can be much variation on how a particular congregation serves, it is clear that a congregation must serve.

One principle our church has is that the budget must balance. We also have certain parameters on debt allocation and mission spending. These are wise policies for congregations to have, but church leaders should ensure that any policy is never separated from who we are as Christian stewards.

The Ten Commandments of Congregational Budgeting

The following guidelines are drawn from countless anecdotes from within congregations. They are intended to give congregational leadership some practical thoughts as they approach the development of the budget.

1. YOU SHALL NOT FAIL TO HAVE A MINISTRY PLAN BEFORE CRAFTING YOUR BUDGET.

Much like the First Commandment that was given to Moses on Mount Sinai, this is the budgeting commandment from which everything else flows. A congregation must have a clear plan and

agreed-upon goals to make the budgeting process positive. A ministry plan provides solid ground when making tough decisions. It allows you to form a budget based on what you want to do, rather than base what you want to do on a budget.

2. YOU SHALL NOT FUND MINISTRIES THAT LIE OUTSIDE OF YOUR MINISTRY PLAN.

This is harder than it sounds to implement, especially in churches with a long institutional history. But the premise is simple. If dollars are going to be allocated to a ministry or program, make sure it’s in your ministry plan. That way, you also can explain to anyone who questions the spending in the congregation that the resources are going to something the membership agreed to do. If you fund something that is not in your ministry plan, it opens up the possibility for confusion about the direction of the congregation. It also causes individuals to lobby, sometimes very vocally, for money for items they consider important.

3. YOU SHALL NOT PIT MINISTRY PROGRAMS AND THEIR NEEDS AGAINST ONE ANOTHER.

This is a common problem in congregations that also operate a day school, but it can happen anywhere. When the pot of money is limited, there are often difficult decisions to make. Help alleviate some of the conflict that is prone to exist among members by teaching them to understand that if something exists in the ministry plan, it needs funding. Work together to fund all your ministries, rather than having the mindset of cutting one to provide more to another.

4. YOU SHALL NOT DRAMATICALLY INCREASE THE TOTAL BUDGET FROM ONE YEAR TO THE NEXT AND CALL IT “STEPPING OUT IN FAITH.”

This does not mean a congregation should fail to stretch itself or that it shouldn’t aim for growth. However, congregations should utilize historical trends and current demographics when deciding the size of the budget. Significant increases to the budget do need more of a basis than hope. Leadership should avoid being spiritually manipulative. (For example, “If you loved Jesus more, you’d give more and we’d have more.”)

5. YOU SHALL NOT MAKE CUTS TO THE BUDGET WITHOUT FIRST MAKING CUTS TO THE MINISTRY PLAN.

It is unfair to staff and volunteers to expect the same results without the same resources. Therefore, if it is determined that something cannot be funded, it should be clearly articulated that the goals of the ministry plan have changed.

6. YOU SHALL NOT TALK AS OFTEN ABOUT “MEETING THE BUDGET” AS YOU DO ABOUT MEETING THE GOALS OF YOUR MINISTRY PLAN.

It is possible to not meet the budget and have a very God-pleasing year of ministry. It also is possible to meet the budget and see the ministry fall short in a variety of ways. The goals of the ministry plan must always be the congregation’s primary concern.

7. YOU SHALL NOT BE IMMOBILIZED BY FEAR OF CHANGE.

This doesn't apply only to the budget. But your leadership must be committed to the understanding that ministry needs are continually evolving, as are the financial needs.

8. YOU SHALL NOT BE OVERLY INFLUENCED BY ANY INDIVIDUAL OR GROUP.

There will always be some in the congregation who are more interested and vocal about a particular line item in the budget. They should be heard and respected, but they should not have inordinate power.

9. YOU SHALL NOT TREAT YOUR BUDGET AS THOUGH IT IS THE INERRANT AND INFALLIBLE WORD OF GOD.

Be careful not to look at the budget as unchangeable. It is an estimate of income and expenses. If the estimates are not accurate, change the budget. Items like utilities fluctuate, and there should be a process in place to allow a bill that exceeds the line item to be paid without having a congregational meeting.

10. YOU SHALL NOT HOLD MEETINGS TO DISCUSS THE BUDGET THAT LAST LONGER THAN 60 MINUTES.

Long meetings tend to sap energy and unity. To combat that, use your ministry plan and have a clear presentation of the budget and why it should be passed. Long meetings are often the result of a poor foundation leading up to the meeting.

Exercise 1

Church leadership should be able to answer the following types of questions before filling in the line items of the congregation's budget.

What is our mission and vision?

Would congregation members be able to articulate our mission and vision?

_____ Yes _____ No

What 3-4 ministry programs do we value most?

What are we best at?

What ministry program do we want to add next year?

What 1-2 ministry programs do we want to add in the next few years?

If necessary, what would we stop doing?

Do we have the necessary staff in place to lead the ministries we are funding?

_____ Yes _____ No

If no, what plan do we have for adding staff?

Seven Budgeting Pitfalls to Avoid

While the principles below may not necessarily be deadly, congregational leadership should avoid giving in to the following temptations when forming the budget.

ENVY: It's easy to look at what the church down the road is doing successfully and try to copy that — especially if they're growing and your church has plateaued or is stagnant in membership. This rarely, if ever, works! They're good at what they're good at, and you're good at what you're good at. Stick to being led by your gifts and your passions, not theirs!

WRATH: Don't let a congregational conflict or failure in the past determine how you proceed in the future. Being vindictive or fearful should not be confused with being diligent and wise. Be led by core values, beliefs and goals.

SLOTH: It's a temptation to simply (lazily) recycle the same budget year after year with only a few dollars difference here or there. Examine closely what ministries should continue or get additional funding and which ones might not.

GLUTTONY: Balance the inward needs of the congregation with a strong desire to help the poor and suffering in the community.

GREED: Often, a budget remains stagnant because the leadership wonders what might be lost personally if the budget is increased, instead of what might be gained. There are other times members want a program to receive significantly greater funding because it will affect them directly. Delicately discern issues such as these.

LUST: Have goals. But also learn to want and enjoy what God provides for you at the present time. Don't want something so badly that not yet being able to fund it causes dissension or despair.

PRIDE: Consider when it's the right time to let go of a sacred cow. And be committed to supporting the budget that was passed by the voters assembly instead of focusing on what didn't get passed.

Ways to Increase Revenue

This section is not intended to be at odds with cheerful firstfruits giving. It offers some practical ways to assist members in faithful giving, as well as some other opportunities to maximize revenue.

ELECTRONIC FUNDS TRANSFER (EFT): The opportunity for members to give their offerings electronically is consistent with how most of them now pay their bills. It helps members who may travel on many weekends to still consistently support the work of the congregation.

ONLINE GIVING: This can be a significant blessing should there be a Sunday when circumstances keep members from gathering for worship (e.g., a blizzard or building problem). Members can be encouraged to give via the website so that church operations are not adversely affected.

ENDOWMENT: Strongly consider beginning an endowment fund if you do not already have one. This is especially appealing for members with significant wealth who want to leave a lasting legacy. An endowment provides a never-ending and growing source of revenue for the congregation.

ADDITIONAL SOURCE FUNDING: Congregations may want to consider options to generate revenue beyond offerings. Operating resale shops has proven successful in many locations while also providing a needed service in the community. Other churches rent out some of their building space. Funding generated in this way can be used much the same way resources are used when received from a special campaign.

GIVING KIOSK OR CELL-PHONE APP: This will not be a welcome addition in some congregations, depending on the demographics. It is included here to underscore that church leadership would be wise to stay in tune with how technology has changed the way many young people hear, communicate and participate.

Not all of these ideas will work everywhere. And this is certainly not an exhaustive list. They are consistent efforts to maximize people's giving potential. Ongoing efforts to help people practice faithful giving in new ways will prove to be more effective than an end-of-the-year plea for people to give additional gifts so that the budget can be balanced.

Motivations

One of the more significant challenges to crafting a quality budget in the church is the fact that not all givers share the same instincts. Certainly some giving is very self-centered. But even people with a sincere desire to give back and to serve God can be motivated differently. Here are some of the most common distinctions among people who desire to give faithfully.

GIVE TO THE INSTITUTION: The older the giver is, the more likely it is that he or she is motivated to give to the institution. These givers have a deep commitment to the preservation of their church. They also tend to have a higher level of trust in the leadership of the church.

GIVE TO A CAUSE: The younger the givers are, the more likely it is that they are motivated by a particular ministry program or event. They want to see tangible results with their resources. Growing up with the Internet has conditioned them to think differently. So much is accessible to them that they can become very frustrated by roadblocks or a lack of results.

GIVE TO AN EMERGENCY: This giver is motivated mainly by dramatic occurrences (e.g., the church roof caves in). They also are most likely to want funds to be set aside for maintenance and a rainy day.

Church leadership is wise to understand these different motivations. While it is imperative to continually teach people that we are to give cheerfully as a response to God's grace and not to get something in return, understanding how different minds work will assist leadership in their communicating of the particulars of the budget. For instance, the people who are motivated by emergencies will be pleased to hear that the budget has a line item to set aside funds for a future parking lot project. This will make the process of passing the budget easier and increase ownership.

Exercise 2

Describe the culture of the congregation.

What are the most prevalent age demographics in our congregation?

What attitudes are common to these demographics?

Do any other key demographics exist? What are traits common to them?

How can we communicate the budget more effectively to people with different giving instincts?

Institutional Policies

Congregations are different. Few church budgets will look exactly alike due to a wide array of variables, not the least of which are the different cultures and personalities of congregations. With that being said, there are some good internal policies that should be in place before the budget-making process begins. Waiting until after the budget process begins will provide great opportunity for conflict and confusion.

The following list assumes that each congregation can come to a decision that works for them. The policies will be different from place to place. But the answers should not be assumed. They should be clearly articulated in church documentation.

- › What type of budget will the church leadership draft and present to the congregation? A narrative budget? A zero-based budget? A line-item budget?
- › How much debt, as a percentage of the budget, is the congregation willing to assume?
- › What is the wage scale for workers? How are salary increases or decreases determined? When can new staff be added?
- › Will the congregation send a portion of its budget to work outside of the congregation? Where? What percentage?
- › When does the budget need to be readdressed by the congregation during a fiscal year? How are cuts made?
- › Can the pastor or other leaders alter line items in the budget without congregational approval? How?
- › How will the total estimated income of the budget be determined?
- › What portion of the budget will be set aside for future needs, such as maintenance?
- › What amount should the congregation have in reserve funds? How and when are these funds used?
- › Is it possible to borrow from restricted funds for operational use? If so, how and when are they paid back?

The policies a congregation writes do not have to be long. They also can change over time. But they should exist so that the leadership has a framework and so that discussions are not bogged down endlessly.

BIBLE STUDY RESOURCE

The Accountable Steward

BY REV. WAYNE KNOLHOFF



Summary: Scripture describes three foundational principles regarding stewardship. First, God is the Owner by virtue of creation and redemption. Second, we are privileged to steward all that God entrusts to our care. Third, as stewards we are accountable to the Owner. This is an outline of how a pastor might teach a Bible study on the accountability of the steward.

Introduction (*Gen. 1-3*)

“It’s not my fault!” We’ve all used this phrase to shift blame, to avoid accountability, to try to get out of a tight spot.

An important aspect of Christian stewardship is accountability. The society in which we live prides itself on self-sufficiency and individualism. We like to do our own thing and not have to answer to anyone. Accountability and responsibility carry primarily negative connotations. That is unfortunate. It is unfortunate because we are accountable whether we like it or not. There is no getting around it. We are accountable to other people. We are accountable to ourselves. And we are, most of all, accountable to God.

Accountability simply means that we are responsible to someone for our actions. From the very beginning of time accountability has played an important role in everyday life. When God created the world He gave mankind responsibility. He said, “*Be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth*” (*Gen 1:20 ESV*). God placed man in the Garden of Eden to “work it and keep it.” Man was responsible to the Creator and content to steward what God had entrusted to him.

That all changed when Adam and Eve disobeyed God. They rebelled against Him and ate the forbidden fruit. They sinned and God held them accountable. In *Gen. 3: 9ff* God confronted Adam and Eve with their sin. He had every right to do that because they were accountable to Him as their Creator. When He questioned them they were quick to respond, “It’s not my fault!”

Accountability also means there are consequences when our actions fall outside the boundaries set by the person to whom we are responsible. In the Garden of Eden God spoke first to the serpent, “*Because you have done this, cursed are you above all livestock and above all beasts of the field; on your belly you shall go, and dust you*

shall eat all the days of your life. I will put enmity between you and the woman, and between your offspring and her offspring; he shall bruise your head, and you shall bruise his heel” (*Gen. 3: 14-15 ESV*).

God spoke next to the woman, “*I will surely multiply your pain in childbearing; in pain you shall bring forth children. Your desire shall be for your husband and he shall rule over you*” (*Gen. 3:16 ESV*).

Then God spoke to the man, “*Because you have listened to the voice of your wife and have eaten of the tree of which I commanded you, ‘You shall not eat of it,’ cursed is the ground because of you; in pain you shall eat of it all the days of your life; thorns and thistles it shall bring forth for you; and you shall eat the plants of the field. By the sweat of your face you shall eat bread, till you return to the ground, for out of it you were taken; for you are dust, and to dust you shall return*” (*Gen. 3:17-19 ESV*).

Adam and Eve were accountable to God for their disobedience and they experienced the consequences of it. The Bible tells us that they were “*sent out from the Garden of Eden to work the ground ...*” (*Gen. 3:23 ESV*).

But thanks be to God that is not the end of the story. God sent His Son to pay the price for sin. “*For if, because of one man’s trespass, death reigned through that one man, much more will those who receive the abundance of grace and the free gift of righteousness reign in life through the one man Jesus Christ. Therefore, as one trespass led to condemnation for all men, so one act of righteousness leads to justification and life for all men. For as by the one man’s disobedience the many were made sinners, so by the one man’s obedience the many will be made righteous*” (*Rom. 5:17-19 ESV*). Christ has paid our debt. We are forgiven.

With our sins forgiven and peace with God made, there is no need to continually shout, “It’s not my fault!” We are set free from the blame game. We are guilty. We confess it and we receive healing in Christ. We are now restored in the Father’s kingdom. We can serve Him once again — accountable to Him in His kingdom of grace.

We Are Stewards (*background quotations*)

Holmes Rolston writes in *Stewardship in the New Testament Church*, “In the original meaning of the word, a steward was an officer or employee in a large family, or on a large estate, to manage the domestic concerns, supervise servants, collect rents or income, keep accounts, etc. In the ancient world, the steward was thought of as a man who handled things that were not his own. The steward handled the revenues of a large estate, but he was supposed to handle them in the interest of the owner of the estate. And the steward was expected to be ready at any time to give an account of his stewardship. The basic idea involved in the word stewardship is therefore adequate to describe the attitude which a man should take toward himself and his possessions as he realizes he must give an account to God. God is the Owner. Man is the steward” (Page 51).

In *God’s Steward*, Helge Brattgard makes the following point, “The background for all that the Bible says about the steward is found in this, that God in His goodness thinks so highly of the human being that He will trust him to administer that which belongs to God. The steward’s calling rests upon confidence ... what is remarkable about the biblical idea is the fact that the steward has a unique authority. He is a fully authorized representative, free to deal independently on behalf of his master, at the same time that he is completely dependent upon his master. When his stewardship is over, he will have to give an account of how he took care of the calling which, as just noted, involves both dependence and independence” (Page 41-42).

Brattgard continues, “The biblical idea of the steward, amply illustrated in the Old Testament, given its proper meaning through the work of Christ, which gives the office of the Word its uniqueness in all ages, has something essential to say about the entire Christian life. This places the Christian life in a special perspective and opens our eyes so that we can see the richness and gladness that result from knowing that almighty God has entrusted us to be His stewards, both of creation’s and redemption’s gifts” (Page 44).

Faithful Stewards (*New Testament*)

The basic characteristics of a steward are given in Jesus’ parables. Luke 12:42-48 includes the characteristic of faithfulness (See also 1 Tim. 1:12; 1 Cor. 7:25; 2 Timothy 2:2). In Matthew 24:45 Jesus asks, “*Who then is the faithful and wise servant whom his master has set over his household, to give them their food at the proper time?*” Jesus answers his own question by noting that the faithful servant is the one doing what his master has told him to do. The faithful steward manages all God entrusts to his or her care according to God’s will.

Brattgard comments that God is able to carry out what must be done certainly without our help. “But he provides the possibility and offers us the opportunity to work with Him ... This signifies that He wants us to share the joy that results from such activity. This confidence also reveals itself in this, that the steward represents his Lord when the latter is away (Luke 12:43, 19:12; Matt. 25:14).

*“Who then is the faithful and wise servant whom his master has set over his household, to give them their food at the proper time?”
(Matt. 24:45).*

He then has at his disposal all of his Lord’s resources. In this we see that this calling rests on grace alone. It is a calling that involves confidence ... It is this confidence which inspires responsibility in the steward. All that he has to work with, physically and spiritually, comes from the Lord ... nothing in stewardship stands at the disposal of the servant so that he might use this for his own ends. This is always a great temptation, of course, that the steward will look upon what he has as his own, to do with as he pleases (Luke 12:45; Matt. 24:48f)” (Page 44-45).

The Christian steward understands that God is the Owner and therefore seeks to manage all the Owner has entrusted to his or her care faithfully in accordance with the work, or vocations, the Owner has given the steward.

Wise Stewards

Another characteristic of the steward is wisdom. Brattgard writes, “If faithfulness is indicative of the fact that the steward understands his relation to his Lord, so also is wisdom indicative of the fact that he perceives a proper relation to his responsibility. He does not receive any detailed instructions. The Bible looks at life as a dynamic phenomenon, in which the situation changes as a result of the ongoing struggle between God and Satan” (Page 46). The steward is given the opportunity to manage what God entrusts to him or her by seeing the opportunities and acting upon them. In Luke 16:1-9 Jesus tells the parable of the dishonest steward. Brattgard notes, “The master praised him, not because he was unrighteous, but rather for the fact that he had ‘acted wisely’ (verse 8). When the new and unexpected situation developed, he first asked himself how he should act (‘What shall I do?’ verse 3). But the dramatic turning point in the parable appears in verse 4 (‘I have decided what to do’). He cogitated, decided and acted. He looked at the situation realistically, and mastered it by taking advantage of the possibilities at hand” (Page 46). God’s stewards are to know His Word and act wisely as they steward all He has entrusted to them.

