

STEWARDSHIP PRIMER

A Guide for the Christian Congregation



**The Lutheran Church—Missouri Synod
Office of National Mission
Stewardship Ministry**



Stewardship Primer

Introduction

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

Why a Stewardship Primer?

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 stewardship education.

A primer is defined as material that covers the basic elements of a subject. This Stewardship Primer is designed to help steward leaders review the basics of Christian stewardship, be an encouragement to congregations to embark on intentional, year-round stewardship education, and introduce a plan and process for congregations to use as they provide stewardship education that impacts the lives of individual stewards and the life of the congregation as a whole.

What is Included in the Stewardship Primer?

- Stewardship Primer 1 – Making the Case for Christian Stewardship
- Stewardship Primer 2 – Foundation for Christian Stewardship – Titus 2:11-15
- Stewardship Primer 3 – Fundamentals of Christian Stewardship
- Stewardship Primer 4 – Definition of Christian Stewardship
- Stewardship Primer 5 – Identity of the Christian Steward
- Stewardship Primer 6 – Stewardship is a Spiritual Issue
- Stewardship Primer 7 – Changing the Stewardship Culture
- Stewardship Primer 8 – The Chief Steward and Stewardship Champions
- Stewardship Primer 9 – Intentional Stewardship Planning
- Appendix 1 – Stewardship Assessment for the Congregation
- Appendix 2 – Four Pillars for an Effective Stewardship Education Process
- Appendix 3 – Options for Congregations

How is this Stewardship Primer to be used?

The pastor and stewardship committee, board, task force (or other person or entity charged with Christian stewardship) will find the material most helpful if they work through it together following the above sequence.

Michael Wright writes in *Yours, Lord*, “A group of people, no matter how small the group is, can take the initiative to read about, think about, pray about, and then plan to act on (a Biblical) understanding of Christian stewardship. This will affect, challenge, and enrich our own lives, and that of the church to which we belong” (page 9).





Stewardship Primer 1

Making the Case for Stewardship Education

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

What is needed?

Intentional, systematic, comprehensive, year-round, whole life stewardship education is necessary in the Christian congregation.

Jesus desires that His people have the *abundant life* He came to give (John 10:10). This abundant life consists of knowing Jesus Christ and learning from Him (2 Peter 3:18). It also includes living in obedience to God’s Word (Colossians 1:9-10).

What evidence is there that this is needed?

Michael Horton: “Gallup and Barna hand us survey after survey demonstrating that evangelical Christians are as likely to embrace lifestyles every bit as hedonistic, materialistic, self-centered, and sexually immoral as the world in general.”

Robert Benne: “Too many of us are ‘partial Christians.’ Our Christian convictions apply only to a small part of our life—and the portion is shrinking. It will continue to shrink unless we regain a comprehensive vision of life that helps us reunite what modern life breaks apart...our lives in business, education, and politics become increasingly this-worldly.”

Christians have made the “tragic mistake” of equating Christian stewardship solely or primarily with financial issues. When this happens the life changing nature of Christian stewardship is lost.

Christians have individualized their lives. God calls us into a community of believers.

Christians have compartmentalized their lives. God calls us to discipleship in every area of our lives.

Christians have an increasingly difficult time discerning the difference between what God’s Word says and what the culture tells them.

*Stewardship has
been kidnapped
and is being held
hostage by a
sinister villain
named “Paying
the Bills.”
-Charles Lane*

How are we uniquely qualified to tackle this need?

We have God's clear word that He came to save us and to make us good people (Titus 2:11-15).

We understand that the Holy Spirit transforms His people (Titus 1:1; Col 2:6-7; Romans 12:12; 2 Cor. 3:18).

We understand the need for adaptive solutions as well as technical solutions. Technical solutions are intended to fix something quickly. Some things, however, cannot be fixed quickly and require adaptive solutions. Adaptive solutions require continuous learning and are designed to impact attitudes, beliefs, and behavior.

We understand from God's Word that being a Christian steward means that we have the privilege and responsibility of managing all of life and life's resources for God's purposes.

What will be the benefits of a renewed focus on Biblical stewardship?

Transformation in the life of the individual Christian and in the life of the congregation.

Members understand what it means to be a Christian steward.

Members live out their lives as stewards rather than owners.

Faithful stewardship modeled by leaders and members.

Necessary resources available to carry out the mission and ministry God has called the church to do.

What are the possible negative consequences if nothing changes?

Failure to be the kind of Church and people God desires.

Malaise in the body of Christ. (Decline in attendance, lack of willing workers, lack of finances and other resources, lack of transformed living by God's people, etc.)

The church will continue to be seen as increasingly irrelevant by the unchurched.





