



CONGREGATIONAL
STEWARDSHIP
WORKBOOK

Stewardship in Different Cultures



Congregational Stewardship Workbook 2000

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Notes

The six different focus groups only begin to dip into the deep pool of cultural differences and help us understand that one program no longer serves everyone. Hopefully, it will challenge you, if you are sharing your facilities or working with another culture group, to understand, accept and help that culture adapt Biblical stewardship principles into their specific culture.

Notes

To help you gain an insight into each of the cultural groups we interviewed, we will share quotes from individuals in each focus group; the quotes will be placed under the heading of the culture they represent. There will be a potpourri of comments which have not been placed in any order or structure and are not always consistent with the eight stewardship principles accepted by our church today; yet, they are the reality that must be dealt with when developing stewardship education and growth in culture-specific congregations. They are simply allowing you to listen to these comments as the writers did.

In the second section, we included a few quotes from Roland Allen, a missionary to China in the early 1900s. The words he shares are equally relevant in the 21st century. In the final section, we summarize what we learned as it fits into the context of the Synod's Eight Basic Stewardship Principles as our outline.

Stewardship Statements From Cultural Representatives

Hispanic

Dedication of time comes first. Nothing will happen with finances until we are ready to commit our time. We must know we are important and it is essential we are a part of the church.

Learning Christianity is like learning a new language.

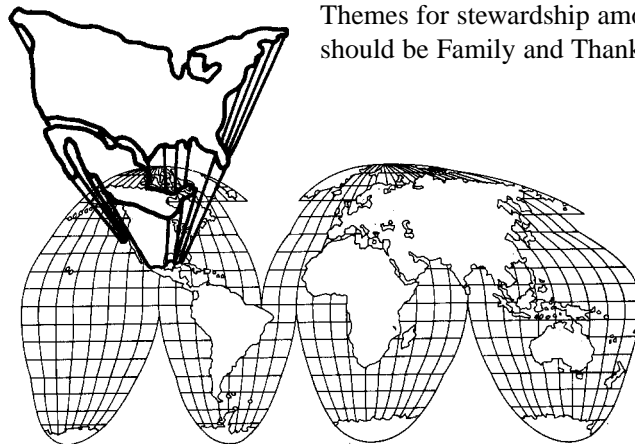
Family is important. We need to work together, need to feel a part of the family of the church. Relationships are very important. If we are involved, we feel as if we are a part of the church family. We will go out of our way to help the family.

The Spanish word *limosna* means "what is left over, what isn't needed, what is picked up off the ground." This is what many of us are used to giving.

Our pastors need to be educated in stewardship so they can model it and teach it to the people.

Stewardship needs to be a part of the ministry from the beginning. We need to start with personal commitment and then move to sharing our resources.

Themes for stewardship among the Hispanics should be Family and Thankfulness.



We don't program the Christian life, so don't program stewardship.

Envelopes with numbers do not work. Someone may ask another parishioner to share an envelope with him if he forgot his, and the money gets recorded to the wrong person.

Many Hispanics are "culturally" Roman Catholic. The Roman Catholic Church has played a big part in shaping their views about the church. These comments helped us to understand this impact on their thinking. The church is thought of as being rich and not in need of money.

Many Hispanics are used to "paying for" the rosary, candles, prayers for the dead, confirmation, baptism, *quinceañeras* (15 birthday celebration), etc. The church is like a vending machine. You put something in and you expect to get something out.

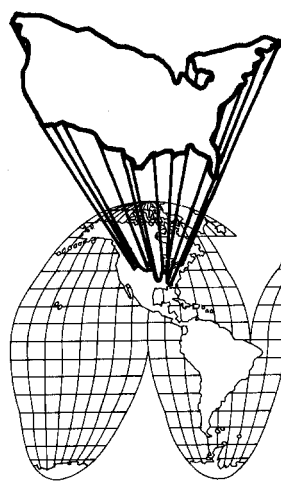
The understanding is that the more you put in the candle offering, the more God will bless. Twenty dollars is a lot of money to put into the offering.