Accountable Stewards

“The third motif,” writes Brattgard, “which constantly recurs in the texts that relate to the steward is his obligation to give an account. This serves to emphasize, in a new way, the fact, so easy to forget, that nothing is his own. That which he works with ‘belongs to another’ (Luke 16:12). This is noteworthy, too, that the call to give an accounting comes as a surprise, at a time when it is not expected.

(Matt. 24:36, 44; Matt. 25:13; Mark 13:32; Luke 12:40; 12:39) ...

The accounting will not require the steward to say what he thought, wished or hoped to do, but it will deal only with what was done ... Liability rests not least in this, that one failed to do what needed to be done, that he did not recognize the need which presented itself. It is implicit in the mission of the steward that he not only ministers to need, but that he also discovers need and applies himself wisely and independently to the situation. To live in grace is to live in need among the least of the brethren. This is also one of the chief traits of the life of faith. It is the faithful man who is a faithful steward. He who is not a steward belongs to the unfaithful, and receives their reward (Luke 12:46). The good and faithful steward, on the other hand, is received into the master's joy on the day of the accounting" (Page 49-50).

T. A. Kantonen, in *A Theology for Christian Stewardship*, echoes the accountability motif for the Christian steward when he writes, "One other emphasis in our Lord's teaching on stewardship needs to be pointed out, namely, the steward's responsibility. 'To whom much is given, of him will much be required.' (Luke 12:48) This is the central thought of the stewardship parables" (Page 48).

As God's stewards we are accountable to Him. He is our Creator and He is our Redeemer. He owns us twice. The psalmist makes that clear in Ps. 24 where he writes, "*The earth is the Lord's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers.*" Paul makes that clear in Titus 2 where he writes, "*For the grace of God has appeared, bringing salvation for all men, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, who gave Himself for us to redeem us from all lawlessness and to purify for Himself a people for His own possession who are zealous for good works.*"

Like all our good works, our faithful stewardship of what God has given to us flows from this grace. Once we know Who owns us and how He bought us, thankfulness and generosity well up in our hearts. We live lives of repentance and faith. "It is my fault!" is the response of the faithful, wise and accountable steward because it is the response of every Christian heart. As we examine our lives in the light of God's Word there is no escaping the fact that we are sinful and need to repent. We fail again and again to live in obedience to God's Word. The Christian's response is not to shift the blame to someone else, but to lay those sins at the foot of the cross in repentance and receive the forgiveness God gives.

Accountability Questions

An important aspect of accountability is the need to regularly examine our lives, as God's stewards, in the light of His Word: to live in repentance and faith. God responded to the disobedience of Adam and Eve by asking questions. (Gen. 3:9ff)

- › Where are you?
- › Who told you that you were naked?

"The earth is the Lord's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers"
(Ps. 24:1-2).

- › Have you eaten of the tree of which I commanded you not to eat?
- › What is this you have done?

These questions, suggests H. C. Leupold in *Exposition of Genesis*, achieved their intended purpose which was to help Adam and Eve see what they did, acknowledge what is wrong with what they did and see the cause of their unfortunate state.

Self-examination takes place according to the Ten Commandments and leads us to repentance. A good tool for this self-examination is the *Beichtspiegel* — Mirror of Confession. This is a collection of questions to ask oneself about each commandment — a primer on how to use the Law of God as a mirror. Using R. Scott Rodin's suggestion from *Stewards in the Kingdom*, we should see our stewardship in terms of relationships. We can make the appropriate self-examination in each area of life — toward God and toward each other.

Questions as I steward the relationship God has established with me in Christ (*First Table of the Law*):

To whom have I looked for the highest good? Have I doubted God's Word and thus committed idolatry by seeking my highest good from other "sources"? Which one was more important when I made my daily decisions: God or myself? What do I fear, what do I love, what do I trust more than my God? Have good times deluded me into thinking that I am in control? Am I tempted to think that I have God and everything I need when I have money and earthly goods? Have bad times caused me to despair and lose hope and trust in God? Have I doubted God's love for me when I have money problems, loss of possessions, sickness or injury? Have I been discontent with what God has spoken of Himself in Jesus Christ and in the Scriptures? Have I put my own notions or the notions of others above what the Scriptures say about God? (*Brotherhood Prayer Book Beichtspiegel*).

Rodin continues, "Second, the term denotes a relationship between the steward who cares for the resources of the Owner and those for whom those resources are meant."

Questions as I steward the relationship with my neighbor (*Second Table of the Law*):

Have I loved and honored those people whom my parents have chosen to instruct me, my teachers and professors? Have I shown the proper respect and obedience to the civic leaders who have been given their position by God to govern this country, state and city?

Have I been hypocritical to my superiors and defamed them behind their backs?

Have I hurt or harmed my neighbor by physical hitting or by using destructive words? Have I murdered my neighbor's reputation by speaking harmful words about him? Have I acted as though my neighbor is a treasured gift from God?

Have I been discontent with what God has or has not given me? Have I approved of stealing in certain situations, perhaps if my neighbor stole from me first? Have I stolen by neglecting to help take care of my neighbor's property, possessions or earnings? Have I been lazy at work or school and not fulfilled my duties in a faithful manner? Do I accept pay even when I have not done a satisfactory job or not done the job at all?

(See the full *Beichtspiegel* for more questions of self-examination on each commandment).

“Third,” continues Rodin, “there is a relationship between the steward and the steward's own needs. That is, while the resources are not owned by the steward, the steward is expected to live from the resources and in that way be a steward to himself or herself. There is a self-stewardship implied in the term.”

There are, of course, many additional accountability questions one could ask. The questions here are but a starting point for the steward's self-examination.

A final word from Peter, “*Therefore, preparing your minds for action, and being sober-minded, set your hope fully on the grace that will be brought to you at the revelation of Jesus Christ. As obedient children, do not be conformed to the passions of your former ignorance, but as He who called you is holy, you also be holy in all your conduct*” (1 Peter 1:13-15 ESV).

Resources:

- › Beichtspiegel: <http://lutheransandcontraception.blogspot.com/2009/03/beichtspiegel.html>
- › Helge Brattgard, *God's Stewards: A Theological Study of the Principles and Practices of Stewardship*, Augsburg Publishing House, Minneapolis, 1963.
- › F. Samuel Janzow, *Getting into Luther's Large Catechism: A Guide for Popular Study*, Concordia Publishing House, St. Louis, 1978.
- › T.A. Kantonen, *A Theology for Christian Stewardship*, Muhlenberg Press, Philadelphia, 1956.
- › H.C. Leupold, *Exposition of Genesis*, Baker Book House, Grand Rapids, Mich., 1942.
- › R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness*, InterVarsity Press, Downers Grove, Ill., 2000.
- › Mike Whitmore, *Accountable to God: Biblical Stewardship, Tate Publishing & Enterprises*, Mustang, Okla., 2006.



Personal

MONEY MANAGEMENT

BY RON CHEWNING



Why is personal money management important?

With so much of life revolving around money and with the challenges that Christians have in managing money faithfully and responsibly, we should not be surprised that there are hundreds or even thousands of verses in Scripture that talk directly or indirectly about money and possessions. The number of Bible references on the subject speaks to its importance. How we view and handle money often causes barriers to our spiritual growth and personal stewardship. One of the root causes of poor financial stewardship is the limiting effect that poor personal management of money has. The desire to possess more “stuff” has a profound influence on individuals and families. This desire often leads to buying things we don’t need with money we don’t have. If we are to manage money according to God’s plan, the church has a responsibility to give guidance to individuals and families in the area of personal money management. The danger to a proper relationship with God due to the love of money and the evils of excess were addressed often by Jesus. This resource addresses this issue and gives some practical assistance for congregations in helping the faithful properly manage their personal finances.

Overview

Our heavenly Father provides for our needs through the various vocations in which He has placed us. One aspect of our vocations is the generation of income. As God’s stewards we are called to be faithful and wise in handling and using our income. Money is an integral part of our lives. We need to spend the necessary amount of time to comprehend how it affects our material and spiritual lives.

This section begins with a brief look at how essential it is that we develop a proper attitude toward money. Our control of money, or its control of us, affects our relationship with our Lord. To help us learn how to gain control over our money, this section offers suggestions on planning, giving, saving, spending, controlling debt and investing. This section is intended to help us become better managers of money as well as see the potential it has for extending God’s kingdom.

Outline for Participants

- I. Introduction
- II. Why the right attitude is important
 - A. God is the Provider and Owner of money.
 - B. We are caretakers.
 - C. Satan uses money to deceive us.
- III. Planning
 - A. Calculating net worth
 - B. Identifying priorities and goals
 - C. The importance of goal-setting
 - D. Overcoming obstacles
 - E. Seeking financial counsel
- IV. Give 10 percent. Save 10 percent. Live on 80 percent
 - A. Giving to the Lord our first and best
 - B. Making saving a priority
 - C. Adjusting our lifestyles to live on 80 percent
- V. Debt
 - A. Defining debt
 - B. Why God discourages debt
 - C. Factors leading to debt
 - D. Suggestions for staying and getting out of debt
- VI. Spending plans
 - A. Benefits of a spending plan
 - B. Planning for variable and irregular expenses
- VII. Investing
 - A. Factors affecting financial goals
 - B. Identifying investment objectives
 - C. Investment options
 - D. Understanding compounding
 - E. Mutual funds
- VIII. References

Introduction

Christian money management begins with the conviction that we want to become faithful and good managers of money entrusted to us by God. When we acknowledge God as owner of our resources, we understand our obligation and responsibility to be faithful caretakers. As God's stewards, we realize all things, including our money, are to be used for His purposes. Ask this question: "What is God's will for the money given me?" The answer to this question is found in the various vocations which God has given to us: the roles He has given us to fill in church, family and society.

We understand through the parable of the talents (Matt. 25:14-30) that our heavenly Father is pleased when we manage our money responsibly and displeased when we handle it poorly. Jesus said, "If then you have not been faithful in unrighteous wealth, who will entrust to you the true riches?" (Luke 16:11 ESV). There is a direct connection between our faithful use of money here and now and the "true riches" God wants to entrust to us. Jesus calls us to handle money wisely and prudently as well as have a proper attitude toward money. We live in a money-driven, consumer-oriented society. Many people are shortsighted and unfocused when it comes to managing their money. However as God's money managers, we are to think and live differently. As Martin Luther put it, "There are three conversions necessary in the Christian life: the conversion of the heart, the mind and the purse."

It is easy to get into some kind of quandary over money issues. We ask: "How did I get into this position?" and "How do I get out?" Handling money properly is challenging and difficult, but it is possible. This section provides and equips you with some basic money principles. When you become knowledgeable about money, you can become more prudent and wise in its use. Like athletes who train for their athletic events and musicians who practice for their concerts, we need to prepare adequately for our financial journeys. To succeed and do well at handling money can be time consuming and difficult. Are you willing to devote the time and energy to become a faithful steward who is a responsible manager of money?

Why the right attitude is important

The primary issue with money is attitude. While it is important to have a good spending plan, to be wise investors and to control credit, what matters most is the attitude we bring with us to the task of money management. Do we possess possessions or do possessions possess us? Acknowledging God as the Owner of our money and we as the caretakers of what He entrusts to us is a first step toward ensuring that our possessions are tools for our use rather than things that control us. As Christians, we are not honest if we use the disclaimer, "Jesus can have our hearts but not our money." We can't compartmentalize the Christian life. Our relationship with Christ impacts everything we think and do, including our money management. Money, more than anything else, can separate us from our heavenly Father. Money can be Satan's best tool to deceive God's people. Money has the power to change us and may win the battle for our hearts as we are deceived by the

Like athletes who train for their athletic events and musicians who practice for their concerts, we need to prepare adequately for our financial journeys.

thought that more money (instead of trust in God) is the answer to our financial problems. Having money and possessions can make us proud, crowd out our real God and cause us to place our security in our financial well-being instead of our God (Prov. 30:8-10).

In the parable of the sower, Jesus said: "... the thorns (deceitfulness of wealth) grew up and choked [the Word]" (Mark 4:7 ESV). The problem with money is summed up by Jesus: "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money" (Matt. 6:24 ESV). As God's people, we can't have a foot in each kingdom. It is impossible to have two masters, so we must choose between God's kingdom and the kingdom of the world. It is one or the other, not both.

By itself money has no value. It is only worth the value someone gives it. For some, money represents power and security. Many view the amount of their investments and the number of their possessions as determining factors of their value and worth. Money is looked upon as an end rather than a means. To the world, money is life's report card and source of all happiness. Others see money as a problem and source of their misery. God's stewards know His gifts are for our good. "Every good gift and every perfect gift is from above, coming down from the Father ..." (James 1:17 ESV). As faithful stewards we see money as a means to provide for our needs and as a tool we use to further God's kingdom.

1. How do you know when money is controlling you?
2. How can money separate you from fellowship with God?
3. What are ways you can be a faithful steward with money?
4. What improper attitude does 1 Tim. 6:9-10 discuss?
5. What happens to those who put their wealth ahead of God as presented in Prov. 11:28, 28-20?
6. What should you pray for according to Prov. 30:7-9?

Planning is necessary

Whether God gives us lots of money or very little, we need to become responsible planners of whatever financial resources we have. It is good to plan. Remember the phrase, "If you fail to plan, you plan to fail." Planning enables us to accomplish more with the money God entrusts to us. Because God's Word tells us that we are accountable for the blessings He gives to us, we need to make every

effort to plan responsibly so that we save, spend and give our money wisely and prudently. When we manage our money faithfully, God receives the glory, and we will hear those beautiful words, “*Well done, good and faithful servant*” (Matt. 25:21 ESV).

Responsible planning keeps us from doing the irresponsible — that is, not establishing a spending plan, a saving plan, a giving plan and neglecting to plan for potential emergencies. Making and establishing financial plans can be challenging, but, as Paul wrote, “*I can do all things through him who strengthens me*” (Phil. 4:13 ESV). When we seek God’s wisdom and strength, He will enable us to be the faithful stewards of our money that He wants us to be.

An important part of formulating plans and goals is to determine your current financial condition. A way to take inventory of our financial status is through a net worth statement, which lists your assets and liabilities. Your net worth is the dollar value remaining when liabilities are subtracted from total assets. Of course a positive balance is the goal because a negative net worth reflects pending financial crisis. The net worth of a person is important enough to calculate on a yearly basis, so don’t hesitate to make the effort to create a net worth calculation.

SETTING GOALS

A basic step in planning is to determine our goals and to calculate the financial resources needed to accomplish those goals. A goal is a destination, something we want or need, which we acquire by taking certain steps.

- › Save for children’s education
- › Getting out of debt
- › Make a major purchase (car, appliance, home, etc.)
- › Save for retirement
- › Take a major vacation
- › Save for emergencies
- › Give to my church
- › Give more to others

A goal is a measurable statement toward which we believe God wants us to move. A goal motivates us to keep from being sidetracked. Goals should be attainable and include deadlines (dates). It is important to take responsibility and set goals in writing in order to help us stay focused. We need more than an attitude of “Wouldn’t it be nice if ...” or “I’d love to have ...” With realistic financial goals, we can measure progress.

Any goal requires the creation of a plan of action that will outline the steps we need to take in order to achieve it. And then we need to follow that plan. If we don’t follow the plan, we will likely fail in reaching the goal.

The following examples of goals show cost and time frame.

1. Provide one child with four years of college education at a cost today of \$20,000 per year beginning in the year 2018.
2. Buy a new lawn mower in eight months at a cost of \$395.
3. Pay off credit card debt of \$1,900 by the end of the year.

Setting goals not only provides personal motivation, but for married couples, it also provides a strong basis for communication. In addition, when goals are achieved, they provide a great sense of accomplishment and satisfaction whether you are married or single.

Realistic goals ...

- › Establish a framework for financial stability.
- › Help us use our incomes to their best advantage.
- › Help us accept the reality of our particular situation.
- › Make us become initiators rather than responders.
- › Increase the probability of reaching our goals.

In setting goals we start by asking, “What is God’s plan for me?” “*For I know the plans I have for you, declares the Lord, plans for your welfare and not for evil, to give you a future and a hope*” (Jer. 29:11 ESV).

Do not fail to plan costs. Without careful planning we pay higher taxes or don’t have money for education or retirement. Failure to plan leaves us unprotected from automobile, home or work-related accidents. Most important, a lack of planning represents the possibility of our inability to reach our God-given goals and potential.

The following list shows how much income is earned by working 40 years at different income levels per year.

\$30,000 = \$1,200,000	\$80,000 = \$3,200,000
\$40,000 = \$1,600,000	\$90,000 = \$3,600,000
\$50,000 = \$2,000,000	\$100,000 = \$4,000,000
\$60,000 = \$2,400,000	\$125,000 = \$5,000,000
\$70,000 = \$2,800,000	\$150,000 = \$6,000,000

How well will we account for all this money? Will what we have done with our money indicate we have planned and managed it well or mismanaged it? One of the biggest obstacles to planning and setting goals is procrastination. Begin today. Best intentions get nowhere. By setting goals we avoid waking up one day to find we have to borrow to meet goals like education or equity for a home. Of course, goals keep changing and need to be checked every year.

SEEKING FINANCIAL COUNSEL

God encourages us to secure insights, suggestions and alternatives that will aid us in making proper decisions. In Prov. 19:20 we read, “*Listen to advice and accept instruction, that you may gain wisdom*”

in the future.” We should make every attempt to find counsel from people who have a solid understanding of God’s ways of handling money. It would be a mistake to allow our pride or stubbornness to get in the way of seeking and accepting advice.

1. Why are goals helpful?
2. What does a workable goal contain?
3. Why don’t people set goals?
4. In the parable of the rich fool (Luke 12:13-21), what was the farmer’s mistake?
5. Read Prov. 15:22. What does the verse say about counseling?
6. What does Scripture say about planning (Prov. 14:15, 16:3, 21:29, 27:12)?