Stewardship Primer 2

The Foundation for Christian Stewardship

1 Corinthians 4:2

"Moreover, it is required of stewards that they be found trustworthy."

Christian stewardship is founded upon the Word of God. "The Word of God," writes T. A. Kantonen in *A Theology for Christian Stewardship*, "in its derivative sense is the life-changing message of God's redeeming activity in Christ, the gospel...The gospel does more than tell 'the old, old story of Jesus and his love.' It is the means which Jesus himself confronts men. It does not point beyond itself to something high and holy toward which we are to strive. It brings God in his holiness and love to us. It is God's Word not because it speaks about God but because in it God speaks. Just as in the creation of the world God spoke and the world began, so today God speaks in the word of this gospel and new life is created in human hearts" (page 13).

Titus 2:11-15 gives a wonderful summary of the foundation for Christian stewardship. "**11** For the grace of God has appeared, bringing salvation for all people, **12** training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, **13** waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, **14** 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. **15** Declare these things; exhort and rebuke with all authority. Let no one disregard you."

Seminary Professor Rev. Francis Rossow writes about this text in *Lectionary Preaching Resources*, "In the verses before and after our text, Paul recommends a number of specific virtues. Hence it should not surprise us to find as strong a sanctification emphasis in our text as there is a justification emphasis. In fact, throughout the text Paul insists that Christ came to our world for two reasons: (1) to save us and (2) to make us good people...Where God justifies, He also sanctifies. Where faith is, there are also good works" (page 26).

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steward.*

Christian stewardship begins with the grace of God. C. F. W. Walther writes in a sermon on this text, "Christ has appeared to pay man's debt of sin, and for that reason, man is indeed blessed. The Lord of all lords has become the servant of all servants. God had to humble Himself so deeply to pay our debt. He began to pay it while lying in deepest misery in the manger, and He did not stop paying it until, forsaken by God, He was about to breathe His last upon the cross. Then and only then, after having paid the very last cent of our debt, could He cry out triumphantly, "It is finished!" (John 19:30). The God who became man had then effected the pardon of sinful men and their reconciliation with God, who opened the gates of heaven to them once again" (page 77, *God Grant It*).

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This grace motivates the Christian to live a godly life for the one who has redeemed us. Everything the Christian is and everything the Christian does is the result of God's grace in Christ.

Luther comments on this Christian life in a sermon on this text taken from volume VI:113-141 of *The Sermons of Martin Luther* published by Baker Book House. In that sermon he explains what it means to live self-controlled, upright, and godly lives.

First St. Paul mentions **self-control**. This word indicates what should be the nature of man's conduct toward himself in every area of life. This includes eating, drinking, sleeping, dress, speech, etc.

Paul also says we should be **upright** in our lives. "Here," says Luther, "Paul gives a hint of how we should conduct ourselves toward our neighbor—righteously. We owe him that righteousness which consists in doing to him as we would have him do to us; in granting to him all we would have him grant us. We are to do our neighbor no bodily harm, no injury to his wife, children, friends, possessions, honor or anything of his. Rather we are obligated, wherever we see he needs our assistance, to aid him, to stand by him, at the risk of our bodies, our property, our honor and everything that is ours.

We are also to live **godly** lives. Luther writes, "Here we are reminded of how to conduct ourselves toward God...Godly living consists in trusting God, in relying on his grace alone, regarding no work not wrought in us by him, through grace. If we are godly, we will recognize, honor, adore, praise and love God. Briefly in two words, to live godly is to fear and trust God."

The Lutheran distinction between the Law and the Gospel is necessary for the proper understanding of Christian stewardship. *Luther's Small Catechism* states, "In the Law God commands good works of thought, word, and deed and condemns and punishes sin....In the Gospel, the good news of our salvation in Jesus Christ, God gives forgiveness, faith, life, and the power to please Him with good works" (page 52).

Through the Gospel Jesus says to me "Your sin is taken away. You are washed clean in my blood." It is the Gospel that motivates and empowers the Christian steward. The Law's primary function is to accuse, but it does not only accuse. The Law also instructs and informs the Christian steward.

Reflection:

Why is Titus 2:11-15 a good foundational text for Christian stewardship?

How does the Gospel motivate the Christian steward?

How does the Law instruct the Christian steward?

Digging Deeper:

Read *A Theology for Christian Stewardship* by T. A. Kantonen. Find it at faithaflame.lcms.org

Read *The Genius of Luther's Theology* by Robert Kolb and Charles P. Arand.