On the other hand, the Hispanic evangelical churches are very law-motivated and demand a tithe.

Korean

Koreans greatly respect those who serve them in ministry. Many of them come to the states as Christians, and know and understand what it means to be a church.

We feel a great responsibility to those who serve us, even to lay ministers. It is not unusual to offer remuneration for our teachers and youth workers.



Koreans look for excellence and for the best programs, the best schools, and the best churches. We place a strong emphasis on piety.

We place a strong emphasis on the tithe. We do not talk about proportional giving. This has no meaning in our context. The first of January we have a stewardship

program and the pastor preaches and teaches tithing. Often the tithe is recommended as a starting point.

We feel very strongly about mission work in Korea. Many of our churches send missionaries back to Korea. Our congregations sponsor and finance their work there.

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In the Korean church we place a strong emphasis upon the pastoral ministry. We do not place much emphasis upon lay ministry and lay training. The Korean laity in America, however, feels a strong need to be involved and wishes the church would be more active in using the gifts of the laity.

We are very generous in giving gifts to our pastor. We will be sure that he and his family are well taken care of.

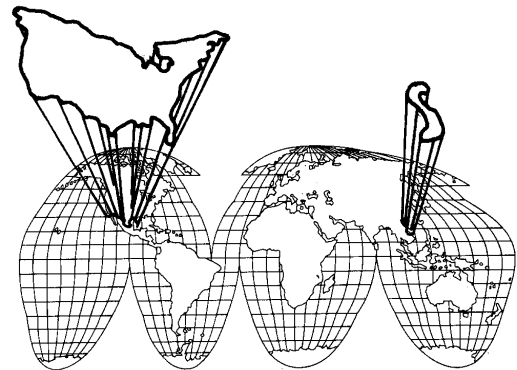
We find it very difficult to set goals and direction for ministry. We are used to doing things spontaneously, meeting the problems when they arise. Many "programs" do not work in our communities.

Until Christ sits on the throne of life, one does not fully commit his or her being to the Lord and His Kingdom.

Spiritual formation in the pastor's life and in his people's lives is the key to a stewardship-sensitive church.

The ordained elder is a very important part of the Korean church. He is ordained an elder for life, and wherever he goes he has the office of elder. The elder is a strong model for the people.

We do not place an importance on record keeping or reporting, on constitutions or charters. We are more ministry-focused. We deal with the ministry needs as they arise.



Vietnamese

There are very few Christians in Vietnam. Most of the immigrants and refugees are Buddhists.

The non-Christian Vietnamese feel that all the church wants is money.

The Buddhists have the tradition for their spiritual leaders (monks) to take a vow of poverty. They beg for food each day. It is difficult for new converts from Buddhism to understand that they must support their pastor, especially to provide salaries equal to what they would earn in the secular world.

In Buddhism they give money in order to receive something for themselves, i.e., prayers, privileges at the temple, special treatment from Buddha, etc.

The new converts do not understand what their money is going to be used for. They don't understand the concept of ministry and certainly don't understand the concept of a pastor being full time. They want to know what the pastor does all the time.

It is important the pastor accept a humble life and not dress or live extravagantly. New converts would perceive this to be a misuse of their gifts.

Vietnamese people give more freely to causes where they can see the results of their gifts.

Many still have families in Vietnam and are sending money to them so they can survive. We feel strongly (it is a cultural demand) that we care for our families. This must come first. For those of us who have minimum wages in the United States, all of our expendable money is used for the care of our families, both in the Unites States and in Vietnam.

In Vietnam, the pastor of a Christian church is considered a servant of God and makes no financial demands on those he serves. In the United States, the work of a pastor is like any other job in the secular community where salary is an expectation.

Our people feel the need for education. We need to understand how the church works and how the dollars we give are used for the work of God's kingdom.

The Chinese New Year is a good time to train Vietnamese people in the concepts of stewardship. This is a time when we are looking forward to the new year and are more accepting of how we can start our lives anew.