Great money principles never change

Give 10 percent. Save 10 percent. Live on 80 percent. (10/10/80)

This old principle has served people well for years. There is nothing radical or complicated about the principle of giving God the first 10 percent (a tithe), saving the next 10 percent and adjusting our lifestyles so we can live on the remaining 80 percent. How much we give, save and spend speaks volumes about us as people.

GIVE 10 PERCENT

The 10/10/80 principle applies biblical principles of giving. When we give our first 10 percent to God, we give the Lord our firstfruits and give proportionately. Prov. 3:9 reads, “Honor the Lord with your wealth and with the firstfruits of all your produce.” God directs us to give Him the firstfruits from all we receive. As faithful stewards, we willingly respond to Him with our gifts out of love and commitment because we know He first loved and gave so much to us. We acknowledge God to be the Creator and Provider of all things. Consequently, we are simply returning to Him what He already has given to us. Paul wrote: “What do you have that you did not receive?” (1 Cor. 4:7 ESV).

Proportionate or percentage giving gives all Christians an equal privilege and opportunity to share in extending God’s kingdom. Since God blesses us in different ways and amounts, the sizes of our gifts will vary. “For if the readiness is there, [the gift] is acceptable according to what a person has, not according to what he does not have” (2 Cor. 8:12 ESV). The person giving \$100 from \$1,000 of income is giving proportionately just as someone earning \$100,000 gives \$10,000. We can give proportionately whether we are rich or poor.

We are able to give proportionately by faith. The proportionate percentage we give will be determined more by our spiritual maturity than by our financial ability. Giving generously demonstrates that “your love also is genuine” (2 Cor. 8:8), and it shows our trust in and dependence on the Lord. We also are called to give in “generosity” (2 Cor. 9:11). If a tithe was a requirement in the Old Testament and Christians are called to be generous, it is hard to see the tithe as anything but the floor of Christian giving.

If a tithe was a requirement in the Old Testament and Christians are called to be generous, it is hard to see the tithe as anything but the floor of Christian giving.

SAVE 10 PERCENT

When we save 10 percent we demonstrate discipline and an orientation for the future. Unfortunately, we have become less and less interested in saving. Yet when we save faithfully we maintain better control of our financial future and avoid much of the stress and anxiety experienced by those who continually spend their entire paychecks. Saving increases the probability of reaching our financial goals, insulates us from unforeseen needs and provides a well from which our generosity towards others can spring forth.

Scripture provides insight into the value of saving: “Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it” (Prov. 21:20 ESV). “Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest” (Prov. 6:6-8 ESV).

Follow these four basic saving principles:

1. Save more

Some of us have “piggy banks” into which we deposit our loose change each evening. As far as a saving plan goes, that’s a good start. However, if we’re saving for more than a pizza at the end of the week, we must commit to saving more. A better step is to set aside a predetermined amount each week or each paycheck. The key in saving is to establish well-defined goals that motivate you to increase your savings. Make yourself accountable to your goals.

Discipline and consistency along with short-term sacrifices yield dividends in the future. Consistent saving makes a lot of money over the long haul. By finding leaks in our routine spending, we can find money to save. The following is a list of some simple habits that costs us money:

Item	Cost	Times per year	Cost per year
Specialty coffee	\$3.25	200	\$650.00
Dining out	\$25.00	65	\$1,625.00
Movie tickets	\$8.00	15	\$120.00
Soft drinks	\$1.50	150	\$225.00
Cigarettes	\$5.00	400	\$2,000.00

2. Save systematically

There is little probability of saving if we save just the leftovers. To save money, we must demonstrate that it is a priority. Treat savings as an expense. One of the better methods of saving is to withdraw money systematically from your paycheck or checking account to deposit into an investment vehicle.

3. Save tax-advantaged

When possible, save money in ways that avoid or defer taxes. The most common method is through 401(k) plans offered by profit-oriented businesses or by 403(b) plans offered by nonprofit entities. Both plans allow employees the advantages of investing pre-tax money to avoid current taxation and defer taxes on the investment gains until the money is withdrawn. Savings will grow much faster in value without the subtraction of taxes. Another popular method of saving tax-advantaged is the Individual Retirement Account (IRA). Unless we have large incomes we can use our IRA contributions as tax deductions. We can choose either a traditional IRA or a Roth IRA. With a Roth IRA, the money grows tax-free. With a traditional IRA, the taxes are deferred until the investor withdraws the money.

4. Save smart

Saving smart implies increasing the returns on savings without unnecessary risk. After accumulating an emergency fund (a minimum of six months of income invested in a liquid fund), we can start investing our savings. Saving too conservatively is a common mistake. Wise investors diversify their investments. Bank CDs or Lutheran Church Extension Fund (LCEF) investments can be part of a savings plan, but it is wise to use another portion to seek more growth in investment vehicles. Since 1926, the stock market has provided investors with an approximate 10 percent annualized return. While past performance is no guarantee of future performance, the stock market is one option for investing to consider alongside investing in commodities and real estate.

SPEND 80 PERCENT ON OUR LIFESTYLES

Does God want us to live in substandard housing or in mansions? God doesn't give us specifics about the cars we drive, the houses we live in or the clothes we wear. He does give us principles. *"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy"* (1 Tim. 6:17 ESV). Living comfortably is not a sin. Living comfortably with an arrogant attitude, however, is displeasing to God. Putting our hope in something other than God is futile and idolatrous. God commands us to put Him first. *"But seek first the kingdom of God and His righteousness, and all these things will be added to you"* (Matt. 6:33 ESV). Trusting this promise, we honor the Lord with our lives and live as faithful stewards. To live on 80 percent of our incomes, we need to control spending. Impulsive spending must stop. If we consider the purchase of an item not part of our spending plan, we need to take time to determine if it is a wise expenditure. We need to examine how much we spend on hobbies. Are you spending money to combat loneliness or boredom? Are you caught up in the need to spend to keep up with the Joneses? Be careful not to become a victim of the foolish desires money can create. Improper spending habits are among the biggest hindrances to accumulating any savings.

Scripture does not forbid debt but it does discourage it. Excessive debt can devastate a family's financial future, create tension and chaos in the family, strain marriages and cause health problems.

1. What are the main points of the 10-10-80 principle?
2. Why does God ask us to give Him the firstfruits of our income?
3. Why is saving important? How can you save more? What are principles of saving?
4. How important are effort and discipline in financial activities (Prov. 14:23, 21:5)?
5. Paul wrote, *"Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully"* (2 Cor. 9:6 ESV). How does this apply to managing money?
6. What determines your lifestyle? What lifestyle pleases God?

The dangers of debt

Financially speaking there are three types of people: those who have, those who have not and those who have not paid for what they have. Unfortunately, debt has become a way of life. We borrow and take on debt so frequently it is possibly the most violated money principle in God's Word. Scripture does not forbid debt but it does discourage it. Excessive debt can devastate a family's financial future, create tension and chaos in the family, strain marriages and cause health problems.

WHAT IS DEBT?

The dictionary defines debt as "money that a person is obligated to pay to another." We are in debt when we ...

- › can't pay off our bills or credit cards each month.
- › have a negative net worth.
- › can't afford to pay for basic needs.

WHY DOES SCRIPTURE DISCOURAGE DEBT?

- › Debt enslaves a person to a creditor. *"The rich rules over the poor, and the borrower is the slave of the lender"* (Prov. 22:7 ESV). Each time we take on debt or increase debt, we give up some freedom to a creditor.
- › Debt obligates a person to earning pressures. Because of debt we have a greater need to earn money. When we are deep in debt, disruption to earnings can be life-changing and, possibly, life-threatening. Debt forces us to work multiple jobs or excessively long hours. Some debt is due to circumstances beyond our

control: accidents, illnesses, job losses, etc. However, debt can be avoided if we say “no” to some of our wants and desires.

- › Debt undermines joy. When in debt, we experience added tension and anxiety. Debt prevents enjoyment of pleasurable activities.
- › Debt erodes giving opportunities. Because of God’s love we have the ability and desire to help others. Our need to pay off debt prevents our financial ability to give to others.
- › Debt unmasks our flaws. With debt, we show lack of contentment, patience, trust and self-discipline.

God wants us to be content when we are fed, clothed and sheltered. It is important to understand the difference between needs and wants.

- › Needs: clothes, food and shelter comprise basic needs. Paul says, *“But if we have food and clothing, with these we will be content”* (1 Tim. 6:8 ESV). He also says, *“And my God will supply every need of yours according to his riches in glory in Christ Jesus”* (Phil. 4:19 ESV).
- › Wants: A want is anything in excess of needs. I may want an exotic trip to the Bahamas. I may own a Ford Focus but I want a BMW. I may have a 27-inch color TV but want a 50-inch TV.

SEVERAL FACTORS LEAD TO DEBT:

- › Failure to set goals; poor planning
- › Lack of information and/or ignorance
- › Too many commitments or fixed expenses
- › Impulse buying
- › Failure to say “no” to self or to children
- › Failure to stay organized or to keep records
- › Availability of easy credit
- › Lack of resistance to sales
- › Indulgences

GETTING AND STAYING OUT OF DEBT

Before we take on debt or add to our existing debt, ask some basic questions. Be slow, deliberate and cautious before borrowing.

- › Have I prayed about borrowing?
- › When I borrow am I getting enough value to make it worth the added obligation?
- › Will the asset purchased appreciate in value?
- › Will borrowing still allow me to give, save and maintain my lifestyle?
- › Does borrowing fit my budget? Could we simply save up for the item instead of borrowing now?
- › Will borrowing cause any tension or anxiety in my family?

Credit card debt solution:

Eliminate your credit cards if you don’t pay the credit cards off in full during the 30-day grace period. Credit cards should contain the clause: “This credit card can be hazardous to your interest and financial well-being.”

Spend money wisely

In order to be good stewards of money, we must develop plans that help us give generously, save diligently and spend wisely. Spending plans match income with expenses. View your spending plan as a road map to help you see where you are going and to tell you how to get there. A spending plan requires action, discipline and commitment.

Spending plans have several benefits:

- › Enable us to become proactive rather than reactive
- › Help us develop priorities and reach financial goals
- › Help us reduce or eliminate impulse spending
- › Increase our ability to stay out of debt
- › Enable us to exert control over money
- › Reduce some anxiety and tension in handling money

Spending plans have two sides:

1. What we earn
2. What we spend

Spending plans cover two kinds of expenses:

1. Fixed expenses: constant items such as mortgage or rent payments, car payments, insurance premiums, utilities, etc.
2. Variable expenses: payments made regularly, varying in amount depending on degree of use or need, such as food, clothing, household maintenance, car maintenance, dry cleaning, magazine subscriptions, gifts, etc.

It is important to plan ahead and set money aside for other than monthly expenses. For example, money needs to be set aside each month to pay for life insurance premiums that are due quarterly or semi-annually. Cars and appliances inevitably need repair. Without financial reserves, we find ourselves in stressful circumstances. Set money aside every month and experience fewer surprises and problems.

1. Why does God’s Word discourage debt? What is your view of debt and how do you feel about your debt situation?
2. Who does not repay debt (Ps. 37:21)?
3. How does a consumer-oriented society contribute to debt? Why do companies offer such easy credit?
4. What is a spending plan? Why is it a good idea?
5. What are the differences between fixed and variable expenses? Identify some of each.

Invest wisely

In Grandpa's day, the family savings often were tucked under a mattress or in the sugar bowl. This offered no risk except for thievery or loss of purchase power because of inflation. Today's investment environment is more complex. The old economic rules no longer apply. The economy and markets have become global. All this impacts how we invest today. Investing begins by determining financial goals.

The following are some factors that will influence your investment goals:

- › Investment time frame: How long do you have before the money is needed?
- › Priorities: Do you need income or growth?
- › Investment funding potential: Will there be an ongoing stream of income to invest?
- › Return on investments: What do you expect from investments?
- › Age and career stage: Are you young or old? Do you have potential for additional income?
- › Income needs: Does the investment provide all or part of the income needed?
- › Risk tolerance: How much risk are you willing or able to take?

Once we have established our goals we can identify investment objectives such as:

- › Safety and preservation of investment dollars: Many investors are conservative and don't want loss of principal.
- › Hedge against inflation: Because of inflation, money's purchasing power is diminished. To hedge against inflation means the return on investments equals or exceeds the rate of inflation.
- › Tax-free income: Investors in a high tax bracket are interested in investments that legally avoid federal and state income tax.
- › Current income: Many investors need income distributed currently from the investment.
- › Appreciation/growth: Investments that increase in value show appreciation and growth.
- › Liquidity of the investment: Investors often need investments available immediately without fluctuation in value.
- › Ease of management: If there is a lack of interest or time, investors are wise to seek investments that do not require a lot of attention.
- › Ability to add or withdraw: Investors seek investments that allow ease in investing or withdrawing funds.
- › Diversification: Through diversification investment risk is reduced. The proverb is true: Don't put all your eggs in one basket.

AVOID RISKY INVESTMENTS

Unfortunately, thousands of people each year lose money in highly speculative investments and scams. Can't-miss-get-rich schemes often do miss. We need to learn not to be vulnerable to investments that seem too good to be true.

The key to investing is diversification. The perfect investment doesn't exist so we need to diversify and not put all our eggs in one basket. Below is a listing of investments based on risk:

- › Very low risk: CDs (FDIC insured), U.S. government bonds
- › Low risk: highly rated municipal and corporate bonds, blue chip utility stocks and money market funds, properly researched real estate and commodities (gold, silver)
- › High risk: commodity futures, collectibles, small company stocks, etc.

UNDERSTANDING COMPOUNDING

Albert Einstein referred to the magic of compounding as the eighth wonder of the world. The compounding effect is illustrated by investing \$1,000 per year over a number of years.

Rate	Year 5	Year 10	Year 20	Year 30	Year 40
6%	5,975.00	13,972.00	38,993.00	83,802.00	164,048.00
8%	6,336.00	15,645.00	49,423.00	122,346.00	279,781.00

As shown, an increase in rate earned has a remarkable effect on the amount accumulated. A 2 percent increase almost doubles the total over 40 years. Of course this is true of the interest rates we pay on our debts as well!

MUTUAL FUNDS

A mutual fund is an investment company owned by shareholders. A mutual fund company makes investments on behalf of individual investors. In a mutual fund our money is pooled with other investors. Mutual funds are popular and make investment sense for the following reasons:

- › Professionally managed: Professional managers manage mutual fund assets.
- › Diversification: Mutual fund investments are pooled with other investors. Mutual-fund managers can invest in hundreds of different companies, providing diversified portfolios. This diversification reduces the risk because the investment is spread out over many different equities.
- › Reinvestment: Additional money can be contributed to mutual funds every month and the income and capital gains can be reinvested. Reinvestment allows for growth by accumulation of additional shares of the fund.
- › Withdrawals: Mutual funds investors can receive a check each month.
- › Choice of investment objectives: Mutual funds offer a variety of investment choices that let you match needs and goals with objectives of the fund. Fund objectives include income, tax-free income, conservative growth, aggressive growth, international investing, etc.

- › Liquid: Mutual funds can be sold quickly and usually without redemption charge.
- › Easy to buy: Funds are sold either by a broker or directly to the public through advertising.

Of course, in recent years there have been two major downturns in the stock market as well. Whether or not to invest in the stock market is a decision each family needs to make based on their own needs, risk aversion and common sense.

1. What factors influence your investment goals?
2. Why would a person want or need liquidity in an investment?
3. What are some investment options?
4. What warnings are given about get-rich schemes (Prov. 10:2, 12:11, 13:11; Ps. 37:7)?
5. How important is it to seek knowledge and wisdom in your investing (Prov. 15:14, 16:16, 23:23, 24:3-4)?
6. What do you read regarding the wise in Prov. 21:20?

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STEWARDSHIP FOR Children

BY JUDY BERG



Synopsis

All that we have and are is a gift from our heavenly Father. God has richly blessed us! The child of God responds to this generosity with a grateful heart. God chose us to make a difference in our families, our churches and our society. These are our vocations — the roles and purposes God has given us to fulfill. God has gifted us with time, natural abilities, spiritual gifts, personality, money, relationships with others and the list continues. Our gifts are given to us to use prudently for God's purposes in all of life.

Children are a treasure given by God to parents. Parents have an obligation to teach and model good stewardship to their children. The Bible is the source of every stewardship principle. It is crucial that churches develop leaders to wisely invest in children and do all they can to assist parents in their responsibility to train children in the fear and instruction of the Lord. This will take time and a great deal of dedication but it is well worth the effort.

Stewardship is clearly more than *\$teward\$hip*. Money is just a small part of the equation. This section deals with how to build up, motivate, encourage and strengthen children at a young age to be workers in God's kingdom. This section will guide you to consider seriously and intentionally plan the kinds of activities and events needed to assist in nurturing the mindset of giving within children so that they view all of life as a gift from a loving Father to be managed to His glory. It is our prayer that children learn to recognize their gifts, express gratitude for them and use them wisely as they learn, grow and reach full maturity in their faith.

Introduction

For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life (John 3:16 ESV).

Children are a part of the “world” for which Christ died. If Jesus was willing to die for this troubled planet, maybe the church needs to care about it, too. We have a responsibility to do our part to love the world that Jesus loved so much. And that “world” includes kids.

In *A Theological Foundation for Children's Ministry* Bob Riggert writes about the following seven principles that should be our guiding focus as we work in children and family ministry:

1. Children are wonderfully and uniquely created by God.
2. Children are born sinful and in need of God's grace.
3. Children are invited into Jesus' kingdom now and for eternity.
4. Children receive and rejoice in God's grace through Holy Baptism.
5. Children are guided and guarded by faith-filled families.
6. Children are nurtured and celebrated by the church.
7. Children glorify God and are gifted by the Spirit to serve Him.

Theodore Epp once said that the Christian should live life as though Christ died yesterday, rose this morning and is coming back tomorrow. Do we sense the implied urgency?