Stewardship Primer 3

Fundamentals of Christian Stewardship

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

Scripture has much to say about Christian Stewardship. T. A. Kantonen writes in *A Theology for Christian Stewardship*, “Stewardship is the English word used to translate the New Testament word *oikonomia*. The Greek word is a compound of *oikos*, meaning house, and *nomos*, meaning law. It refers thus to the management of a house or of household affairs...when the word stewardship takes on the new depth and richness which it has acquired in American church life, it is still the best single equivalent of the Pauline *oikonomia*” (page 2).

Roy Bleick writes in *Much More Than Giving*, “In the New Testament, ‘stewardship’ [*oikonomia*] is never used to designate the action of giving, much less the giving of money. *Oikonomia* relates primarily to the office of administration or management or to the implementation of a plan” (page 15).

Stewardship is what the steward does and what the steward does is governed by God’s Word. God’s word suggests the following fundamentals of Christian stewardship:

1. God owns all things, we own nothing. God owns us twice. He owns us because He created us. He owns us because He redeemed us.

The following Bible passages support this first fundamental:

- Psalm 24:1
- Haggai 2:8
- 1 Corinthians 6:19
- 1 Chronicles 29:14
- 1 Corinthians 4:7
- Titus 2:14

Roy Bleick writes, “Though we may hold (possess) certain things, God really owns all. This ownership by God extends from inanimate things to animals and birds, to human life. God’s ownership reinforces the concept of stewardship as management. Strictly speaking, we cannot give anything to God, He already owns all. We can only manage its use” (page 12-13, “A Theological Statement Concerning Christian Stewardship”).

2. We are stewards, 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.

The following Bible passages support this second fundamental:

- 1 Corinthians 6:19

The biblical truth—that it all belongs to God—is the cornerstone of everything we have to say about stewardship.
-Charles Lane

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- 1 Corinthians 4:2
- Matthew 24:45-46
- Romans 14:7-8
- 2 Corinthians 6:4, 10
- Titus 2:14

Roy Bleick continues, “It is indeed a high honor and a great privilege to represent the gracious God to the world. It is part of God’s plan of salvation to reveal His love, care and concern for the world through the lives of His sons and daughters. The individual Christian is consciously to live every moment, speak every word, perform every act, for the purpose of glorifying God and serving others in such a way that God thereby builds His kingdom in the hearts and minds of people. The object of our life, of all stewardship activity, therefore, is to use the resources God has entrusted in such a way that people come to know and trust in the only true God” (page 9, “A Theological Statement Concerning Christian Stewardship”).

3. We are accountable and responsible to God for all He entrusts to our care.

The following Bible passages support this third fundamental:

- Hebrews 4:13
- 1 Peter 1:17
- Luke 16:1-2
- Galatians 6:7
- Luke 19:15

Roy Bleick writes, “In the stewardship parables the master always returns and holds an accounting.” (See Matthew 25:14-30 and Luke 16:1-9)

Reflection:

Why is it vital to keep in mind the foundation of Christian stewardship (God’s grace in Christ) when considering the fundamentals of Christian stewardship?

What resources does God supply so that stewards accomplish the tasks He gives? Acts 1:8, 2 Timothy 3:16-17, Romans 6:4

Digging Deeper:

Read *A Theology for Christian Stewardship* by T. A. Kantonen.

Read *The Stewardship Life* by Karl Kretzschmar.

Both resources are available at faithaflame.lcms.org

*As stewardship
leaders, you need
to find and
utilize ways to
help God’s
people see God
as the source—
and God’s
children as the
stewards—of all
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their care.
-Charles Lane*





Stewardship Primer 4

Defining Christian Stewardship

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

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, buildings, salaries, etc. Allowing stewardship to be compartmentalized in this way is a tragic mistake both for individual stewards and for corporate stewardship.

Where do we begin when defining Christian stewardship? It begins with the grace of God in Christ. We are Christians because of what Christ has done for us on the cross. We do not find favor with God because of what we do. Stewardship (what I do as God’s child) is not the cause of our salvation, but a response to it. Christian stewardship is the response of the believer to what God has done for them in the life, death, and resurrection of Jesus Christ.

Brattgard writes in *God’s Stewards*, “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 he is completely dependent upon his master. When his stewardship is over he will have to give an account” (page 42).

Christian stewards understand the privileges and responsibilities they have in all the relationships of life. Christian stewardship impacts our relationship with God, with our neighbors, with ourselves, and with all of creation. To limit it to issues related to finance misleads and robs the Christian steward of the rich, full, and fruitful life that God intends for His children (John 10:10; Titus 2:11-15)

Why is it so important to define Christian stewardship accurately? Without a proper understanding of the fullness and richness of Biblical stewardship the life changing nature of Christian stewardship is lost.