Chinese

As Chinese we consider our pastor to hold a high office. He is respected for his profession.

The office of the ministry is not considered a money-making profession. People will not encourage their children to go into the ministry because they train their children to make money. In the Chinese community, education is considered primarily for making money.

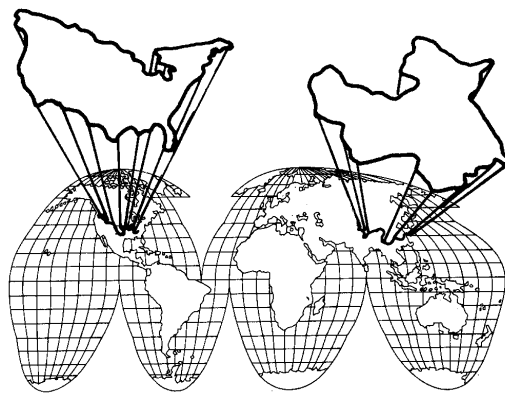
As immigrants, we are concerned that our children get the best opportunities.

Pastors tell their people how much they give in offerings. This then becomes a model for them.

It is difficult to develop a totally culture-specific Chinese congregation because today we are dealing largely with first-generation people.

Stewardship is taught as a part of confirmation instruction as a part of Christian living. We teach proportional giving.

We desire to be independent.
We do not desire to be on
subsidy.



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The word stewardship does not translate into the Chinese language. They understand the term Christian steward but do not understand the abstract of stewardship. We need materials that talk about the Christian steward, not about stewardship.

We are opposed to pledging. We don't feel we need a written contract. Unlike the American culture, many of the things we do in our everyday lives are done without contracts.

African-American

In 1900 82 percent of all African Americans in the United States lived in the south. In 1920 only 62 percent lived in the south. Between 1900 and 1950 there was a great migration to the north for political and economic reasons. The Black church did not change during this time. It remained constant. The church helped the Blacks maintain dignity and strength.

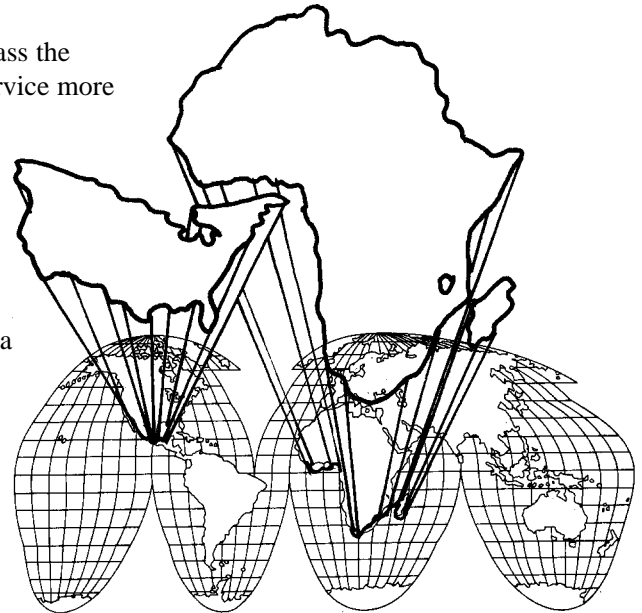
The church helped people assimilate into the new areas into which they migrated. Pastors would precede the people and be there to help in their struggles. The Psalm verse, "How do you sing the Lord's song in a strange land?" has particular meaning for us.

Black congregations understand the need to support financially their churches and pastors.

The church has been a mainstay in our lives. We know how important it is to our faith and community, and we are ready to support it with our finances even if it means we have to sacrifice.

It is not unusual to pass the offering plate in a service more than one time if there is a shortage that needs to be met.

African-American pastors know how to begin a church on a "shoestring." They start small, preach the word and people gather. The pastor remembers the history and needs of our people.



The Black church has no difficulty mixing religion and politics. The church becomes a place where our people can connect their spiritual lives with the things that affect their everyday lives.