In this section of the *Congregational Stewardship Workbook* we will examine children's involvement in the stewardship life of the congregation. Stewardship is defined as the free and joyous activity of the child of God and God's family — the church — in managing all of life and life's resources for God's purposes. In other words, stewardship is part of our vocation, the roles God has given us to play in church, home and society. As fellow members of the Body of Christ, we want to do all we can to help children spend time with God, get to know Him, enjoy His presence and listen to what He wants.

He died for all, that those who live might no longer live for themselves but for him who for their sake died and was raised (2 Cor. 5:15 ESV).

Understanding Children

It's not easy being a child in today's 24/7 world. The landscape is not the same as it used to be! We now have a vast mosaic of race and ethnicity. Broken homes are becoming the norm. For many children, every moment of their day is programmed without much time left to be just kids — kids with freedom, joy and choices. While the world is becoming more complex, children maintain the same basic needs as they have for decades: to be loved and trusted, to feel safe and to have a purposeful life.

“It is what it is,” but the circumstances into which children are born today take a significant toll on a growing number of children. Science has given us a new appreciation for the importance of parental nurturing. We know that the adults children will someday become are the end result of the thousands of times they received comfort when they cried as infants, learned to play well with others as they got older, were spiritually nurtured by caregivers, and were shown that they were loved and valued.

And today with so many moms back in the workforce (some estimates reach 75 percent), others become stand-in parents — caregivers, teachers and other professionals, and volunteers in day cares, preschools, elementary schools and churches.

Researchers studying cognitive development now use sophisticated imaging technology to track the constant interplay of genetics and environment. They have laid down the basic building blocks of a comprehensive understanding of how experiences shape growth. Heredity sets the limits, but environment determines the extent to which the limits will be reached.

Children have 50 percent of their intelligence by age 4. By age 8, 80 percent of their intelligence will be in place. Scientists have now confirmed that the brain's greatest growth spurt draws to a close around age 10. The brain, which weighed a pound at birth, will have 90 percent of its adult weight at age 6.

Psychological research has stirred considerable interest in childhood development. Through the work of researchers like Jean Piaget, Erik Erikson, Maria Montessori, David Elkind, Lawrence Kolberg and Rhoda Kellogg who have studied children's intellectual, physical, social, emotional and moral development, we have learned that growth follows an orderly, consistent, recognizable and predictable pattern. There are ages and stages of development. Development is uneven and rates of development will vary.

According to Piaget, preschoolers are in the pre-operational stage of life. They are egocentric and do not understand the feelings of others. Children of this age have a minimal understanding of things outside their immediate surroundings. They are able to classify objects by only a single characteristic as an apple is an apple and a grape is a grape, but they don't understand that both are fruit. Children at this age think in concrete terms. We can begin to teach them that all good things come from God and that He wants us to take care of them.

Children feel empowered when they view themselves as significant human beings and perceive that others see them that way, too.

Over time children start making connections as they begin forming a foundation for their faith. These early years are important for determining the child's later religious attitudes. Children in the 5-to-7 age range begin to understand things outside their immediate surroundings and have knowledge of cause and effect. They can begin to deal with the subject of money. As children grow, their knowledge and intellectual capacity expands.

Middle school children are capable of logical reasoning. They have more complex attitudes and skills. They are motivated by their peers. Relationships become extremely important. Positive role modeling is critical at this age. Our purpose should be to provide a healthy, loving family environment. This environment should reinforce a sense of trust and independence and recognize the child's need for self-awareness, self-confidence, self-expression and self-appreciation. Children feel empowered when they view themselves as significant human beings and perceive that others see them that way, too. Kids of this age, if given an allowance, could be encouraged to use percentage giving as an expression of their gratitude to God.

Research reinforces the profound truth that if you want to have a lasting influence upon the world, you must invest in people's lives while they are young. Lifelong habits, values, beliefs and attitudes are formed before the age of 13. A stewardship principle that could be nurtured by this age is one of regular, weekly giving.

In *Transforming Children into Spiritual Champions* George Barna writes: “The research simply crystallizes lessons that we can observe through history and personal experience. In other words, if you connect with children today, effectively teaching them biblical principles and foundations from the start, then you will see the fruit of that effort blossom for decades to come. The more diligent we are in these efforts, the more prodigious a harvest we will reap. Alternatively, the more lackadaisical we choose to be in our efforts to raise children as moral and spiritual champions, the less healthy the church and society will be” (Page 42).

The Role of Parents

The church must educate parents about their roles as their children's primary faith-shapers. Many parents lack the confidence and skill to comfortably take a leadership role. The church must help to strengthen the parts in order that the whole family will be strengthened. The church must view parents as partners in stewardship education. “Parents are meant to have the primary role in teaching and disciplining their children. Our job is to support parents

in their efforts. If parents refuse to do the job, then the church, by default, takes the primary role. But that's supposed to be the exception, not the norm" (*Children's Ministry That Works*, Page 60).

God's plan for families is that parents lead in the process of spiritual development of their children. What does the Bible say about the role of parents?

1. Parents have the key role in providing spiritual direction and care for their children.

Deut. 6:7: *You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise.*

Eph. 6:4: *Fathers, do not provoke your children to anger, but bring them up in the discipline and instruction of the Lord.*

2. The purpose of spiritual training is to raise faithful, loving children.

2 Tim. 3:16-17: *All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work.*

Matt. 10:37: *Whoever loves father or mother more than me is not worthy of me, and whoever loves son or daughter more than me is not worthy of me.*

3. Spiritual development is a lifelong, continual process.

Prov. 22:6: *Train up a child in the way he should go; even when he is old he will not depart from it.*

Ps. 78:4-6: *We will not hide them from their children, but tell to the coming generation the glorious deeds of the Lord, and his might, and the wonders that he has done. He established a testimony in Jacob and appointed a law in Israel, which he commanded our fathers to teach to their children, that the next generation might know them, the children yet unborn, and arise and tell them to their children.*

4. Parents must rely upon God's grace and power to impact spiritual development; they should therefore pray for God's help.

2 Sam. 12:16: *David therefore sought God on behalf of the child. And David fasted and went in and lay all night on the ground.*

Lam. 2:19: *Arise, cry out in the night, at the beginning of the night watches! Pour out your heart like water before the presence of the Lord! Lift your hands to him for the lives of your children, who faint for hunger at the head of every street.*

5. The Bible is the basis of our stewardship training.

Matt. 4:4: *But he answered, "It is written, 'Man shall not live by bread alone, but by every word that comes from the mouth of God.'"*

2 Tim. 3:15: *And how from childhood you have been acquainted with the sacred writings, which are able to make you wise for salvation through faith in Christ Jesus.*

6. The spiritual teaching of children will be nurtured and celebrated by the church.

Mark 9:36-37: *And he took a child and put him in the midst of them, and taking him in his arms, he said to them, "Whoever receives one such child in my name receives me, and whoever receives me, receives not me but him who sent me."*

1 Cor. 12:24b-25, 27: *But God has so composed the body, giving greater honor to the part that lacked it, that there may be no division in the body, but that the members may have the same care for one another. Now you are the body of Christ and individually members of it.*

ESSENTIAL ELEMENTS TO TEACH CHILDREN

› **God owns all things; we own nothing. God owns us twice because He both created and redeemed us.**

Ps. 24:1: *The earth is the Lord's and the fullness thereof, the world and those who dwell therein.*

1 Cor. 6:19b, 20a: *You are not your own, for you were bought with a price.*

› **We are stewards (managers) under God of all we are and have and do. Everything we have is given to us by God as a trust to use for His purposes.**

1 Cor. 4:2: *Moreover, it is required of stewards that they be found faithful.*

Titus 2:12-14: *Training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, who gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works.*

› **We are accountable and responsible to God for all He entrusts to our care.**

Heb. 4:13: *And no creature is hidden from his sight, but all are naked and exposed to the eyes of him to whom we must give account.*

Gal. 6:7: *Do not be deceived: God is not mocked, for whatever one sows, that will he also reap.*

WAYS PARENTS CAN ENCOURAGE STEWARDSHIP DEVELOPMENT AT HOME

- › Be faithful stewards: lead by example!
- › Pray daily with children. Include prayers for growth in stewardship and prayers of thanksgiving for everything the children have.
- › Use a family devotion book to get the family involved in a discussion, game or activity centered on a biblical stewardship principle.
- › Memorize a Bible verse together each week.
- › Create and implement a means for children to distribute their allowances proportionately for giving, saving and investing.

- › Use opportunities to show love and appreciation for life, the environment, money, etc.
- › Read Scripture together.

WHAT SHOULD BE TAUGHT ABOUT MONEY

Jesus did not hesitate to discuss money. It was one of His most common themes. Fifteen percent of Jesus' recorded words dealt with money (Richard Stearns, *The Hole in Our Gospel*, Page 210).

Our message should be:

1. It is not our money. It all comes from God.
2. We are not entitled to it but we are entrusted with it.
3. God expects us to use it in the interest of His kingdom.
4. The tithe is the biblical standard of generosity.

Parents can use the giving of an allowance to teach tithing, saving and investing to children. According to the book of Leviticus, the first 10 percent of our income is to be offered to God. If God required this of His Old Testament people, how can His New Testament be less generous?

Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord (Lev. 27:30 ESV).

The Role of the Church

We must make our ministry to children and their families a top priority. The role of the church is to spiritually mentor parents; the role of parents is to spiritually mentor their children; and the legacy of faith continues from generation to generation.

How will the church help parents lay a spiritual foundation to help children grow their faith in tangible and practical ways? The church must address children's involvement in stewardship. Each congregation must develop a clear conceptual foundation with a stewardship philosophy that permeates every department, program and policy.

We must help children discern between what God's Word says and what our culture tells them. The world is a distracting place. There's so much stuff in it to entertain kids. There's so much stuff for kids to consume and collect. And there's so much stuff that their peers have that it is easy to make a comparison and the focus becomes on what they don't have instead of what they do have.

Two excellent resources that contain a plethora of ideas to aid the church in laying this spiritual foundation are *Children Are Members* and *Stewardship Ideas for Kids Kit*, both available very inexpensively online.

Children are not miniature adults and therefore we need to develop a unique congregational children's stewardship plan.

National surveys conducted by the Barna group (*Transforming Children into Spiritual Champions*, Page 77), show that while more than 4-out-of-5 parents believe they have the primary responsibility for the moral and spiritual development of their children, more than 2-out-of-3 abdicate that responsibility to the church. Their virtual abandonment of leading their children spiritually is evident in how infrequently they engage in faith-oriented activities with their young ones. Fewer than 10 percent of parents who regularly attend church with their kids, read the Bible with them, pray with them (other than at meal times) or participate in acts of service (stewardship) as a family unit.

The Children's Ministry Stewardship Team

Research indicates that the vast majority of people who become Christians do so when they are children, usually before the age of 14. Only 23 percent of converts are adults. Does that statistic get your attention?

While the church is not a business, it must be every bit as strategic and focused. We must be about the work of children! Children are not miniature adults and therefore we need to develop a unique congregational children's stewardship plan.

One person cannot do it alone! Put together a team of members who share commitment, competency, consistency and chemistry. Check things with your pastor. He needs to be your team's No. 1 fan. Explain to him every step of the way what you are about, what you hope to accomplish and how you hope to get there. Does your pastor have any ideas to support the work of the team and how are you going to support his larger vision for the church's stewardship plan?

Ask questions. How well do we know our children? What do we hope to accomplish? How does meeting these goals play out for different ages of kids? How involved have parents and the congregation been in children's stewardship activities and events? Have kids been involved in shaping the ministry? How do children have input?

Keep up with parents via a newsletter, email or bulletin insert. Use the church calendar. Devote a section of the church library to parents.

Be intentional about planning activities that involve both parents and children. Training parents to be good stewards may be the first step of any congregational activity for children.

The team will need to decide how it will go about including events that meet the stewardship needs of the local church, the neighborhood, the community and the world.

Another consideration to spend some time thinking about is an idea that comes from Roy Bleick (*Much More Than Giving*, Page 20). Bleick says the time-honored stewardship phrase of “time, talent and treasure” should be removed from our vocabulary. Bleick says that stewardship involves a much broader interpretation. Indeed, as Lutherans we know that we are really talking about vocation: the holy calling God has given us to fulfill in the home, in the church and in society. This encompasses all of life, all the gifts God has given us and the entirety of our persons.

When the team is ready to plan specific activities and events, some things to consider are:

- › William Glasser’s research that tells us that children remember:
 - 20 percent of what they hear
 - 30 percent of what they see
 - 70 percent of what they say
 - 90 percent of what they do
 - 98 percent of knowledge acquired will leave them unless it is relevant

- › Children are hands-on learners.
- › Always start with the child’s prior knowledge and extend it
- › Children need activities that are applicable to their real worlds.
- › Children need activities that are learner-based, with attention given to their attention spans and interests.
- › Activities need to be developmentally appropriate
- › Multi-sensory activities are best.
- › Children need a variety of choices that include both active and quiet activities.
- › Children need activities that are balanced between individual, small group and large group.
- › Children need activities that build relationships such as activities where thoughts and feelings can be shared.
- › Be aware of children’s individual learning modalities. Are they primarily visual, aural, tactile or kinesthetic learners? Observation is a key element.
- › Both sides of the brain need to be stimulated. Activities need to include art, music, storytelling and puppetry.
- › Play equals learning. Have fun with kids.

THE PLANNING GUIDE THAT FOLLOWS MAY PROVE HELPFUL.

EVENT ACTIVITY PLAN	
Who	Team members involved: Parent participants: Member volunteers: Age-group involvement: Professional church worker contact:
What	Name: Description: Purpose: Equipment and supplies needed: Need for child care:
When	Date: Time: Set-up and take-down:
Where	Church location: Location outside of church facilities:
Why	Consistent with mission and stewardship philosophy: Desired outcome:
How	Budget: Communication: Evaluation:

There are many charitable organizations that could be considered as events are planned to challenge kids to love their neighbors. Jesus clearly cared about addressing poverty, disease and brokenness in tangible ways. Contact the LCMS to learn about organizations that might be considered to support as you plan servant events.

Our nearest neighbors should be our nearest concern. Canvas your community. What can the children of your church do locally to show love to others? Some things to be considered:

- › Back-to-school fairs
- › Soup kitchens
- › Book donations for low-income early childhood centers
- › Bibles for prison ministry
- › Food pantries

Program Idea List

Alone we can do so little; together we can do so much.

– Helen Keller

The following ideas are presented to assist the children's ministry stewardship team. Many of the suggested activities could be shared with Sunday school teachers, vacation Bible school leaders, Christian day school teachers, the pastor or others who work with children in the church. Use them as a guide or means to start your team down the exciting path of providing year-round stewardship experiences for children and parents. Working together as a team can produce incredible results. Some suggestions are fragment ideas that can be incorporated easily into a Sunday school lesson or existing program. Others will take more time and planning.

By each idea you will see a number or numbers which represent the age or ages for which the activity may be most appropriate: (1) most appropriate for preschoolers, (2) most appropriate for grades K–2, (3) most appropriate for grades 3-6 and (4) most appropriate for parents.

CLASSROOM ACTIVITIES

(1, 2, 3) Share the history of our common table prayer, "Come, Lord, Jesus." It can be found on Pages 9-11 in the "Stories to Share" section of the *Stewardship Ideas for Kids Kit*.

DISCUSSIONS

(3) Have children compare and contrast the following definitions for stewardship. What are the common elements? How is stewardship "played out" in their lives? After brainstorming ideas ask children to work individually, in pairs or small groups to write personal definitions of stewardship. For example:

- › Deliberate, responsible management of all that God has created and provided
- › Directing God-given resources to God-given goals

- › Act of managing another's possessions or property
- › Free and joyous activity of the child of God and God's family — the church — in managing all of life and life's resources for God's purposes
- › Our stuff is His stuff that has been entrusted into our care. We manage everything to the best of our abilities for His glory.
- › The Christian steward receives God's precious gifts gratefully, manages God's precious gifts with others generously and returns God's precious gifts joyfully with increase.
- › The bottom line is that the individual believer grows in his or her relationship to Jesus Christ and lives the joyous and abundant life that Jesus came to give — all to God's glory and the advancement of His Kingdom.
- › A way of life that comes from seeing everything as a gift from God. Motivated by faith and a deep sense of gratitude the Christian responds in a planned, proportionate, thankful and sacrificial manner.

(3) A judge who regularly deals with youth has made the following statement. How do your kids respond or relate? "Always we hear the cry from teenagers, 'What can we do, where can we go?' My answer is this: 'Go home, mow the lawn, wash the windows, learn to cook, build a raft, get a job, visit the sick, study your lessons and after you've finished, read a book. Your town does not owe you recreational facilities and your parents do not owe you fun. The world does not owe you a living, you owe the world something. You owe it your time, energy and talent so that no one will be at war, in sickness and lonely again. In other words grow up, stop being a cry baby, get out of your dream world and develop a backbone not a wishbone. Start behaving like a responsible person. You are important and you are needed. It's too late to sit around and wait for somebody to do something someday. Some day is now and that somebody is you!"

(2, 3) Start a class stewardship dictionary. New entries could be added as new vocabulary from Bible passages and stories are introduced. The dictionary might include, among other words, the following:

- › Altar — a place where sacrifices/money gifts were/are given to God. Could be made of wood, stone or other materials
- › Bless — give good things or show kindness to another Christians — people who believe Jesus Christ is God's Son and that He died and rose for them and want to follow His teachings
- › Commandment — rule or teaching God wants us to follow
- › Consecrate — set something or someone apart to serve God in a special way
- › Denarius — Roman money, a silver coin, usually payment for one day's work
- › Faith — believe that Jesus is God's Son and that He came to take the punishment for our sin so that we may become members of God's family

- › Firstfruits — the offering to God of the first vegetables, fruit and grain the Israelites picked from their fields
- › Grace — God’s undeserved love, kindness and forgiveness towards us
- › Harvest — to gather ripe fruit, vegetables, grains, and other crops from fields and vineyards
- › Invest — put money to a use expected to yield a profit
- › Overseer — a person who watches over or takes care of others
- › Sacrifice — a gift or offering given to God
- › Servant — a person who works for the comfort or protection of others
- › Talent — a large amount of silver or gold worth a huge amount of money. One talent was considered to be the amount of money a worker would earn in about 10 years.
- › Treasure — anything very valuable like money
- › Tithe — give God 10 percent of what you earn. If you had 10 dimes, you would give one dime to God.
- › Worldly — loving the things of the earth more than the things of God

(3) After studying the Beatitudes with middle school kids, make small group discussion cards. Use group parent leaders if available. Possible discussion starters might include:

- › In the Beatitudes Jesus used the word “blessed” seven different times. What does it mean to be blessed? What synonyms or other words can you think of that communicate a similar idea?
- › Jesus says the meek or humble people will inherit the earth. What do you think that means?
- › Do you know a humble person? Describe what you think a meek or humble person is like.
- › What does a person who hungers and thirsts after righteousness or goodness do?
- › What’s so great about being shown mercy? How can you show mercy to others?
- › How many different ways can you think of to show that someone is sincere or pure in heart?