One of the most important aspects of considering stewardship education in the congregation is the proper understanding of Biblical stewardship. This can be a difficult task because many

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.

congregations have done a very good job of teaching their members to think of stewardship as primarily or solely giving money to the church.

Is the way I am investing the time God allots for me, the abilities God gives me, the resources God entrusts to me, and my very life pleasing to the Owner?

In *What Do I Own and What Owns Me?* Daniel Conway writes, “Stewardship means letting go of my independence, my ego, my need for control, and my desire to be someone...True stewardship means that I depend on a good and gracious God for who I am and what is mine—because they are all gifts to me” (page 7).

“Christian stewardship,” writes Roy Bleick in *Much More Than Giving*, “is a partnership with God in the business of salvation. Both the partnership and the nature of the business are beautifully described in 2 Corinthians 5:18-20...It is to be noted that this is not an equal partnership, since the business and all of the resources belong to God...The object of all stewardship activity is to use the resources placed in our hands in such a way that people come to know and trust in the only true God” (page 19).

Ed Varnum writes in an article entitled, *Building a Year Round Stewardship Culture*, “If your church members consider stewardship the ‘\$’ word and you avoid speaking it lest you offend, it is definitely beyond time to open them to stewardship’s bigger picture. Help them discover the joy of using their physical, emotional, spiritual, and financial gifts in meaningful ways that build up others and give glory to God. Help them recognize the faithful stewardship of your church in a variety of ministries, which their gifts support. Above all, help them be captured by the larger vision of God’s ownership of all and our role as Christ’s servants and stewards” (page 10 *Net Results Magazine*, May/June 2008).

Reflection:

How have I defined stewardship in my own life? (When you hear the word “stewardship” what comes to mind first?)

How has this congregation defined stewardship? (What do most of the members think of first when they hear the word “stewardship”?)

Describe in your own words “stewardship’s bigger picture.”

Digging Deeper:

Read *Ask, Thank, Tell* by Charles Lane.

Read *Christian Stewards: Confronted and Committed* by Waldo Werning.





Stewardship Primer 5

The Identity of the Christian Steward

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

The question “Who am I?” is not to be dismissed lightly or answered in a frivolous way. Knowing who I am is necessary to live as God intends me to live. Unfortunately there are many people who try to establish their ultimate identity on what they do rather than on what God has done for them.

John Westerhoff deals with the identity of the Christian steward in *Building God’s People*. He writes, “Each day the world tells us who we are and how we are to live. Depending upon whom we listen to we are: physical beings who are to make ourselves sexually attractive; intellectual beings who are to accumulate knowledge; consumers who are to acquire material possessions; workers who are to produce products; or pleasure seekers who are to gratify privatized needs. The list could go on. But who are we? From a Christian perspective the answer is simple, though not easily understood. We are baptized! We have been drowned and brought back to life, we have been adopted into a family—the church—we have been given the name Christian, we have been signed with the cross and claimed as Christ’s own forever. We have been re-created in the image of God. We are saints...We are partners with God, stewards of God’s creation, entrusted with the Good News of God’s saving work in Christ” (page 13).

Westerhoff continues, “The church’s understanding of stewardship is rooted in our baptismal covenant, a covenant in which we promise to be...the manifestation of God’s grace, as a grateful response to God’s gift of salvation. At our baptism we are made Christians and incorporated into the body of Christ that we might be led by the Spirit to manifest God’s will. God’s will is that we be fruitful trustees of God’s gifts and graces. Stewardship, properly understood, provides a context for believers in Jesus Christ and members of his church to establish a link between what they believe and how they live” (page 15).

*A steward is
one who
manages, or
cares for, what
belongs to
someone else.
A Christian
steward is a
child of God
who cares for
that which
belongs to God.*

We are stewards because God made us stewards. When God created Adam and Eve, He placed them in the Garden of Eden and told them to “work it and take care of it” (Genesis 2:15). Their

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stewardship (what they did as God's stewards) was to work the creation God had given them and to care for it so that it prospered as He intended. They understood that God is the owner and we are stewards.

Unfortunately, the whole concept of steward became blurred with the fall into sin. Now human beings no longer consider themselves stewards (one who manages what belongs to another), but want to be owners (one who has complete control and total right of dispersal). One cannot be a steward and an owner at the same time. The two are mutually exclusive by definition. Wanting to be an owner, or acting as an owner, puts one in God's rightful position and the result is idolatry.

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 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, *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.

Reflection:

How do you respond to the assertion that the church has failed to raise up stewards?

How are we forming stewards in our congregation?

Do most Christians think (or act) more like stewards or owners? Explain your answer.

Why is it so important that the Christian understand his/her identity as steward?