People are going to the churches that speak to their needs and help to meet those needs.

As churches today work with people from other cultures, they need to be sensitive to the history of those cultures. You can't pull in another culture without honoring its history.

The Black church understands tithing. It has been a part of the history of the Black church. It is believed and practiced.

Class and economics will be and always have been an issue.

For Black Americans, there are issues today similar to those of 1900. Migration is reversing itself and many Blacks are moving back to the south.

African-Immigrant

Immigrants from Africa are from many different countries, each having its own culture and understanding of "church." In some countries and tribes, missionaries from different denominations have trained the African people according to customs brought from their homeland. Others came and trained lay leaders, using an apostolic style of leadership. Because of this, the understanding of stewardship and church vary from place to place. In our focus group, we interviewed only people from Nigeria and Eritrea.

Eritrean African

In Eritrea the pastor is perceived as weak. People think, "Why should we take care of the pastor?"

In Eritrea and Ethiopia the Coptic church is very strong. The Coptics give their priests a piece of land where the priest lives, raises crops and animals, and basically cares for himself and his family. The people are not expected to care for their priests.

Swedish Lutherans went to Eritrea and Ethiopia in the early 1900s and developed the Lutheran church. These churches were subsidized from Sweden. People were assessed a certain amount if they belonged to the church. The people never felt the church belonged to them.

In Eritrea, there was a lack of teaching about stewardship. People gave what was left over. Giving was never seen as a priority. If there wasn't enough, the church in Sweden would take care of it.

In America, the Eritrean Lutherans have to break through the subsidy model. We have to teach the Biblical concept of stewardship.

The teaching of stewardship seems to work best after church around a cup of tea, where we can discuss these concepts together.

We believe the Eritrean pastor has to be the model of a steward. He should tell the people how much he is giving to the Lord.

It would be good for Eritreans to start with a mission project where they are fully responsible for that mission. We need to learn to be responsible for our ministries.

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Nigerian African

In Nigeria, the missionary is a traveling evangelist. He stays for a while in a village, trains catechists and laypeople, leaves them in charge, and then goes to start a church in another place.

The people provide for the missionary when he is there. They usually have a mission house in the complex where the missionary stays when he works in that place. They provide him with food while he is in their midst.

Tithing is taught from the beginning. It is considered a part of the Christian life.

Tithing is not thought of just as sharing our money; we also, over and above the tithe, share a tithe of our crops. At our harvest thanksgiving festival everyone brings a tithe of the product of his trade. This is done two times a year. These products are then auctioned at the harvest festival and the proceeds are used for the church's ministry. What they do, they bring to the church as an offering.

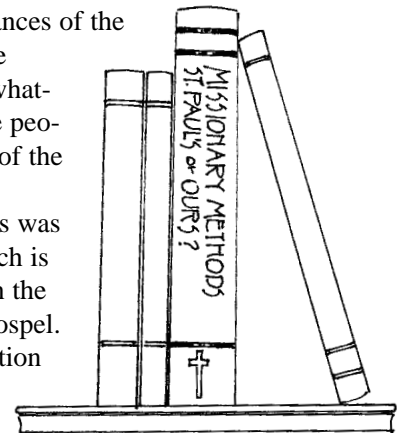
People need to be taught the Biblical principle that we give not because we must, but as our response to God's love.

Quotes From a Missionary

As we take on the challenges of our American mission field, which has become a foreign-mission challenge placed at our doorstep, we can learn much from those who served on the foreign mission field. Roland Allen was an Anglican missionary in north China from 1895 to 1903 and retired in Kenya, Africa. One of his books, *Missionary Methods, St. Paul's or Ours?*, was published in 1962 and recently reprinted because of the tremendous insights still relevant today. A few of his quotes will give us some insights into mission finances as we work across cultures. Although he is talking about mission societies and churches starting missions across the oceans in foreign fields, his words are quite applicable to developing the foreign mission fields coming to us.