(2) Study Matt. 5:19-21. Put the following questions in envelopes to use as discussion starters. Divide into groups and give each group an envelope. After each group has discussed its question(s), give a shared respond to the whole group.

- › What are some things that people value or treasure? What do kids your age value a lot? What does this Scripture say about these kinds of treasures?

- › What are some differences between treasures on earth and treasures in heaven?
- › We learn in this passage not to treasure or value things that thieves can break or steal. What things can’t be stolen from us?
- › What are some ways people get treasures on earth? How do you think we store up treasures in heaven?
- › What do you think Jesus meant when he said, “For where your treasure is, there your heart will be also”?

(1) Study the story of Dorcas. Teach the kids the following Dorcas poem. Teach the kids to sign the words in italics.

Kind Dorcas was always doing *good*.
 She *gave* to people all that she could.
One child had no *coat*; another’s was torn.
 So Dorcas made coats to keep them *warm*.

Good is signed by moving the right flat hand down from the mouth and resting it in the left hand. *Gave* is signed by having both hands facing downward and turning them in, up and forward in a giving gesture. Hold index finger in the air for *one*. For *coat* trace the form of the lapels with the thumbs and pull them down each side to the lower chest. *Warm* is signed by holding the right hand in front of the mouth with palm facing in and then moving it slowly upward and forward opening it as you would do if you were blowing on it to warm it.

(1) The prayer that follows could be used when discussing all the good things God has given to us.

God gives me lots of food to eat
 And clothes that I can wear.
 And when it’s time to go to sleep
 He keeps me in His care.
 I have a house in which I live
 I have a family.
 Thank You, God, for all these things
 And thanks for loving me. Amen.

(2, 3) Have children write their own paraphrase of “The Sheep and the Goats” story after you read and discuss this one:

I was hungry and you gave me a sandwich.
 I was thirsty and you gave me a Coke.
 I was cold and you loaned me your jacket.
 I was disabled and you wouldn’t let others make fun of me.
 I was bullied and you protected me.
 I was sick and you brought me my homework.
 I was grounded and you called/texted me.

ART/VISUALS

(2) Make a bulletin board using the words “God Loves a Cheerful Giver.” Have children color a picture of a piggy bank and cut it out. Make large coins and have the children write what they do to give cheerfully on them.

(1) After reading “The Prodigal Son,” children could string beads on chenille wires to make rings.

(1) After studying the story of Dorcas have children make robes like the ones Dorcas used to sew for others. Cut robes from a pattern drawn onto poster board. Punch holes around the edges. Children can color the robes and then sew with yarn through the holes up and down or around the outside edges of the poster board robes.

PHYSICAL ACTIVITIES AND GAMES

(2) Study Eph. 4:32. Then relate this game to the Scripture. This is a game of balance and kindness. Put a beanbag on the head of each child. Kids balance the beanbags while music is played. If a child drops a beanbag, the child must freeze until another child is kind enough to pick up the dropped beanbag and give it back to the child who continues to play. If the second child drops his own beanbag while attempting to help the first child, both players remain frozen. Have all children freeze periodically by turning off the music. To vary the game, place the beanbags on another part of the body other than the head.

(1, 2, 3) Try this game of “Firstfruit Giving.” You will need a container of popped popcorn, a salt shaker and a squeeze bottle of melted butter. Tell the children that they will need to follow the directions carefully just as the Israelites carefully followed God’s instructions. The popcorn represents the grain that will be offered. Put the popcorn at the end of the room opposite the children. The children, carrying Styrofoam cups, choose a way to move to get to the popcorn. When they reach the popcorn, they fill their cups and then squirt a little butter on the top just like the Israelites poured oil on their offerings. Then sprinkle the salt on top. It is a reminder of the promises God made to them and they in turn made to God. After filling the cups, the children return and enjoy the offering as did the Old Testament priests. A cereal like Cheerios, milk and sugar could be substituted for the above mentioned foods for younger children.

SERVICE EVENTS/PROGRAMS

(1, 2, 3, 4) Shortly before the beginning of the new school year hold a “Blessing of the Children” event. It could begin with a worship service in which the story of Jesus blessing the children is shared (Mark 10:13-16). Reference could also be made to Matt. 19:14 in which Jesus says, “Let the little children come to me and do not hinder them, for to such belongs the kingdom of heaven.” The service might include singing, an act of confession, prayers of thanksgiving and a special blessing of each child in the chancel area of the church. There might be a time of fellowship at the conclusion of the service. Refreshments could be served and the children could be given a set of school supplies. The money for the school supplies could come from another event as the one described next. This event could be attended by children of the congregation and children of neighboring schools. Good advertising is critical for this

BIBLE STORIES TO TEACH STEWARDSHIP CONCEPTS

The Beatitudes	Matt. 5:3-9
Feeding of the 5,000	Matt. 14:15-21; Mark 6:35-44; Luke 9:12-17; John 6:5-13
Parable of the Unmerciful Servant	Matt. 18:21-35
The Good Samaritan	Luke 10:25-37
The Prodigal Son	Luke 15:11-24
A Rich Man’s Question	Matt. 19:16-26; Mark 10:18-27; Luke 18:189-27
The Widow’s Mite	Mark 12:41-44
Dorcas	Acts 9:32-43
The Sheep and the Goats	Matt. 25:31-40
Firstfruit Offerings	Lev. 2
The Early Church	Acts 2:42-47, 4:32-35, 5:12-16
Paul and Lydia	Acts 16:11-15
Zacchaeus	Luke 19:1-10
The Widow at Zarephath	1 Kings 17
Nehemiah Rebuilds the Jerusalem Wall	Neh. 1-8
Jesus Call His Disciples	Mark 1:16-20
Jesus Washes the Disciples’ Feet	John 13:1-17, 34-35
Parable of the Talents	Matt. 25:14-30
Naaman’s Leprosy	2 Kings 5:1-14
Creation	Gen.1-2
Building of the Tabernacle	Ex. 25-31, 35-40
God’s Family Gives	2 Cor. 8-9
The Christians at Antioch	Acts 11:19-30
David and Goliath	1 Sam. 17
Jesus Teaches about the Last Day	Matt. 25:31-40
Jesus Blesses the Children	Mark 10:13-16
Jesus Heals the Official’s Son	John 4:46-54
Jesus Heals Jairus’ Daughter	Mark 5:22-43; Luke 8:41:56
Miriam Protects Moses	Ex. 2
Samuel and Eli	1 Sam. 3
Jesus Anointed at Bethany	Mark 14
Who Is Greatest	Mark 9:33-37
Jesus Clears the Temple	Mark 11:15-17
Peter Heals the Crippled Beggar	Acts 3:1-10
Peter Lacks Commitment	Mark 14:66-72
Shadrach, Meshach and Abednego	Dan. 3
Parable of the Workers in the Vineyard	Matt. 20: 1-16
Joseph Shares with His Brothers	Gen. 50:15-21

event.

(1, 2, 3, 4) Have a “Pay it Forward” event. Give each family a designated amount of money. (Individual members of the congregation could contribute funds for this project or money could be used from the church’s children’s ministry budget.) Tell the children that a way of saying “Thank You” to God is to “Thank Use” His gifts. Use this experience as a means to show children how they can make their money grow. Designate a certain amount of time for this project. See how much money each family can return to God. Let’s say each family is given \$5. The family uses the money to buy ingredients to make 24 cupcakes that they sell for \$1 per piece. This

will give them a return of \$19. At the “Pay it Forward” event, each family can share how they used their small gift to grow the gift. Each family could consider making a visual presentation to show how their \$5 grew. This gift will be combined with the gifts of other families and will grow into something bigger and better.

(2, 3, 4) Hold a Sunday brunch fast. Incorporate any of the suggested activities in this section with the fast. Have the children and parents donate the money that they would have been spent on lunch to a food pantry or other organization that helps the less fortunate.

FIFTY-TWO BIBLE PASSAGES TO TEACH STEWARDSHIP CONCEPTS TO CHILDREN

1. Gen. 1:1	<i>In the beginning, God created the heavens and the earth.</i>	11. Matt. 6:33	<i>But seek first the kingdom of God and his righteousness, and all these things will be added to you.</i>
2. Gen. 2:15	<i>The Lord God took the man and put him in the garden of Eden to work it and keep it.</i>	12. Matt. 17:20b	<i>If you have faith like a grain of mustard seed, you will say to this mountain, ‘Move from here to there,’ and it will move, and nothing will be impossible for you.</i>
3. Ps. 24:1	<i>The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.</i>	13. Matt. 20:26b-28	<i>But whoever would be great among you must be your servant, and whoever would be first among you must be your slave, even as the Son of Man came not to be served but to serve, and to give his life as a ransom for many.</i>
4. Ps. 34:8	<i>Oh, taste and see that the Lord is good! Blessed is the man who takes refuge in him!</i>	14. Matt. 22:37	<i>You shall love the Lord your God with all your heart and with all your soul and with all your mind.</i>
5. Prov. 3:9	<i>Honor the Lord with your wealth and with the first fruits of all your produce.</i>	15. Matt. 25:21	<i>Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.</i>
6. Prov. 14:21	<i>Whoever despises his neighbor is a sinner, but blessed is he who is generous to the poor.</i>	16. Matt. 25:40	<i>Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.</i>
7. Mal. 3:10	<i>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.</i>	17. Mark 12:30	<i>And you shall love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength.</i>
8. Matt. 5:13a, 14a	<i>You are the salt of the earth. You are the light of the world.</i>	18. Luke 12:48b	<i>Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.</i>
9. Matt. 5:16	<i>In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.</i>	19. Luke 16:13	<i>No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.</i>
10. Matt. 6:19-21	<i>Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.</i>	20. John 13:34-35	<i>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.</i>

21. John 15:12	<i>This is my commandment, that you love one another as I have loved you.</i>	33. Gal. 6:6b	<i>Let the one who is taught the word share all good things with the one who teaches.</i>
22. John 17:15-18	<i>I do not ask that you take them out of the world, but that you keep them from the evil one. They are not of the world, just as I am not of the world. Sanctify them in the truth; your word is truth. As you sent me into the world, so I have sent them into the world.</i>	34. Gal. 6:10	<i>So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith.</i>
23. John 20:21b	<i>As the Father has sent me, even so I am sending you.</i>	35. Eph. 2:8-10	<i>For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.</i>
24. Acts 10:35	<i>In every nation anyone who fears him and does what is right is acceptable to him.</i>	36. Eph. 4:32	<i>Be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you.</i>
25. Acts 20:35b	<i>It is more blessed to give than to receive.</i>	37. Phil. 2:5-8	<i>Your attitude should be the same as that of Christ Jesus, who, being in very nature God, did not consider equality with God something to be grasped, but made Himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, He humbled himself and became obedient to death — death on a cross!</i>
26. Rom. 12:2	<i>Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.</i>	38. Phil. 4:12-13	<i>I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.</i>
27. 1 Cor. 4:2	<i>Moreover, it is required of stewards that they be found faithful.</i>	39. Col. 3:17	<i>And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him.</i>
28. 1 Cor. 10:24	<i>Let no one seek his own good, but the good of his neighbor.</i>	40. 1 Thess. 5:11	<i>Therefore encourage one another and build one another up, just as you are doing.</i>
29. 1 Cor. 16:2	<i>On the first day of every week, each one of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.</i>	41. 1 Tim. 4:12	<i>Let no one despise you for your youth, but set the believers an example in speech, in conduct, in love, in faith, in purity.</i>
30. 2 Cor. 5:17-18	<i>Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. All this is from God, who through Christ reconciled us to himself and gave us the ministry of reconciliation.</i>	42. 1 Tim. 6:7-8	<i>For we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.</i>
31. 2 Cor. 8:2-5, 9	<i>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. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.</i>	43. 1 Tim. 6:10a	<i>For the love of money is a root of all kinds of evil.</i>
32. 2 Cor. 9:6-7	<i>The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.</i>	44. 1 Tim. 6:17-19	<i>As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.</i>

45. 2 Tim. 1:6	<i>For this reason I remind you to fan into flame the gift of God, which is in you through the laying on of my hands.</i>
46. Heb. 13:16	<i>Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.</i>
47. James 1:17a	<i>Every good gift and every perfect gift is from above, coming down from</i>
48. 1 Peter 2:9	<i>But you are a chosen race, a royal priesthood, a holy nation, a people for his own possession, that you may proclaim the excellencies of him who called you out of darkness into his marvelous light.</i>
49. 1 Peter 4:10	<i>As each has received a gift, use it to serve one another, as good stewards of God's varied grace.</i>
50. 1 John 3:1	<i>See what kind of love the Father has given to us, that we should be called children of God; and so we are. The reason why the world does not know us is that it did not know him.</i>
51. 1 John 3:16-18	<i>By this we know love, that he laid down his life for us, and we ought to lay down our lives for the brothers. But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? Little children, let us not love in word or talk but in deed and in truth.</i>
52. 1 John 4:19	<i>We love because he first loved us.</i>

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STEWARDSHIP FOR Youth

BY REV. ANTHONY CREEDEN



Introduction

Stewardship for young people has been buried in discussions of money matters and the traditional models of time, talents and treasure. Don't get us wrong. These things are not bad. They are just misplaced. How? They are the *result* of stewardship and are not stewardship itself.

In many ways we have developed a bad habit of replacing the identity of a steward with the fruit of stewardship. We have watered the apples and not the trees. We have tried to establish the life of the steward without defining a steward. This is the crux of educating young people regarding stewardship. We must first clearly define stewardship if for no other reason than to allow them to define it themselves. And that is what is at the heart of stewardship for young people.

This discussion of stewardship will identify wrong ideas about stewardship training for young people in an effort to define right stewardship in the context of their lives and the world in which they live. Stewardship should be defined according to the vocations God has given them to fill in their families, in the church and in society. The way this will be done is through a series of questions and answers that will allow you to explore and evaluate our ideas about young people and their lives as stewards of God's gifts. You are encouraged to answer the questions honestly and then return to the alternative answers to gain a fuller understanding of how stewardship fits into the lives of young people. Following the questions we will get into some basic stewardship principles that we hope will assist you in educating your young people about stewardship.

Do young people today care about stewardship?

Yes, they do, even if they do not understand that what they care about is stewardship. They care deeply. Stewardship is a part of everything they are. It is our job to help them flesh out what stewardship means so they can have a firmer grasp on how it affects them and everything they do.

Even though the answer is yes, it is very easy to come to believe that they do not care. The reason is that they have not had the whole picture of stewardship and therefore have not fully embraced what

it means to be a steward. We hope by the end of this discussion of stewardship, we can begin to help you people frame stewardship in the right way and see that stewardship is something they have cared about and sought after for a long time.

What is stewardship?

› We belong to God.

The first of our eight LCMS biblical stewardship principles states that, "God's stewards are God's stewards. This means that they are God's stewards by virtue of creation and their re-creation in holy Baptism; therefore, they belong to the Lord!" While we affirm that the world is not our possession, we can see in Genesis that we were given the specific task to care for God's possessions as His caretaker (Gen. 1:26-31): from the beginning God gave man vocations, holy callings in family, church and society. In this we were given the role of acting as a steward over all He created, a role that helps us recognize our relationship to God as His stewards.

› The use of time, talents and treasures.

This has been the traditional model of stewardship for generations. It is the idea that stewardship is broken down into how we use our time effectively, our God-given talents in the kingdom of Christ and our treasures to financially support the ministry of Christ. And while these are good things indeed, they are not the essence of stewardship. Think of it in reference to an apple tree and its apples. To say that time, talents and treasures are stewardship would be like calling the tree the apples. While the life of the tree is directed toward producing apples, the tree is the first necessary step in getting apples. This is why rightly defining stewardship is the first step in rightly living out stewardship. We must understand who we are, who God created us to be and what roles (vocations) he has given us to fill before we can know which actions are required of us.

› The right use of money and possessions.

There are some who believe stewardship is a matter of possessions only. However, this view of stewardship is far too narrow. In Gen. 1:26-31 God gives to His human creatures the responsibility of caring for His creation. This means living out our created purpose in all aspects of life not just in reference to the material world. We must learn to get past the narrow focus of stewardship as money if we have any hope of rightly teaching stewardship to young people or anyone.

What are the important aspects of stewardship for young people?

› Taking care of themselves and others.

While this is very important for them to do, it is not the most important aspect of stewardship for young people. In fact, the surprising thing for many people is to see how young people care for each other quite a bit. Many young people are willing to go to the mat for those they love and care about. Loyalty is an important ideal for young people. The problematic context for this is that if they develop relationships with people who have a negative influence on them, they may defend wrong behavior and even get to the point where they believe that participating in that behavior is, in some way, a way to take care of people they love. This aspect of stewardship needs further clarification and definition.

› Recognizing identity.

Identity is very important to young people and it is an important aspect of stewardship. The definition of stewardship begins with the question, “Who am I?” Why? Because proper stewardship begins with knowing who we are created to be and what roles God has given us to fill. For young people, self-definition is communicated to them as an ongoing process, something they have to seek out and discover. They are constantly bombarded with television ads and media that attempt to define their identity for them. And all the while, many youth fail to realize that their identity is not something they have to create or something assigned to them by committee, but a reality that is woven into their fabric of life, a gift from their Creator. The life of a steward is grounded in the solid truth that the very first thing God made us to be is a steward of family, church and society. And in a youth culture that is fixed on the question of identity, this truth is of immeasurable value.