R. Scott Rodin says that it is a mistake to focus on what the steward does before and perhaps without ever discussing what it means to be a steward. Tell why you agree or disagree with his statement.

Digging Deeper:

Read *Stewards in the Kingdom* by R. Scott Rodin.

Read *The Christian Faith* by Robert Kolb.



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Rev. Wayne J. Knolhoff, Director





Stewardship Primer 6

Christian Stewardship is a Spiritual Issue

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

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 a spiritual issue than it is a financial issue because it is about our life in Christ.

Christian Sharen writes in *Faith as a Way of Life*, “Christian faith is a gift of God that entails dying to one way of life and rising to another lived not for ourselves, but for God. To receive Christian faith is, in St. Paul’s words, “to walk in newness of life” (Romans 6:4). Paul shows that Christian faith is not simply a state of mind or a belief that has no practical consequences for daily living. Rather, it is a way of life marked by the mysterious union with Christ described by Paul in these words: ‘it is no longer I who live, but Christ who lives in me’ (Galatians 2:20)... Christian faith, then, is God’s gift, not just of salvation and new life, but of a whole new way of life ‘in Christ’” (page 4).

Stewardship is a spiritual issue because it is about this new way of life in Christ. Sharen continues, “Faith as a way of life is not given simply that we might be at one with God, assured of our special place in cosmic history. No, God’s saving gift of faith shapes daily life lived in and for the sake of God’s reconciling work in the world” (page 4).

Luther reminds us in his explanation of the First Commandment in the *Large Catechism* that how we live, especially as it relates to money and possessions, can get in the way of the relationship He has established with us in Christ. Luther writes, “Many a person thinks that he has God and everything in abundance when he has money and possessions. He trusts in them and boasts about them with such firmness and assurance as to care for no one. Such a person has a god by the name of ‘Mammon’ (i.e., money and possessions; [Matthew 6:24]), on which he sets all his heart. This is the most common idol on earth. He who has money and possessions feels secure [Luke 12:16-21] and is joyful and undismayed as though he were sitting in the midst of Paradise. On the other hand, he who has no money doubts and is despondent, as though he knew of no God. For very few people can be found who are of good cheer and who neither mourn nor complain if they lack Mammon. This care and desire for money sticks and clings to our nature, right up to the grave” (pages 18-19).

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“Stewardship,” writes Roy Bleick in *Much More Than Money*, “is the responsible administration of something that has been received as a trust. As a steward the Christian is to be under no illusions about his position. He is steward and not master. He is not the one who gives the trust” (page 18).

Bleick underscores the importance of the spiritual aspects of stewardship when he writes, “We ought to avoid speaking of stewardship in the hackneyed terms of time, talent, and treasure. The slogan about giving of our time, talents, and treasure ought to disappear from our vocabulary. To speak of only giving our time, talents, and treasure ignores the far greater concept of managing. Management covers not just a portion of the resources but *all* of them. We are to manage everything in the way God intends, even what we use for ourselves. Using the common, alliterative phrase makes it too easy for people to fall into the trap of thinking of these things as ends in themselves. It is not the money or the time in itself that is the object of the mission that Christians have been given. Money, time and talents are merely resources to be used to accomplish the mission. They are means to an end. The mission is the ministry of reconciliation that God has committed into the hands of His believers. We would be misleading people if we taught them that the time and talents they offer in activities centered in their church building are all that is involved in their stewardship responsibility” (page 20).

Bleick concludes, “The Christian steward constantly needs to ask himself, What is the objective of my life? What is my main concern in life? According to Jesus, the main concern should be seeking the kingdom of God—even before the necessities of life (Matthew 6:25, 32-33). To a large degree, Christian stewardship is a matter of priorities. It is not only a matter of how I use God’s possessions, but it means putting God first in all areas of life” (page 21). It is a spiritual issue.

Reflection:

How can viewing stewardship in purely institutional terms be damaging to the steward?

What do you think of Bleick’s suggestion that “time, talent, and treasure” should “disappear from our vocabulary” when speaking about stewardship?

What are the implications for the steward and for the congregation in seeing stewardship as a spiritual issue?

Digging Deeper:

Read *Much More Than Giving* by Roy Bleick.

Read *Faith as a Way of Life* by Christian Scharen.



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Stewardship Primer 7

Changing the Stewardship Culture

1 Corinthians 4:2

"Moreover, it is required of stewards that they be found trustworthy."

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.

The vision of the *Faith Aflame: 360 Degrees* stewardship process is to impact the stewardship culture in every congregation so that all members would 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 all so that God's purposes are accomplished.