"The primary importance of missionary finance lies in the fact that financial arrangements very seriously affect the relations between the missionary and those whom he approaches. It is of comparatively small importance how the missionary is maintained; it is of comparatively small importance how the finances of the church are organized; what is of supreme importance is how these arrangements, whatever they may be, affect the minds of the people and so promote or hinder the spread of the Gospel" (p. 49).

"Our modern practice [remember, this was written 40 years ago] in founding a church is to begin by securing land and building in the place where we wish to propagate the Gospel. Hence, the opening of a new mission station has become primarily a financial operation, and we constantly hear the lament



that we cannot open new stations where they are needed because they have not the necessary funds to purchase and equip the barest missionary establishment” (p. 52).

Allen goes on to explain that the focus on the material needs of a mission overloads the missionary with secular administrative duties. We also leave the people believing that all the “trappings” are necessary before a church can be effective.

“Christianity is not an institution but a principle of life. By importing an institution we tend to obscure the truly spiritual character of our work” (p. 55).

“Eastern people almost universally look upon Christianity as a foreign religion, and they do not want a foreign religion. We are not the preachers of a Western religion, and anything which tends to create or support that misunderstanding is a thing rather to be avoided than encouraged” (p. 56).

“We think it quite impossible that a native church should be able to exist without the paternal care of an English overseer. If it were financially independent it might be tempted to dispense with his services, and then, we are persuaded, it would at once fall into every error of doctrine and practice” (p. 60).

Application of Learning Using the Eight Biblical Stewardship Principles

In 1996, a task force selected by the Synod’s Department of Stewardship, in accordance with a resolution from the 1995 Synodical Convention (Resolution 4-07A), developed eight basic Biblical stewardship principles. These principles were adopted by the 1998 Synodical Convention. Following is an attempt to group some of these quotes and their implications in a relationship to the eight stewardship principles. We offer no programmatic solutions to issues but simply mention what might be starting points in developing a contextualized stewardship emphasis in a culture.

1. God’s Stewards are God’s Stewards

The word stewardship does not translate well into many languages. When we teach and share these concepts, we need to talk more about the concrete formation of a Christian steward. This helps to personalize an otherwise difficult concept.

It is important to remember most culture groups come from countries where Christianity and Christian concepts are totally foreign to their understanding. Being a Christian steward, therefore, doesn’t make any sense if one does not, first of all, understand the Christian concept of a loving God who gives us all things and, most important, the ultimate gift of His Son. The steward responds by being a trustworthy caretaker of these gifts. Most religions of the world seek to appease their gods with gifts rather than giving as a response to God’s love.

In some cultures the church is seen as being very wealthy and the priests or pastors are just employees of this wealthy organization. In this light, it is important we teach we are giving to the Lord and His kingdom purposes and not to the church as an organization.

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2. God's Stewards are Managers, Not Owners

Each focus group, in its own way, stressed it is important for the pastor to take the risk of modeling stewardship in his own life. To dress in fancy clothes and drive big cars in communities where this kind of wealth is not shared is offensive and provides a negative model that creates an image of taking care of our own desires rather than being a good manager of God's gifts.

One pastor strongly felt the need to teach Biblical principles and then get out of the way. This is simply saying that God's Word and the Holy Spirit determine the form and shape a Christian steward/manager will take in a particular culture. We need to trust God's Word rather than try to impose the traditions, programs and practices of another culture. "We don't program life, so don't program stewardship," is another way of saying the methods grow out of a culture as it applies God's Word.

In order to show stewardship as an action taken by a Christian, the pastor of a Vietnamese congregation, before the offering, makes this announcement: "It is time for God's children, the baptized, to make a response to God's love. Those who have not expressed such a conviction should not feel obligated to participate."

3. God's Stewards are Saints and Sinners

Other culture groups are working with people who have never known Christianity. They have no concept of "saint or sinner." Their relationship with a deity is to appease his anger. They do not understand a loving God, let alone making a loving response to this God. Most non-Christian religions focus on the person's need to improve his/her holiness by what is done. Grace is an unknown term. Christians know that without grace, stewardship is meaningless.