› Asset management.

While some youth may be concerned with how they manage their things, many of them have no real understanding of the importance of how we manage our material goods. There are several reasons for this and each student has his or her own context but for many the idea of careful and intentional care for possessions is overpowered by the impulse and drive to identify with others. Consider how some treat their gadgets like cell phones and audio players or larger items like cars. Even if they purchased those items themselves, many times they can be misused or abused via the desire to impress or stay up with the latest and greatest. Things become a method of identity rather than a tool to assist them in living out the steward life.

Who is a steward?

› Christians.

This seems like the logical answer. Since God gives the identity of steward and we seem to be the only ones talking about it, it makes sense that the idea of stewardship must be a Christian matter. But

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it isn't ours alone. Remember the identity of a steward is given over the whole of life: It's our vocation in family, church and society. *Those who rightly take care of what God has given them.* This is the old qualification argument. If someone acts in accordance with the requirements of stewardship, then clearly he or she is a steward. But the problem here is obvious. We are all sinners and none of us can rightly accomplish stewardship this side of heaven. But by the grace of God through Jesus Christ we can grow as God's stewards.

› Everyone.

The truth is that the identity of a steward was given to Adam and Eve from the beginning. This means that the identity is not something we must qualify for in any way. It is a part of our creation. It is what we consider a “first article” reality, that is, something given to us by God in creation as explained in the First Article of the Apostles' Creed. The importance of this cannot be stressed enough. This means that whether you are a good steward or a bad steward, you are still a steward. **NO ONE IS EXEMPT!** This point is vital in educating young people about stewardship. Stewardship is not optional and it is not a set of tasks we decide to do or a lifestyle we can choose: It's who we've been created to be, the roles we have been gifted to lived out in church, family and society.

What is the biggest obstacle to stewardship for young people?

› Ownership?

In regard to ownership, stewardship can be difficult when we lose sight of the truth that all things belong to God. Read Ps. 24. Notice how David is firmly rooted in the reality that all things and people belong to God because He created them. When we forget that and think that the things in our possession actually belong to us we start to push God out of the picture. We no longer see ourselves as caretakers of someone else's property, but owners who have the right to use our possessions in any way we believe is appropriate. The danger here is that we shift our thinking about creation from stewards and borrowers to owners and thieves. For young people this is a tempting move. If we are owners, then we get to set our own rules and determine the limits of how we use what we have. For a young person, this is thought of as a step toward independence. “It's my life, my body, my fill-in-the-blank.” These responses

to limits on how we use creation are evidence of an ownership problem that can prevent a young person from fully understanding his or her identity as a steward.

› **Pride?**

Regarding pride, young people find themselves battling the same temptation that Adam and Eve faced in the garden. They want to make and live by their own rules. The result of this rebellion is pride that brings about a loss of stewardship. God gave us this beautiful creation and instructed us about how to take care of it. But when we desire to be our own god and allow our human pride to take over, we begin to live by our own rules. This is the essence of sin and the reason Martin Luther emphasized that the First Commandment is not just about an external idol but a matter of the idolatry of the heart. He says, “Idolatry does not consist merely of erecting an image and praying to it, but it is primarily a matter of the heart, which fixes its gaze upon other things and seeks help and consolation from creatures, saints, or devils” (*Book of Concord, The Large Catechism, Kolb and Wengert, Page 388:21*). Pride is the worship of self and the worship of self means that we no longer need someone else to tell us how to live and care for the world around us. Pride is a dangerous enemy to good stewardship.

› **Privilege?**

In regard to privilege, the move from childhood to adulthood presents many difficult transitions. One of the difficult transitions is the acceptance of responsibility. In other words, the problem is that, as children, we get used to things being done for us and people holding our hands. We are in the process of learning what it means to be an adult and take responsibility for the roles God has given us to play. But that, as we all know, is difficult. When it is difficult there can be a temptation to resist this change. Stewardship carries with it a tremendous amount of responsibility. It means not only embracing our identity as a steward but then letting that identity take hold, influence and guide our actions. It is here that the power of the Holy Spirit is so necessary.

Stewardship principles for education

Now that we have defined what stewardship is and isn't, as well as taken a look at the ideas and lies that get in the way of stewardship, we are better prepared to think about how we are to communicate stewardship to young people. Below are three basic stewardship education principles that guide our stewardship training: information, identification and reformation.

› **Information**

The first and primary battle we must face in the fight for teaching young people biblical stewardship is the fight against ignorance. Simply put, if we want our young people to be biblical stewards, we have to get them into the Bible. We have to allow God to define stewardship for them and frame the discussion as He designed it. The reason this is so important is because young people are used to being on the receiving end of sales pitches. They are constantly

Give them the Word and let the Word work. We don't need to sell God's truth.

offered quick fixes and promises of products that will change their lives. From the latest in fashion to the newest hit television show, young people are fed a steady diet of redefinition and social strategy, all in an effort to make their lives better. So when something comes along like stewardship that can actually make their lives better, it gets tossed in with all the rest. What we have to do, with a heavy and healthy reliance upon the Holy Spirit, is show young people that stewardship is not just another voice in the clamor for their attention but the ONLY voice that actually gives them the truth. This means that our foundation for all stewardship discussion must be rooted in the Word. Successful stewardship education cannot rely on individual charisma or be couched within what looks like a sales pitch. Young people are conditioned to believe that if you are trying too hard to sell something to them, then it is likely not worth it. Give them the Word and let the Word work. We don't need to sell God's truth.

How do we do this? We do this by carefully reading and studying the Word of God and letting that Word be the guide and inspiration for our Christian stewardship as it confronts us with two critical questions: “*Who is God?*” and “*Who Am I?*” Put those questions together and the answer is vocation: “I am who God has made me to be in my family, my church and my society.”

› **Identification**

Stewardship education must encounter young people where they are. It must be communicated to them in a way that allows them to see how stewardship involves every facet of their daily lives. And it centers on identity. Our identity is a result of our baptismal faith. In Baptism the Holy Spirit claimed us to be children of God, heirs of salvation and good stewards of all of life and life's resources for God's purposes.

Many stewardship programs begin with several scriptural passages on property, money, and the right and proper use of both. They will touch on Moses' collection and how he turned away Israel from giving because the people had excess (Ex. 35 and 36). They will touch on Malachi and his exhortation on tithing (Mal. 3). They will touch on the very words of Jesus Christ as he explains what it means to have treasures in heaven (Matt. 6). While each of those sections of Scripture is important, they are lacking if we do not first have a foundation of identity from Genesis. Understanding our created purpose as stewards, the nature of our Creator, the relationship we have with Him as His creatures and how the fall was an attempt to overthrow stewardship and try to hurt our ability to make sense of the rest of these wonderful passages on living out stewardship. Why did Moses have excess contributions for the tabernacle? It was because the people of God gave in abundance. They weren't people of any more special faith than the rest of us, but people who

understood their identity as stewards. God needed what belonged to Him and so His caretakers brought to Him what was rightfully His. But if you do not understand your identity as a steward, passages like those seem obscure and difficult to process into everyday life.

Stewardship for young people needs to be approached from the angle of identity: Who has God called you to be in your family, church and society? Understanding the identity of God as Creator and Owner and thereby understanding that we are the created stewards of the Owner, allows young people to gain a clearer definition of where they fit into the wonderful God-designed creation. This, in turn, gives them purpose and communicates to them that their identity is not something fashioned by the world or assembled through their attributes, likes or trends. Identity is given and it is not found. Young people do not need to stress themselves out over where they fit or what their place is in this world. They do not need to allow others to define them or be concerned about whether or not they are valuable. Young people don't need to get caught up in the games of social king-of-the-hill or become wrapped up in categories that place people into unfair stereotypes and classifications. What they need is a firm grasp of stewardship as the proper response of baptized children of God!

For more information on this and some free resources for stewardship Bible study, check out these Bible studies and articles from the LCMS Youth Ministry's Esource:

Bible studies:

www.youthsource.com/Index.asp?PageID=7082&Function=View&ArticleID=1797

WHO AM I:

www.youthsource.com/Index.asp?PageID=7082&Function=View&ArticleID=1792

So, You're a Steward ...

www.youthsource.com/Index.asp?PageID=7082&Function=View&ArticleID=1794

› **Reformation**

The final principle for successful stewardship education is reformation. Reformation strictly defined is the process of reshaping the way something is done. That is exactly what we are proposing. In every way we engage our young people, we must model stewardship and the steward identity. This means change.

The first change we can make to more effectively teach stewardship to young people is to change our expectations. In 2008, two young men by the name of Alex and Brett Harris wrote a book, *Do Hard Things*. The premise of the book was to challenge young people to rebel against low expectation and use the teenage years as a time to do great things. In the book, the young men ask the important question of how God views the teenage years. And what they found is best summed up when they explain:

Adulthood is not some switch they flip on when it is time, but rather an identity they must learn to embrace. Indeed, it's simply a matter of shifting roles and vocations.

"What we find is clear evidence that God does not hold two standards: one for young adults and one for adults. He has high expectations for both. Where some might look down or excuse young adults, God calls us to be examples. Where our culture might expect little, God expects great things" (Do Hard Things, Page 42).

Their point is that God doesn't make any concessions for teenagers regarding expectations. In fact there is no such thing as teenagers to God. When young people think about being good stewards of possessions and money, they believe that these matters are for the later years. These are adult matters. What they fail to realize is that adulthood is not some switch they flip on when it is time, but rather an identity they must learn to embrace. Indeed, it's simply a matter of shifting roles and vocations — from child to spouse, from catechumen to confirmed member, from student to neighbor and worker. But there is never a time when we do not have vocations in the church, in the family and in the world. Stewardship is a critical part of that identity. God expects them to be good stewards of what they have been given because that is what He created them to be. This means that we should expect the lives of young people to reflect their identity as stewards. We should speak to them as if stewardship defines who they are. We should expect young people to act like stewards. And what does that mean? That is the next thing we need to change.

The next reformation we need in youth stewardship education is providing real opportunities for them to live out their steward lives. How do we do that? The answer is twofold.

The first thing youth leaders can do is to make sure they provide real and meaningful ways for young people to participate in the stewardship of their community (in their vocations in society) and congregation (in their vocations in the church). Seek out opportunities to do local service projects. Find ways that they can support the ministries going on in the congregation that might be considered more "adult" activities. For example, participate in local home building projects and community cleanup events. In the congregation, have them read, usher, even get involved on a board or committee as much as your congregation will allow. These opportunities serve to support and reinforce their steward identity as they take care of their fellow believers. It also allows the congregation to begin to see young people as a part of the steward community.

The second thing youth leaders can do to provide meaningful ways for youth to exercise their steward identity is to connect

the activities they are already involved in with stewardship. For example, let's say you have a baseball player in your youth group. How is it possible to see baseball as stewardship? How about physical fitness? Sports activity involves the exercise of the body, which is the stewardship of what God has created. There are also realities of team sports that encourage support of teammates, teamwork and an effective strategy on how to accomplish goals. It may sound odd, but these are all reflections of the steward identity. God created us in community and gave us the task of caring for ourselves and others. This only verifies that the steward identity is a regular part of everything we do. We are at all times and in all situations stewards.

Finally, effective youth education regarding stewardship must be solidly grounded in the person and work of Jesus Christ. The truth that every person, young and old, knows is that we are imperfect and incredibly flawed. These words from Eph. 2:8-10 are so important for us to remember: *“For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.”* And what does this mean for our stewardship? It means that stewardship is distinctively other focused and requires daily repentance and renewal through Jesus Christ.

It is here that we find daily repentance and renewal, necessary parts of our lives as God's stewards. Like every other endeavor of a Christian at any age, we must always remain strong in the hope and restoration of our Savior for the times when we struggle with our

stewardship. So often we fail to care for others and God's creation as we should. But we are never left alone to fend for ourselves. Once stewardship is rightly framed for young people, they may begin to feel overwhelmed with the mistakes they have made or the enormity of the task. And in that moment, they need what any believer and steward needs. This is the comfort and confidence of a loving God and beautiful Savior who assures them that even though they may act contrary to their identity at times, it never changes their identity as stewards and, more importantly, as beloved children of God. Paul said it so well with these words from 2 Cor. 5:17, *“Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come.”*

Conclusion

Blessings on your stewardship education and may God strengthen you in this important task as you work to guide young people through the difficult transition into understanding their identity and living out renewed lives.

For more reading on steward identity or other items in this document you can find more in these sources:

- › Alex and Brett Harris, *Do Hard Things*, Multnomah Books, Colorado Springs, Colo., 2008.
- › R. Scott Rodin, *Stewards In the Kingdom*, InterVarsity Press, Downers Grove, Ill., 2000.



STEWARDSHIP FOR Adults

BY REV. DR. ARTHUR SCHERER



Have you ever noticed how those sidebar advertisements that appear on Google, Amazon, Facebook or your Web browser seem custom-designed to your lifestyle?

Mine always come up with advertisements for four-door sedans, retirement communities, Christian bookstores and even appeals from my alma maters. They seem to know that I may have been looking for a new camera. Amazingly, the next day, Amazon sends me an email with a list of 15 different cameras that might fit my needs. But then when I go to my son's house or my daughter's house and look at the advertisements that appear on their computers, they are completely different. Young parents get advertisements for minivans, diapers, childcare centers and life insurance policies. And yet, when we get a stewardship letter from the church, encouraging the faithful to be generous in supporting God's work in the church, the letter often looks exactly the same. That letter is usually focused on the needs of the institution rather than on the varying factors that shape the stewardship relationship of the people to God and to the fellowship of believers. Dan Dick puts it this way:

Assuming that they would find one audience, they are astonished to discover a variety of different audiences present. Yet they forge ahead, offering messages, programs, ministries and meetings that may not be appropriate. In short, they do not know with whom they are working. They attempt to be in ministry without knowing the depth and breadth of their human and material resources. How can we as church leaders hope to create an effective system for ministry — and thus fulfill our stewardship responsibility to God — without first understanding the component parts?¹

In short, when it comes to the matter of stewardship for adults ...

One size does not fit all.

In this resource we will look at some of the causes of the differences in stewardship understanding and response among adults such as generational types, church experience and understanding of stewardship. Then, we will offer some hints for appealing to the broader spectrum of adults in your congregation.

Adults differ in generational types

Every congregation has at least four generational groupings identified by Strauss and Howe by their stage of life and prime focus:²

Stage of Life	Prime Focus
Youth (Birth-21)	Dependence
Rising Adulthood (22-44)	Activity
Midlife (45-66)	Leadership
Elderhood (66+)	Stewardship/Guardianship

Each generation spans roughly 20 years and is marked by distinct attitudes, expectations, religious preferences and, for our purposes, stewardship approachability. Strauss and Howe classify these generational patterns into four generational groups that we will examine later:

- › Civic
- › Adaptive
- › Idealist
- › Reactive

EACH GENERATIONAL GROUP HAS ITS OWN “SOCIAL PERSONALITY” of habits, expectations, approaches to religion, stewardship, work, etc.

EACH GENERATIONAL GROUP REACTS TO THE GENERATIONAL GROUP BEFORE IT. Part of what shapes a generation's worldview is a desire to be different from the generation just prior to it.

GENERATIONS MOVE THROUGH REPETITIVE CYCLES IN HISTORY. As the generations move in a cycle, a generational group reappears in youth at a time when the same type is late in elderhood. The grandchildren of generation A in cycle one are the A generation of cycle two. This reinforces the much-noted bond between grandparents and their grandchildren, where children often get along better with their grandparents than they do with their parents. (See diagram on Page 2.)³

¹ Dan R. Dick, *Revolutionizing Christian Stewardship for the 21st Century*, Discipleship Resources, Nashville, 1997, 87.

² William Strauss and Neil Howe, *Generations: The History of America's future, 1584 to 2069*, Harper Perennial, New York, 1991.

³ Carl G. Eeman, *Generations of Faith: A Congregational Atlas*, The Alban Institute, Washington, D.C., 2002, xv.

EACH GENERATIONAL GROUP LOOKS AT ITS OWN GENERATION AS THE STANDARD OF COMPARISON.

People of each generation see their own attitudes and approaches as normal and all others as out of sync. Since most of our congregational systems were built according to the needs of one generation, we are often asking all the other generations to adapt to that worldview in order to participate — and it doesn't always work!

In our time these generational groups match up with the following commonly designated generations:

Generation Name	Birth Dates	Cycle Group
The Silents/GI Generation	1901-1928	Civic
The Builders	1929-1945	Adaptive
The Baby Boomers	1946-1964	Idealist
The Busters/Gen X	1965-1983	Reactive
The Millennials/Gen Y	1984-2002	Civic
The Nexters	2003-2022	Adaptive

A study of generations is a complex and fascinating process that can be of great value to the church in understanding the needs and values of its members and those it seeks to reach. A summary of the four generational groups follows, with the understanding that not every individual in a certain time period fits the characteristics of that generation and those at the cusp of the beginning or end of a generation may show a mixture of both traits.⁴

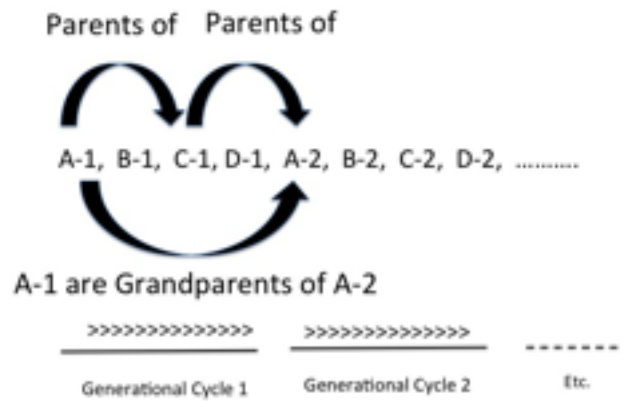
CIVIC generations (Silents/GI Generation and Gen Y):

- › Dominant, outer-directed, heroic, achieving, building institutions.
- › This is the group we often know as “the greatest generation,” who fought World War II and built the postwar structures of modern society. But it is also reemerging in the *Millennials* or *Generation Y*. These are the ones volunteering to fight in Iraq and Afghanistan and showing new interest in political and social service.
- › The older segment of this generation is, in most congregations, no longer serving in leadership positions, but they still are often among the best contributors (57.1 percent give to religious causes)⁵, and as long as health is good, they are the best in attendance (58.7 percent attend services weekly). In fact, the only reason church attendance is holding up is that this generation and the next are living longer.
- › Their opinions are still valued and their grandchildren, who are also of the *Civic* generation, share many of the same attitudes.