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. In *The Top Ten Mistakes Leaders Make*, Hans Finzel writes, "Christian leaders should act differently than those in the secular world. They should treat their workers differently, they should view their mission in a different light, and they should be driven by different motivations. Since the leader is the keeper of the culture, it falls on his shoulders to cultivate a culture that is distinctly Christian. The values and beliefs the leader holds usually become the assumptions of the followers. That puts a great deal of responsibility on the shoulders of leadership...One of the core jobs of a leader is to be the 'tender of the culture,' the person who nurtures and develops the group's understanding of itself. The more he knows about the group's existing culture, the easier it will be to lead and to promote needed change" (pages 148-149, 152).

The stewardship culture of a congregation involves the unique customs, values, and artifacts of the people who make up the congregation.

The questions that immediately come to mind are, "What is the stewardship culture in this congregation?" and "How do we go about changing aspects of the stewardship culture which need changing?"

There are a number of helps on the *Faith Aflame* website that can assist leaders in determining the stewardship culture of the congregation. They are located at faithaflame.lcms.org under the "Resources" tab.

Stewardship Primer: A Guide for the Christian Congregation

Identifying the stewardship culture is one thing, changing it is quite another. Changing the stewardship culture will require both technical and adaptive solutions. Ron 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 changing 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 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. Stewards need to know not only who they are in Christ, they 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 tells them. As Eugene Peterson cautions, “If I, even for a moment, accept my culture’s definition of me, I am rendered harmless.”

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.

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 faithaflame.lcms.org.

Reflection:

Why is it important to understand the stewardship culture of the congregation? How would you describe the stewardship culture of your congregation?

Who is the “keeper of the culture” in your congregation?

Why is it so important to know the difference between technical solutions and adaptive solutions when it comes to Christian stewardship education in the congregation?

What is the role of repentance and forgiveness?

Digging Deeper:

Read the adaptive change stewardship resources found online at faithaflame.lcms.org.





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The Chief Steward and Stewardship Champions

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

Stewardship in the congregation must begin with the pastor as chief steward and with leaders who are (or will become) stewardship champions.

In *Net Results Magazine* Tom Bandy writes, “One of the hardest stewardship challenges for the church is the recognition that ‘leaders lead.’ It is not that leaders have to be perfect. If that were so, we wouldn’t have any...Yet leaders must lead. They lead the fervent prayers; they open themselves to serious accountability; they model spiritual discipline. If the average gift by members to the church is 2 percent, then leaders double it, or triple it, or more. If members pray ten minutes a day for the mission of the church, leaders pray an hour a day for the mission of the church. If members walk one mile for the sake of God’s mission, leaders walk two miles for the sake of God’s mission. The pastor holds them accountable for it. They hold the pastor accountable for it” (page 12, May/June 2008).

*The first
responsibility of
the leader is to
define reality.
The last is to
say thank you.
In between the
leader is a
servant.*

-Max De Pree

Pastors are the chief stewards in the congregation. J. E. Herrmann writes in *The Chief Steward*, “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 a practical and fuller expression of the principles as individual Christians and as members 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” (page 19).

So of necessity the first thing the chief steward does is to 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, of my relationship with those around me especially those closest to me, of my relationship to myself (caring for body, intellect, emotions, etc.), and of my relationship to all of God’s creation.

Roy Bleick, in *Much More Than Giving*, writes, “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...Christian growth takes place through the Holy Spirit’s activity in the means of grace. As the pastor seeks to help people become better stewards, he needs to remember that two things are required for growth to take place. The first

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is to confront the believer with God's expectation for his life; the Scriptural truth that everything belongs to God; the need for a personal examination of his attitude toward God's Word, of his individual stewardship performance, and of his future goals and objectives; and the Gospel's strong, unequivocal promises of grace and mercy. The second requirement for growth is a commitment to living according to the will of God, specific measurable objectives, and a strategy for reaching those objectives" (page 26).

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. 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 so that God's will is carried out in their lives and in the life of the congregation. Stewardship champions are zealous for good works. Stewardship champions desire that every member would grow in the grace and knowledge of Jesus Christ. Stewardship champions work with the pastor(s) to plan and implement intentional, ongoing, whole-life, systematic stewardship education in the congregation for all ages.

Steward leaders whether they are clergy or lay understand who they are in Christ. "As steward leaders we have no need to seek to increase in our position of power. We have no desire to build our own kingdoms and advance our own reputations. Our lives are 'hidden with Christ in God' (Colossians 3:3), and therefore it is no longer we who live, but Christ who lives in us (see Galatians 2:20). It is only with this kind of godly integrity that we can seek to decrease as we look away from ourselves to see Christ increase in and through our work as leaders" writes R. Scott Rodin in *Steward Leaders*, page 17.