Culture-specific ministries, working with people from another country, must first allow the Holy Spirit time to convert the person and then give time for that person to grow in the knowledge and understanding of God and our Lord, Jesus Christ. They cannot begin to teach stewardship until the basic concepts of faith are understood. Sanctification follows justification. This is why it often takes more time for a culture-specific ministry to grow strong enough to stand on its own financial foundation.

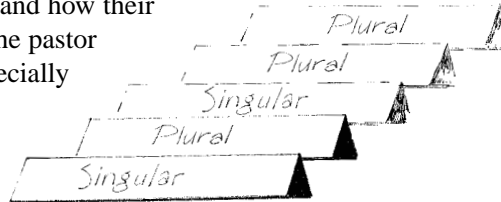
4. God's Stewards are Uniquely Singular, Yet Profoundly Plural

Hispanic and Asian cultures really resonate to this principle because they are already committed to building strong families and relationships. When an individual becomes a member of a congregation, the emphasis needs to be in helping him understand the congregation as a family of God's people. Out of the participation in this family grows a sense of belonging and the need to be a part of helping this family carry out its responsibilities. The family concept stresses bringing individuals together to carry out the Lord's mission more effectively.

Those who come from Buddhist backgrounds come to the church with the recollection of the Buddhist temple. They have a difficult time understanding the role of the pastor in light of the Buddhist monk. Buddhist monks take the vow of poverty and beg for their food. They think if the

pastor is a “holy man,” God will take care of Him. They see the pastor as someone who does not need the luxuries of the world. With this kind of reasoning, they wonder why they should give offerings to the church if much of it goes to support the pastor. Buddhism is a religion for the individual and, consequently, they have a difficult time understanding the concept of the community of faith or the body of Christ.

In all of these culture groups those not brought up in the church do not understand how their offerings will be used or why the pastor needs to be full time. They especially do not understand how the American concept of stewardship relates to the district or the Synod or why their offerings should be shared on this broader level.



In the Korean community there is great respect for the pastor. Members feel a responsibility to care for those who serve them. Many Koreans come out of Christian communities in Korea where small-group ministries and the church function well. They understand the concept of a community of believers.

The African-Americans place strong emphasis upon the church as the body of Christ. They understand the church is profoundly plural. The church was an anchor for them during slavery, during the migration to the north, and during their everyday lives. The church, where the body of believers gathers, provides stability for their lives. The church has always been there to help them in time of need. One African-American stated, "Two or more cultures cannot live or work together without honoring the history of each throughout that mutual journey."

We learned from the focus groups that in every culture it is important to teach the Biblical concepts of God, the giver of every gift, the church as the body of Christ, and the role of pastoral ministry serving the needs of people before beginning to teach the full meaning of stewardship.

5. God's Stewards are in the World, but not of the World

In the African-American community, the church has always spoken to the issues of the world. They are not afraid to mix religion and politics because they see both affecting the life of the people. The Christian community of the faithful, the body of Christ, is an important part of their life together. At the same time, they know people must live in the world and they are not afraid to speak to the issues of the world and provide guidance for their members as they live in the world as God's stewards.

As we strive to understand God's stewards being "in the world," we must take to heart the quote of one of the African-Americans in the focus group, "Class and economics will be and always have been an issue." In all cultures, there are strong class and economic distinctions. How we understand this and deal with this is a significant factor in stewardship development. As we live "in a materialistic world" this will always be an issue for every culture group. Words such as generosity, firstfruits, proportion, sacrifice must always be understood in the context of the existing social and economic circumstances.

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Responsible care of professional church workers is a stewardship concern when congregations adopt annual ministry budgets. It is especially a concern in some of the Asian cultures (Vietnamese, Korean, Cambodian, Hmong) where it is difficult to understand the need to provide health care for their pastor. They come from countries that either had social medicine or very little medical provisions. Patient stewardship teaching is required in these instances, over a concerted period of time, to change these perceptions.