⁴ Adapted and expanded from materials in Strauss and Howe, Eeman and Ann Updegraff Spleth, *Generations and Generosity*, The Columbia Partnership, Columbia, S.C., 2011, www.thecolumbiapartnership.org

⁵ Ann Updegraff Spleth, *Generations and Generosity*, The Columbia Partnership, Columbia, S.C., 2011

Generational Cycles



- › The younger segment of this generational cycle, *Generation Y*, was raised on technology and multitasking. They expect 24/7 access to everything, including ministries, Bible studies, giving opportunities and programs offered by the church.
- › They are collaborative, often fiscally conservative, but the most tolerant generation regarding lifestyle differences.
- › They expect to be taken seriously in spite of their youth and to be made part of big decisions.
- › They are enthusiastic volunteers on short-term projects. They want to see the impact of their generosity and prefer to do that with hands-on service.
- › 27.9 percent attend services weekly and 41.5 percent give to religious causes.

ADAPTIVE Generations (Builders and Nexters):

- › Recessive, risk averse, conformist, arbitrator-leaders, like standardization. (They created Holiday Inn, McDonalds, etc.)
- › This group, known today as the *Builders*, shares many of the same values as the *Civic* generation, builds on them and tries to institutionalize them. They like consistency, conformity (e.g., one hymnal) and are loyal to an institution. They are big on unity and predictability.
- › In many congregations members of the *Adaptive* generation still hold leadership positions, although they have mostly been replaced by the *Baby Boomers* and *Generation X*.
- › Members of the *Adaptive* generation are often unhappy about the changes they see happening to “their” church. They don’t mind some new things being added but they don’t want their old things taken away.
- › They have entered old age with unprecedented affluence. Eighty percent give money to charity and 30 percent volunteer. They want to communicate their stewardship values to their descendants but they are often reluctant to talk publicly about their charitable interests.

- › They are the best givers (72 percent give to religious causes) and 46.3 percent attend services weekly.
- › The grandchildren of many of the *Builders* are the *Nexters*. As this is being written it is too early to tell what direction they will take but it is likely that they will follow the basic pattern of an *Adaptive* generation.
- › They are not career-oriented. Many will hold 20 different jobs during their lifetime.
- › They often have little or no denominational loyalty to an organization as such, though they may be very loyal to a set of values or beliefs. They are in search of authenticity and relationship. They will work with you (teams), not for you (committees). They connect to causes and to relationships. They follow leaders not positions.

IDEALIST Generations (The Boomers):

- › Dominant, inner-focused, visionary, revolutionary, prophetic and leaders of social upheaval.
- › This is the group we also know as the *Baby Boomers*. They have been at the vanguard of social change. *Silents* and *Builders* were linked in many ways as one culture, but because they are such a big generation, *Boomers*, even as they now move into retirement, are constantly changing things.
- › The early wave of “Flower Children,” saw the coming of the sexual revolution and the great civil rights movements. The later waves, equally idealistic, took a more conservative bent, concerned about right-to-life and antiwar protests.
- › This group currently makes up much of the leadership of congregations. *Boomers* work hard, even at play, and they don’t want to get old. But thousands of *Boomers* are entering retirement every day.
- › They are the ones who have demanded contemporary worship, praise bands and program-oriented ministries.
- › They are idealistic and socially conscious investors. They want to be philanthropic, but are tight on time because many are often caring for aging parents and are getting their kids through college. They like options in giving, but need all the preliminary work done for them. They remain supportive of the cause only if they believe they are really making an impact. They do not give of their time and money simply out of duty or loyalty as did some earlier generations.
- › Only 32.5 percent attend services weekly and 46.7 percent give to religious causes.
- › If they are to give of their time or their money they must be able to see the results of their gifts and they must have some control in the decisions regarding the use of those gifts.
- › Worship for them may be more reflective than it was for their experiential contemporary worship parents.
- › 30.8 percent attend services weekly and 45.1 percent give to religious causes.

Adults differ in church experience

The 60-40-20 Syndrome: Many congregations are either empowered or controlled by people who possess the following demographic traits:⁶

They are at least 60 years old. They have been professing Christians and attending church on a regular basis for at least 40 years. They have been members of the current congregation for at least 20 years. They have often become comfortable with things the way they are and as a group are slow to affirm and embrace change. They want the congregation to succeed. But the methods with which they are familiar are generally old methods that may or may not work in the current situation or context of the congregation. Since many of these people are of the *Adaptive* generation, they often prefer stability to adventure and are resistant to change that happens too fast without an opportunity for them to adapt to the change. They talk about wanting newer, younger people to take over leadership, but they are sometimes reluctant to give up the leadership roles that have provided meaning and significance to their lives for many years.

Conflict often arises as the 60-40-20 demographic shifts from one generational cycle to another. The shift from the *Silents* to the *Builders* was not too great because both shared the same values. And the *Builders* as an *Adaptive* generation sought to build on the values of those who went before. But now many of the 60-40-20 demographic are of the *Boomer* generation, which is a dominant *Idealist* generation intent on changing things such as worship formats, mission outreach, etc. Further conflict can arise as *Gen Xers*, a *Reactive* generation now entering midlife, begin to fill some leadership roles. Unless a congregation is able to deal positively with the gifts that each generation brings to the leadership pool, the 60-40-20s become 70-50-30s and a whole generation of leaders is lost.

REACTIVE Generations (Gen X):

- › Recessive, cynical, reactionary and pragmatic.
- › This is the group we also know as *Generation X*. This was a generation most affected by abortion, divorce, single-parent or mixed families, and the social changes brought about by the previous generation.
- › They react by being extremely pragmatic, skeptical, conscientious, self-sufficient, “me” oriented and focused on achieving a balance between work and life.
- › *Gen Xers* are quickly moving into leadership positions in the church both as lay leaders and as pastors. They bring a different mix of loyalties, work habits and life balance issues than many of the older parishioners who make up the congregation.

⁶ George Bullard, *Are 60-40-20 People Empowering or Controlling in Your Congregation?*, The Columbia Partnership, Columbia, S.C., 2011, www.thecolumbiapartnership.org.

Adults differ in understanding of stewardship

One's understanding of stewardship principles is not tied to life stages or generation type. Many of our 60-40-20 members have no better understanding of stewardship principles than do those who are new members of the congregation. Stewardship education is a necessity for all the adults of our congregations, but certain approaches to the subject, all of which have biblical roots, may have greater appeal to one generation or another. Two common models in use today are the "stewardship" model, which has dominated most literature on the subject for decades and probably needs little further explanation, and the "generosity" model, which is more popular in recent literature.⁷

The "stewardship" model tends to appeal to those in the *Civic* and *Adaptive* generations (*Silent*, *Builder* and *Generation Y*), and fits an organizational or industrial model of society in which there are owners, managers and accountability for resources. While not neglecting God's grace in Jesus Christ, this model often starts with the sovereignty of God, declaring in no uncertain terms that God is the Owner of all things and that we are but managers or stewards of those things. We have a duty and responsibility to be faithful in the management of those resources. (Clear values of those in the *Civic* and *Adaptive* generations)

The "generosity" model tends to appeal to those in the *Idealist* and *Reactive* generations (*Boomers* and *Generation X*) and fits a more relational and collaborative model of society (e.g., the *Body of Christ*) in which people operate as team players in God's mission not out of duty, but out of commitment to a cause for which they are willing to make sacrifices. The generosity model starts not with the sovereignty of God but with the grace of God, who is not simply the Owner, but the Giver of all things. A generous person is one who gives of himself and his resources, and who does so freely and not out of a sense of compulsion. He sees it as a meaningful and joyful expression of who he is and who he wants to be and of what and whom he cares about. Christian generosity is an expression of Christian liberty. "Generosity is possible for Christians because the freedom of the Gospel makes a space for love in which there are good things to do that we don't have to do."⁸ (Values often displayed by the *Boomers* and *Gen X*)

The stress on stewardship may be in tension with the virtue of generosity. One way in which this may show itself is in a contrast between carefulness and liberality, or the virtue of frugality versus the virtue of generosity. Stewards who administer what belongs to others have a special obligation to be careful with it. And, no doubt, it is good to be careful — up to a certain point. We have sometimes seen congregations so fixated on frugality that they refuse to risk the adventure of generosity.

⁷ Wallace M. Alston, Jr., Editor, "Stewardship or Generosity?", *Theology in the Service of the Church*, Eerdmans, Grand Rapids, Mich., 2000.

⁸ Adams, 15.

Theologically we must ask whether we are most fundamentally administrators or givers. That depends on whether we have much that is ours to give and at the bottom of that is a question about God's grace. Does God only lend to us or employ us? Or does God actually give to us?

Certainly there is value in both models of our relationship to God and they are not to be seen as exclusive. (cf. Luther's Explanation of the First Article) The Bible makes use of both. We are God's servants; Christ is our Lord. We are to think of ourselves as stewards responsible to God. Nonetheless, the center of the New Testament message also affirms the reason we have something to give is because it has actually been given to us by God. We are not only servants; Jesus says to His disciples. "No longer do I call you servants, for the servant does not know what his master is doing; but I have called you friends, for all that I have heard from my Father I have made known to you" (*John 15:15 ESV*). And according to Paul, the Christian is no longer a slave but a child of God, and hence an heir. (*Gal. 3:26-4:7*)

God's gift to me is part of God's gift to us. What is given to you is given so that your life might be a gift to all of us — including you, of course, for if your life is to be a gift, it will be found in the joy of generously using the gifts of God's grace (*charismata*) as part of God's mission in the *Body of Christ*. (*1 Cor. 12-14*)

Generosity of time, skills and money, as well as stewardship of resources follows a pattern:

- › **It is a learned or conditioned response.** If you have ever been around toddlers you know that generosity is not an inborn characteristic. It must be carefully taught, modeled and explained.
- › **It is motivated by our Christian faith.** We have stressed that in the section above and throughout this resource.
- › **It is shaped by life experiences.** Once again generational differences become very important. Those who came through the Great Depression may have a different view than the *Baby Boomers* who were raised in more affluent times. Younger adults may have a different view of the conservation of the environment than do some of their elders. But it is never too late to shape life experiences. Providing opportunities for your members to experience helping others, to become involved in hands-on mission, to participate in intergenerational experiences and to see how their gifts of time, skills and money can transform the lives of others are major influences in helping people to grow in stewardship and generosity.
- › **It is influenced by the witness and experience of others.** The emphasis in this chapter on generational differences needs to be tempered by a call for intergenerational experiences in which members of the various generations are able to hear the witness of others in different generations and to work side-by-side with them in hands-on projects.⁹

⁹ Edward H. Hammett, *Reaching People Under 40 While Keeping People Over 60: Being Church for All Generations*, Chalice Press, Atlanta, 2007.

Reaching the diversity of adults

COMMUNICATION:

The fact that each generation cycle is shaped by different influences means that we need to adapt our stewardship messages to reach all of them. This applies not only to the content of the message, as we have mentioned above, but also to the media style employed.¹⁰ In addition to your print newsletter, do you send out email blasts of important information and updates? Many *Builders* and *Boomers* will read them. However, you may miss many of those younger than a *Boomer*. Studies have shown that *Gen Xers* are infrequent in checking email apart from work and *Millennials* seldom respond to email. For *Gen Xers* and *Millennials*, you need a Facebook page that carries the same updates. A Twitter account wouldn't hurt either. For many, text messages are the medium of choice.

If you don't know how to use these means of communication, many of the teenagers and college students in your congregation do. Recruit some of them to help you update your communication strategies.

GIVING METHODS:

Understanding the differences among adults means that congregations may need to diversify the ways in which people can give. This involves rethinking your ideas of when people give and how they give. Most of our stewardship education has connected our giving with a weekly Sunday morning offering. *Gen Xers* and *Millennials* are connected with your congregation on a 24/7 basis and may want to make a gift or pledge on your church website (which requires accepting credit card gifts — and, generally, a transaction fee to the congregation.¹¹) Many *Gen Xers* and *Millennials* seldom carry much cash or write checks. They use a credit or debit card for everything. Programs such as the Lutheran Church Extension Fund's "Joyful Response"¹² or Thrivent's "Simply Giving"¹³ enable automatic electronic offerings to be made from one's checking or savings account. The giving experience can still be connected to the Sunday morning offering by having a card that indicates the person's attendance and the fact that they have contributed to the work of God's mission during the week.

GENERATIONAL EMPHASES:

Each generation may have a specific stewardship interest or need that may be addressed as part of an overall stewardship program. Some of these are addressed elsewhere in these resources in sections for youth and seniors but other generations have stewardship needs as well.

Generation X is often concerned with finding balance in their lives. Older generations, observing the *Gen Xers* (who may be their pastors or lay leaders), sometimes think there is not the same "dedication to duty" as in their own generations when they see a church leader skip a meeting to attend a child's soccer game or leave the office early to provide child care at home. *Gen Xers*, part of a *Reactive* generation, simply see it as good stewardship, providing a God-pleasing balance between work, church and family life. They have often seen the toll to be paid by the stress of imbalance in the broken families of the *Boomer* generation and they do not want that to happen in their own lives. A course on observing a Sabbath or practicing balance in one's life would be appreciated by this generation.¹⁴

Boomers, an *Idealist* generation, are often concerned about meaning and purpose in life, making sure they are living life to the fullest at every level of life. As many *Boomers* approach retirement, studies on values, service and purpose may interest them. Their goal is to get a life that is meaningful according to their values.¹⁵

COMPREHENSIVE APPROACH:

Any long-term approach to Christian stewardship must be grace-based, year-round, whole life, hands-on and intergenerational while respecting generational diversity. The goal is to raise people not just money. Too often congregations attempt to touch multiple aspects of stewardship in a single annual campaign or emphasis. Commitment cards will often have check boxes for prayer, regular worship, use of our time and talents, and then a specific line asking for the amount of a monetary commitment. People begin to see the other requests as spiritual "fluff" and stewardship as an appeal for funds. Have an annual financial emphasis but give due time to the other aspects of stewardship by separating them out into different emphases at different times of the year. The chapters in this resource and the endnotes in this resource will give you the helps needed for a more comprehensive approach to year-round, whole-life stewardship.

Remember, when it comes to stewardship for adults, *one size does not fit all*. It may seem like a lot of trouble to try and diversify your approach to stewardship in your congregation's life. But if you don't, you will miss out on creating generous stewards in all but the two most senior of the generations. You will miss out on the gifts that succeeding generations can bring to the table in church life and stewardship. And you will miss the joy of a spiritual leader who sees people grow in generosity of all God has given.

¹⁰ Elizabeth Drescher and Keith Anderson, *Click 2 Save: The Digital Ministry Bible*, Morehouse Publishing, New York, 2012.

¹¹ *Our Sunday Visitor* white paper, "Online Giving: Why Churches Should Implement Electronic Giving," www.osvoffertory.com/Portals/0/Images/Pages/Electronic%20Services/1105_0029.pdf

¹² www.lcef.org

¹³ www.thrivent.org

¹⁴ David Edman Gray, *Practicing Balance: How Congregations Can Support Harmony in Work and Life*, Alban Institute, Washington, D.C., 2012.

¹⁵ Reggie McNeal, *Get a Life: It Is All About You*, B&H Publishing, Nashville, Tenn., 2007.

STEWARDSHIP FOR Retirees

BY REV. DAVID V. DUBBELDE



“Let the young people do it!”

This is a recommendation given quite often to members of a congregational committee who are doing their best to fill a slate. And of course the people giving this and similar responses have already filled most of the available offices and served on many committees and boards at least once during their younger years.

While begging off for the sake of involving younger members can be a “cop out,” there is some truth to the oft-repeated phrase. One could make a pretty strong case for the fact that those who have borne the task for a long time are entitled to step back a bit. But in the following section, we would like to emphasize the fact that retirees, even the oldest members of the congregation, can be excellent examples of every aspect of stewardship to younger generations as they continue to involve themselves appropriately.

Retirement? What’s that?

- › For centuries, there was no such stage of life. People worked until they died.
- › With the beginning of Social Security, retirement became a new phenomenon.
- › By the 1970s, society talked about the golden years with an emphasis on “you retire to play.”
- › By the 1990s, the mood changed. You retire not just to play, but to learn, volunteer, travel or work part-time.

Demographic changes that impact retirees

1. TODAY, not someday, there are more older adults than teenagers. In the next 10 years, there will be a 74 percent increase of people over the age of 50 and only a 1 percent increase of people under 50.
2. We now have multi-generation, older adult families, i.e. seniors caring for their parents.
3. We will be seeing Baby Boomers spending one-third of their lives in retirement.
4. As a result of these things, we are facing what we might call a “longevity revolution.”

Observations related to retired stewards

Here are some things to keep in mind as we approach the topic of stewardship of retirees.