Reflection:

Richard Borg, writing in *Chief Steward*, says, "American Christians are trapped in a morass of consumer debt, and the pastors and spiritual leaders who ought to be prepared to lead them into a better way are unable to speak into their condition because they're bogged in the very same mire" (page xiii). How do you respond to Borg's assessment of congregational leaders?

What priority does Biblical stewardship have among the leaders of your congregation?

Borg writes, "The challenge of changing your church's stewardship culture will not be overcome quickly or easily, but quietly and incrementally. Ultimately, however, it will be worth the journey" (page 22). What can be done quietly and incrementally to change the stewardship culture of your congregation?

Digging Deeper:

Read *The Chief Steward* by J. E. Herrmann. Available at faithaflame.lcms.org

Read *The Steward Leader* by R. Scott Rodin.





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Intentional Stewardship Planning

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

The next step for stewardship leaders in the congregation, after having gone through the *Stewardship Primer*, is intentional planning for stewardship education for all members.

Step 1 – Assess the Congregation. What is the state of stewardship education in our congregation? Use the *Stewardship Assessment for Congregations* in Appendix 1 or another stewardship assessment tool.

Step 2 – Define your goals. How can we help the members grow in their relationship with Jesus Christ as they manage all He has entrusted to their care?

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 *Four Pillars of Congregational Stewardship* in Appendix 2.

Refer also to “Resources” on the Faith Aflame website at faithaflame.lcms.org and see the *Faith Aflame Congregational Resources – Culture* for help in this area.

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Step 4 – Select the resources that will help accomplish goals and address needs. What technical solutions are needed and what adaptive solutions are needed?

Refer to the *Options for Congregations* in Appendix 3 for suggestions.

Additional resources are available at faithaflame.lcms.org; lcef.org; and lcmsfoundation.org. See also the *Congregational Stewardship Workbook* available on the LCMS Online store at lcms.org

Step 5 – Implement the plan. How will the Chief Steward and Stewardship Champions work together to see that the plan happens?

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

Action Step	Responsible Person	Date Required
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____

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

Many additional helpful stewardship resources are located on The Lutheran Church—Missouri Synod website at faithaflame.lcms.org.



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Stewardship Primer Appendix 1

Stewardship Assessment for the Congregation

1 Corinthians 4:2

"Moreover, it is required of stewards that they be found trustworthy."

Evaluate each pair of statements by placing an "X" on the continuum that is closest to the description of the congregation.

There is a designated stewardship leader to champion the cause of biblical stewardship	←————→	There is no designated stewardship leader identified in the congregation
Members are reminded regularly that they are stewards of all God entrusts to them	←————→	The words "steward" and "stewardship" are rarely if ever mentioned
Leaders understand that stewardship is about all of life and they model good stewardship	←————→	Leaders understand stewardship as being mostly about money and finances
The congregation supports mission beyond itself with a good percentage of the budget	←————→	The congregation gives little or nothing to mission outside itself
Members are taught that they are stewards and not owners of all that God entrusts to them	←————→	Most members see themselves as owners of what they have
There is an intentional plan to form stewards at all age levels	←————→	The congregation has no plan in place to form biblical stewards
Members give generously of time and abilities in the congregation and in the community	←————→	It is difficult to find willing workers for congregational tasks
Leaders and members understand that Christian stewardship is an important <i>spiritual</i> issue	←————→	Leaders and members see Christian stewardship as an <i>institutional</i> issue having to do mostly with budgets
The congregation's needs for mission and ministry are abundantly met	←————→	Meeting the mission and ministry needs of the congregation is a constant struggle
The congregation conducts an annual commitment process for members	←————→	The congregation has no annual commitment process for members
The congregation provides a financial management course for members and non-members	←————→	No financial management course is offered

Guide for the Stewardship Assessment

The purpose of the **Stewardship Assessment for the Congregation** is to determine the need for intentional stewardship education in the congregation. It is not intended to be a comprehensive assessment (a comprehensive assessment entitled “Needs Assessment Inventory” can be found in the *Congregational Stewardship Workbook 2000*) but is designed to indicate where a congregation stands on major issues impacting its stewardship life.

The assessment can be administered by giving it to a specific group of leaders (governing board, church council, elders, etc.) discussing each item with the whole group.

Consensus of the group would then determine where the “x” should be placed on the continuum.

Scoring:

If an “X” appears on the right side of the red line (midline) for any of the items listed, it is time to do intentional, systematic, comprehensive stewardship education so that God’s people might understand and live out their identity as God’s stewards.

Evaluating the position of the marks on the continuum can also help in identifying areas that need to be a priority in a stewardship education process. For example, if the mark for the item “The congregation provides a financial management course for members and non-members” is to the far right of the continuum it indicates a pressing need to address this issue.

Additional stewardship education resources can be found at faithaflame.lcms.org



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Stewardship Primer Appendix 2

Four Pillars of an Effective Stewardship Education Process

1 Corinthians 4:2

“Moreover, it is required of stewards that they be found trustworthy.”

The following four pillars can assist leaders in planning a comprehensive stewardship education process in the congregation.

Pillar One: Providing intentional, systematic, year round, whole life stewardship education

Church members grow in their understanding and practice of Biblical stewardship as they participate in an ongoing stewardship growth process in the congregation. *Faith Aflame: 360 Degrees* is an adaptive stewardship process designed to change the stewardship culture of the congregation.

The suggested year round approach is *Faith Aflame: 360 Degrees* found at faithaflame.lcms.org.

Current modules available include:

- Living with God’s Word
- Living as God’s Child
- Living as God’s Family
- Living as a Leader
- Living in God’s Economy

Pillar Two: Providing an annual stewardship commitment process for mission and ministry.

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 United States churches revealed that they ask for money in three different ways. Churches which take *offerings* and have no financial stewardship process have members who give an average of 1.5% of their income to support their church. Churches which ask members to make a *pledge* have members who give an average of 2.9% of their income to their church. Churches which ask members to give a *percentage* of their income receive an average of 4.6%.



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

Pillar Three: Providing regular financial management courses and a Lifetime Plan for Giving.

Research suggests that 70% 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. As one author suggests, “If we are not willing to teach ourselves and our fellow believers how to manage our lives for the Savior, the sinful world is more than willing to teach its brand of self-centered living.”

In addition, congregations can help members make a *Lifetime Plan for Giving*. The Lutheran Church—Missouri Synod Foundation provides help in this area in its *Transfer the Blessings* process. Learn more at lcmsfoundation.org

Pillar Four: Providing over and above opportunities for extending ministry.

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

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



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Stewardship Primer Appendix 3

Options for Congregations

1 Corinthians 4:2

"Moreover, it is required of stewards that they be found trustworthy."

The following columns represent four options for congregations to consider as they plan for intentional stewardship education. Each column includes a technical process, an adaptive process and a financial management course. Congregations are encouraged to use the sequence that best fits their needs. The options are not exhaustive. There are other possibilities a congregation might consider. These are given as a place to start.

Explore the *Faith Aflame: 360 Degrees* Process at faithaflame.lcms.org.

Schedule a three hour *Faith Aflame* workshop.

Commit to the *Faith Aflame* process and recruit leaders for the Stewardship Learning Community (SLC).

Conduct nine ninety minute sessions of the SLC.

Evaluate the *Faith Aflame* SLC process.

Conduct Consecrated Stewards Year 1, 2, or 3 in the congregation. (LCEF)

Conduct a financial management course for congregational members.

Plan for ongoing stewardship education for all members using *Faith Aflame* resources at faithaflame.lcms.org.

Conduct Consecrated Stewards Year 1, 2, or 3 in the congregation. (LCEF)

Explore the *Faith Aflame: 360 Degrees* Process at faithaflame.lcms.org.

Schedule a three hour *Faith Aflame* workshop.

Commit to the *Faith Aflame* process and recruit leaders for the Stewardship Learning Community (SLC).

Conduct nine ninety minute sessions of the SLC.

Evaluate the *Faith Aflame* SLC process.

Conduct a financial management course for congregational members.

Plan for ongoing stewardship education for all members using *Faith Aflame* resources at faithaflame.lcms.org.

Conduct a financial management course for congregational members.

Explore the *Faith Aflame: 360 Degrees* Process at faithaflame.lcms.org.

Schedule a three hour *Faith Aflame* workshop.

Commit to the *Faith Aflame* process and recruit leaders for the Stewardship Learning Community (SLC).

Conduct nine ninety minute sessions of the SLC.

Evaluate the *Faith Aflame* SLC process.

Conduct Consecrated Stewards Year 1, 2, or 3 in the congregation. (LCEF)

Plan for ongoing stewardship education for all members using *Faith Aflame* resources at faithaflame.lcms.org.

Use *The Stewardship Life* devotions located at faithaflame.lcms.org with leaders.

Conduct Consecrated Stewards Year 1, 2, or 3 in the congregation. (LCEF)

Schedule a three hour *Faith Aflame* workshop.

Commit to the *Faith Aflame* process and recruit leaders for the Stewardship Learning Community (SLC).

Conduct nine ninety minute sessions of the SLC.

Evaluate the *Faith Aflame* SLC process.

Conduct a financial management course for congregational members.

Plan for ongoing stewardship education for all members using *Faith Aflame* resources at faithaflame.lcms.org.