1. Retirees can serve as models of mature stewardship for the next generation(s) to emulate. These “seasoned citizens” have been blessed to be a blessing but their involvement in all aspects of stewardship needs to match their personal situations.
2. Retirees have spent their lifetime developing skills and learning trades that can benefit other organizations but especially their own and neighboring congregations.
3. Retirees are on “fixed incomes.” That can be good news in terms of stewardship of treasure. Financial challenges mark all of our days. Seniors living on a fixed amount may be some of the few that sleep soundly as the market rises and falls.
4. Retirees are to be stewards of their own bodies and minds as the years take their toll. These years can be a blessing as seniors work at staying active and enjoy the extended years that come through God’s blessing and the benefits of living in a nation especially blessed by Him.
5. Retirees have the opportunity and the unique privilege of “picking and choosing” activities and types of involvement. They can adjust their “work load” since they are normally volunteers.
6. Retirees deal with a decreasing amount of time (that makes things sweeter in many ways). Each moment is precious and needs to be used under the loving view of our God.
7. Retirees, as Scripture points out, need to be prized by their families, their congregations and their communities, especially in our “throw-away” culture that worships youth and frenetic levels of activity as opposed to the often slow but steady pace of the aging.
8. Retirees with families and especially those who are married need to practice good stewardship of their family and marital relationships. They should take time to smell the roses with those they love and those who love them.
9. Retired pastors and other church workers can be of particular value as congregations and schools discover unmet needs and explore special tasks that could be filled by these stewards who express the desire to continue to serve.

10. Retirees may need to be invited by their congregations to serve according to their gifts. Many retirees will quietly sit on the sidelines until invited to serve.
11. Retirees who deal with declining abilities can still serve the Lord and need to be encouraged to do so. In many cases, it is a real service of love to offer the oldest members unique opportunities to use whatever abilities they still have. They rejoice in being able to serve the Lord as valuable parts of the body of Christ.

Programmatic suggestions for stewardship leaders

In terms of specific recommendations, we offer the following to those who want to provide opportunities within the ministry of the congregation for retirees to consider how they might be valuable stewards in unique ways.

- › Staying healthy relates to good stewardship of the time God entrusts to us.
 - Consider age-appropriate exercise classes, mall walks, etc., with Bible studies focused on health issues and serving God in every stage of life.
 - Consider senior field trips to local gyms that might trade a day in their facilities for the opportunity to seek the patronage of their guests. Consider volunteering for activities or volunteer opportunities that fill the hours and encourage hearts.
- › Determine and catalogue retirees' skills and areas of interest for a programmed approach to how you can best use their time and service. (NOTE: Contact the LCMS Indiana District for sample materials.)
 - Conduct a workshop focused on the retired such as, "Inviting the Next Generation to Benefit from Things You Learned over the Years." Deal with ways the aging can share their knowledge with younger generations.
 - Meet with retirees separately prior to a "fall campaign" to discuss "Mature Stewardship: What You've Learned about Balanced Giving over the Years." Receive their commitment but also learn about their involvement in the work of the congregation and their support of its ministries. Get their input on the direction things are going and their suggestions for the future.
 - Consider a Bible study on "Widow's Mite and Fixed-Income Giving." During the study, invite seniors to share stories of how God "stretched" their income in the past.

Dealing appropriately with retirees

Here are some suggestions for "care and feeding" mature members.

- › The stewardship of retired stewards
 - Consider a "Seniors Recognition Sunday" with a meal and awards for service in the congregation and the community. This could be similar to lifetime achievement events that we see on TV.
 - Brainstorm with congregational leaders about opportunities for involving older seniors who are more limited in their abilities:
 - Form prayer partners with specific prayer assignments
 - Share stories about "When I was a Kid" with parochial school and Sunday School students
 - Call three or four shut-ins to ask how things are going, etc.
- › Finally, there is a time to serve and a time to give up serving
 - Consider agreeing on a specific time frame when asking retirees to serve. Renewal would be at the discretion of the retiree and the pastor. There may well be a good time "for the youngsters to take over!" And "mature" retirees shouldn't be touchy about stepping aside. After all, how long has the next king of England been waiting in the wings?
 - In accord with this, retirees can be encouraged to carefully gauge their own usefulness or to seek honest input from those around them. Scripture is full of examples for older stewards related to the importance of passing the baton.
 - 2 Samuel 19:32: Barzillai steps back so his son can accompany King David on his return to Jerusalem.
 - 2 Kings 2:1-18: Elijah opens the way for God to use Elisha as his successor.
 - 1 Kings 1: We see that when David was slow to give up the throne by selecting a successor, turmoil began that led to the eventual division of God's people into two nations, Israel and Judah.

Closing observations by the retired author

Having served in the parish and in an administrative position about an equal number of years each, let me suggest that service on the local level is the most rewarding. As I work with retirees in the congregation where I now serve on a part-time basis, I discover this to be true for laity and clergy alike. In our congregation we have several retired pastors. ALL are delighted when they are given the opportunity to serve. This is also the case with laity. People are generally happiest when they are busily at work, proving that service is its own greatest reward.

This even extends to the stewardship of dollars. Retirees are happy to be part of supporting the work of the Lord in the local setting. Few complain about their financial situation and give in proportion to the blessings they receive. They are examples for their children, grandchildren and great-grandchildren (for God seems to bless these stewards with more and more years).

How blessed we are to have these older stewards in our midst. May God continue to bless them with zeal and support of every aspect of His work!

Resources

- › Richard Gentzler Jr., *Aging & Ministry in the 21st Century*, Discipleship Resources, 2008, Nashville, Tenn., ISBN 978-0-88177-540-2.
- › *The “Why” and “How” of Older Adult Ministry*, Adult Lutherans Organized for Action, Clearwater, Fla.
- › Joan Chittister, *The Gift of Years*, 2008, ISBN 978-1-93334-610-6.
- › Harold G. Koenig, *Purpose and Power in Retirement*, 2006, ISBN 1-932031-33-2.
- › “Engaging the Aging” quarterly newsletter, Lutheran Senior Services, info@LSSLiving.org or www.EngagingTheAging.org.

Teaching the Stewardship of Time

IN THE LUTHERAN CONGREGATION

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A trip to your nearest bookseller or book-selling website will show you the subject of managing “our time” and becoming more effective at it is a subject that receives a lot of attention. Time management has been written about since the early days of modern business, but it was already there on the pages of Holy Scripture. Most people complain that they never have enough of it. They feel frustrated when time passes by too quickly. The members of our congregations are no different when it comes to the subject of time management or specifically being a steward of the time that God has given to them.

In the church, we have done a fair-to-good job in teaching about financial stewardship, but we fail often when it comes to talking to people about the use of their time across the various vocations God has given them in the home, church and society. When we ask members to use their skills and talents in the church, we often get excuses of job, family and other commitments. Oftentimes, these same members will offer the gift of money to replace the request for spending time living out their vocations in the church. Many members feel they can always make additional money to replace what they have given away. They know they can never replace time once it is given away. We in the church fail to teach and demonstrate that it is God who is the Owner and Giver of each and every minute of the day. Therefore we should manage our time with God’s purposes for us in our various vocations in mind.

This resource will provide an overview of the subject of time management for the lay leader as well as the professional church worker. It also will provide suggestions on classes that could be provided to members so that they might learn how to be better stewards of this precious resource that God provides them for His purposes.

A working definition of time

In many time management classes that are taught across the country, the common question asked of the participants is, “What is time?” Often the participants will describe what time is by speaking of how it is measured. For the sake of providing our working definition of time, we will use the Franklin Covey definition used at many of its workshops: “Time is the passing of events one after the other.” Covey coaches tell participants that in order to get control of time, they must get control over the events they allow into their lives.

This is an appropriate definition since when we control our events by what we say yes or no to, we limit or eliminate the things and activities that would take us away from what we want to do in our lives and the things we value. God has given us roles to fill in the family, the church and society — and each of these vocations has a claim on our time. Since our vocations are always multifaceted, we must be intentional (and wise!) when it comes to managing our time.

Breaking down the elements of time management and stewarding time

Read Ps. 31:14-15 and Eccl. 3:1-2. What do these passages say about the use of our time?

Some interesting facts and figures about time management (from www.balancetime.com) include:

- › The average person uses 13 different methods to control and manage his or her time.
- › The average person gets one interruption every 8 minutes, approximately seven an hour, or 50 to 60 per day. The average interruption takes 5 minutes, totaling about 4 hours or 50 percent of the average work day. Eighty percent of those interruptions are typically rated as “little value” or “no value,” creating about three hours of wasted time per day.
- › On an average day, there are 17 million meetings in America.
- › By taking 1 hour per day for independent study, 7 hours per week, 365 hours in a year, one can learn at the rate of a full-time student. In three to five years, the average person can become an expert in the topic of their choice by spending only 1 hour per day.
- › Ninety-five percent of the books in this country are purchased by 5 percent of the population. Ninety-five percent of self-improvement books, audio tapes and video tapes purchased are not used.
- › Ninety-seven percent of workers, if they became financially independent, would not continue with their current employer or in their current occupation.
- › Twenty percent of the average work day is spent on “crucial” and “important” things, while 80 percent of the average work day is spent on things that have “little value” or “no value.”

- › A person who works with a messy or cluttered desk spends, on average, 1-1/2 hours per day looking for things or being distracted by things or approximately 7 ½ hours per work week. “Out of sight; out of mind.” When it’s in sight, it’s in mind.
- › The average reading speed is approximately 200 words per minute. The average working person reads 2 hours per day. A speed reading course that will improve the reading rate to 400 words per minute will save an hour per day.
- › Ninety percent of those who join health and fitness clubs will stop going within the first 90 days.
- › Nine out of 10 people daydream in meetings.
- › Sixty percent of meeting attendees take notes to appear as if they are listening.
- › Forty percent of working people skip breakfast. Thirty-nine percent skip lunch. Of those who take a lunch break, 50 percent allow only 15 minutes or less.
- › It takes approximately 30 days to establish a new physical or emotional habit.
- › The average worker sends and receives 190 messages per day.
- › The average American watches 28 hours of television per week.
- › Seventy-eight percent of U.S. workers wish they had more time to “smell the roses.”
- › Forty-nine percent of U.S. workers in America complain that they are on a treadmill.
- › Angry people are twice as likely to suffer a heart attack as people in better control of their emotions.
- › Seventy-five percent of heart attacks occur between the hours of 5 a.m. and 8 a.m., local time.
- › More heart attacks occur on Monday than on any other day of the week.
- › Ninety-five percent of the things we fear will occur do not occur.

It is easy to see that the American society is truly “chasing the wind” as King Solomon said. Which of these facts and figures did you identify with the most? How many people in the pews of your congregation can relate to one or more of these? Each member in your congregation has the same 168 hours per week to use for God’s purposes across their vocations. Our job as steward leaders is to show our members how they can use the time that God has given to them more effectively in His service in the family, church and society.

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Teaching opportunities

Time management classes can be taught in any number of settings. Some congregations have offered time management Bible studies during the corporate Bible study hour on Sunday mornings. Others have chosen to offer special workshops during the week or on Saturdays. In either case, the basic components of teaching time management include (in order of importance):

- › Understanding our vocations
- › Identifying values
- › Setting goals
- › Weekly planning
- › Daily planning

Helping members (and professional church workers) identify their vocations and values will help them allocate their time to those things they hold dear. What are the roles God has given us to fill in the family? In the church? In society?

How does each one make a claim on our time? In many cases when attendees of time management workshops are asked to track the time they spend on various activities, things that matter most to them and things they truly value suffer at the hands of what matters least. In the process of helping members identify their values, it is paramount that the members spend time to write a sentence or two to clarify what that value is and how it relates to their vocations.

Helping members to identify values

To help the members within the church identify and order their values, it is helpful to give them 10 small square pieces of paper (3-by-5-inch cards work well). Ask them to write down one value on each card without a description of what that value means or how it looks when it is lived out in their lives. After participants have finished writing their values down, ask them to participate in the following exercise:

All participants are asked to picture themselves as passengers on a lifeboat in the North Atlantic in the middle of winter. As the lifeboat is moved away from the sinking ship the lifeboat becomes heavier with ice and water that has come into the boat. Every 2 minutes tell the participants that, because of the extra weight of the ice and water, they must get rid of one value that they have brought on board the lifeboat (for expediency at times you can have the participants rid themselves of two values at a time. They should

also stack the discarded values). When the exercise is complete the members will be holding onto their No. 1 (most important) value. As most participants have completed this exercise, the value that comes up most often is “faith” or “God.” “Family” and “friends” often is the second most named value.

This makes sense as two of our vocations are in the church and the family. We are called to be Christians with certain roles and responsibilities in the church. We also are called as family members with roles and responsibilities there as well. Our work in society — whether that is a career, volunteering or simply being a good neighbor — makes up the third area of vocation.

After the exercise is completed, have the members share their decision process for selecting their No. 1 value. At this time, the participants can be challenged to review if they are spending enough time nurturing their No. 1 value. Members can be asked if they are making time for church each week, and daily prayer and Bible reading. In addition, they can be asked if they are spending enough time in service to the church as they review the use of their time. The same process should be repeated for their vocations in the home and in society as well.

Helping members identify their vocations

How should all this time be arranged according to their vocations? Once the members of your congregation or participants in your time management class have identified the values they hold dear, it is important for them to identify the roles that these values play in their lives. In his book, *Body by God*, author Dr. Ben Lerner encourages people to “paint solid yellow lines around those items in their schedules that help them to live out the roles that they have been given.” Lerner’s point in encouraging his readers and patients to “paint solid yellow lines” is, much like the solid yellow lines on highways that keep us safe from passing in dangerous areas (which can lead to fatal errors), painting solid yellow lines around the activities that help us accomplish and fulfill the roles that we play is equally vital to our survival in these areas.

It is best for the leader of the group to provide examples of the role that he or she lives out so that the group can process the roles they have. For example, if I was leading the group, I would say my roles are: husband and father (my vocations in the family); member of Trinity Lutheran Church and stewardship leader (my vocations in the church); and marketer, budget administrator and friend (my vocations in society toward my neighbors). After identifying these roles, I would then look for activities that help me to add value or to accomplish a task or responsibility in relationship to that role. Activities might include: attend daughter’s dance recital and attend parent’s night at the school (under my vocation as father); and complete time and talent survey, help with calls for the nominating committee and attend voters’ meetings (for my vocation in the church). It is best to take a few minutes in the class to allow participants to identify the roles they have in their lives and then to review how those roles impact the use of their time.

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Goal setting

Once members of the class have identified values and vocations, it is appropriate to have them begin to learn how to set goals. The members should be taught the concept of S.M.A.R.T. goals. S.M.A.R.T. is an acronym for “Specific, Measurable, Attainable, Realistic and Timed.” Participants should understand that goals need to be more than generalities. They have to be vivid, actionable or, as Webster’s dictionary defines it, “the end toward which effort is directed.” A goal of fitness can’t be, “I want to get into shape this year.” A *specific* goal would define what fitness looks like, either in pounds lost, the ability to run a certain race or waist size reduction. Doing so also makes the goal *measurable*.

Many people fail to set goals because they have created outlandish goals in the past, which were never achieved. To prevent this in the future, participants should be coached on how *attainable* goals must have steps that can be met. For example, a weight loss goal has to be a goal that is healthy (not too much lost too fast or a great amount that cannot be achieved within the time frame of the goal). This, of course, adds to the *realistic* and *timed* elements of the goal. *Attainable* goals are often times *realistic* when the time element allows for ample time to complete the goal. So to conclude with our example of weight loss, a S.M.A.R.T. goal would be along the lines of, “I will lose 20 pounds (*specific* and *measurable*) by June 30, 2014” (for a goal set on Jan. 1, 2014), which makes the goal *realistic* and *timed*.

As you talk about goals with the participants in the class, it is good to talk to them about goals they have in relationship to their vocations in the church. Ask the participants how setting faith goals impacts the roles they listed in the earlier part of the class. By asking these questions you reinforce that the members are stewards of the time that God has given to them as a precious gift. Time is one of the “life’s resources” that is to be used by the child of God for God’s purposes.

Teaching weekly and daily planning

Once the participants have identified their values, roles and goals, you can begin to teach them about weekly and daily planning. One of the key aspects of doing effective weekly planning is to plan activities at the same time of the week on the same day. This will vary between each person. Some will find it better to plan the week ahead on Sunday night. Others may find their best planning time to be Friday before they go home for the week. Still others may find Saturday morning the best time. The real key is to make sure that it happens at the same time and schedule 20 minutes for the activity. During this time, the planning should include a review of their

vocations and the goals that have been set under each vocation. As these roles and goals are reviewed, time should be added to the schedule for fulfilling these roles and goals. As Covey would say, these are your “Big Rocks,” those vital things that have to be included in life for it to be full and productive. For the child of God, these “Big Rocks” should include time to be in the Word and receive the Sacrament. They also should include service to the church, according to our gifts.

Daily planning is done in much the same manner as weekly planning, but the scope obviously is on the particular day. Like weekly planning, daily planning should be done at the same time each day. The items put on the daily schedule are those that move the participants toward their goals. Items that are placed on the “to-do” list for the day during daily planning should allow for work on tasks that will result in proactive planning. The activities should be activities that prevent projects from becoming urgent and crises. Author Steven Covey called this type of planning “Quadrant II” living. Focusing on the important but not necessarily urgent activities of “Quadrant II” makes the vital difference in personal and organizational effectiveness.

“Quadrant I” activities are driven by crises. For example, firefighters often live within “Quadrant I,” but they improve their odds by spending time on prevention and education aimed at preventing a crisis. Staying in the “Quadrant I” mode too long leads to stress and burnout, based solely on crisis management and putting out fires.

Individuals should ideally spend 60 to 65 percent of their time in “Quadrant II” and 15 percent in “Quadrant I.” A “Quadrant II” approach ultimately leads to the greatest success. The results include vision, perspective, balance, discipline, empowered people and few crises. The result of this perspective, balance and discipline, should allow participants to discover time to serve the church and to use the time given by God for use in the kingdom.

Small group teaching leads to higher accountability

Research has shown that it takes 21 days to develop a new habit. Planning and time management are no exceptions. Instead of simply teaching the participants in your congregation, it is advisable to form small accountability groups to encourage the participants to put what they have learned into practice. It is recommended that the groups meet every two weeks to review how they are planning the use of their God-given time according to the roles God has given them to play in church, home and society. Groups should meet three times after the classes close to review and hold each other accountable for putting their learning into practice.

Conclusion

God has given us as gifts to one another in the church, home and society. He wants us to bless one another by fulfilling the roles He has given us to play in each of these spheres of life. But we can't be there for our families, our churches and our neighbors unless we make intentional plans to manage the time God has given us to fulfill these roles. The church is the right place to learn how to do this more effectively.