Using offering envelopes carries different connotations in different cultures. In one Hispanic congregation, people saw the envelope merely as a vehicle for putting the offering in the plate and perhaps to have some privacy in the amount being offered. Consequently, they saw no difficulty in sharing envelopes with those who may have forgotten theirs. This resulted in crediting the offering to the wrong person. When explained that this was for tax purposes and credit would be given according to the envelope number, they were offended and said, "We are giving to God, not for a tax deduction." In a Chinese congregation, however, envelopes were given to everyone, members and non-members alike.

In Asian cultures, pledging tends to be offensive to new immigrants. It is thought of as a lack of trust. In many of their cultures a handshake or a spoken agreement is more important than a contract or a signed piece of paper.

As each of these culture groups more fully grasps the sanctified life under the guidance of the Holy Spirit, they begin to understand the privilege of becoming stewards, not only in the church but in God's world as well. They begin to grasp the concept of life as stewards of all God's gifts. The concept of being a steward is more quickly grasped than the abstract term stewardship.

6. God's Stewards are Loved and Loving

Grasping the concept that personal stewardship flows out of God's acts of love for us in Christ is very difficult for all new converts from different culture groups. The Hispanics who were raised culturally Roman Catholic are used to paying for services as a means of supporting the church (i.e., the rosary, candles, prayers for the dead, confirmation, baptism, etc.). On the other hand Hispanics who come from some evangelical churches have experienced a very law-based stewardship, and giving the tithe is often regarded as the only way to carry out responsibilities to the church.

Asian Christians reaching out to non-Christians in their culture must overcome the emphasis of Buddhist, Hindu and Muslim religions that stress appeasing a demanding God and giving money or caring for the poor for the sake of making life better for themselves in the future.

From all these focus groups we learned that teaching stewardship must begin with helping the new Christian understand the heart of the Gospel, that God first loved us in the gift of His Son, Jesus Christ. This unspeakable grace of God is what empowers all people, no matter what their culture, to, in turn, love the Lord with heart, soul and mind, and to offer themselves in love to others. Thankfulness is a word found in all cultures. Thanking God for His love in Christ begins the joyful stewardship journey of every believer.

For many culture groups, "fund-raising" is a common activity and is often undertaken to address a perceived need. Each focus group readily recognized that fund-raising does not really teach stewardship, and it is not to

be regarded as the basis for a congregational program.

7. God's Stewards are Served and Serving

The Hispanic focus group shared that people in their culture must, first of all, be willing to share their time before they will be willing to share their finances. They stressed that stewardship must begin with the commitment of time and service. Stewardship education needs to be the next step. The sharing of their resources will follow. The Hispanic culture understands the need to help others in the family. It is not unusual to take a collection of food, clothing or money for another family member. The concept of serving others is built into the family relationship.

The Asian, African-immigrant, and Hispanic groups make the point that new immigrants often do not have much money because they work for minimum wages or less. What little extra money they have is often sent back to their home countries to take care of relatives and family. There is little or nothing left beyond providing an existence for themselves and their families in America. There is an understanding that family members will take care of each other. This understanding of caring for others can easily be translated into personal acts of compassion for those who are not family. One Korean pastor feels such compassion for the homeless that he spends his whole ministry serving homeless people of all cultures.

Many Korean congregations send money back to Korea to sponsor evangelistic work in their homeland. This is often a priority over giving to the American church denomination. In this community there is a great concern for helping those who are not able to help themselves and a strong desire to share the Gospel with Koreans who do not yet know Jesus Christ.

The African-American has strong family ties. Throughout their history they have reached out to help each other. Families care for families, even if it means personal sacrifice.

All the groups interviewed have strong relational motivations and are ready to reach out to the less fortunate to provide help where it is needed.

8. God's Stewards Live with an Awareness of the Present and Future, of Time and Eternity

Some cultures do not place as much importance upon planning for the future as we do in the American culture. The Korean focus group indicated it is very difficult for Koreans to plan for the future. The cultural incentive is to focus on the present as it unfolds. Planning, visions for the future, goals and objectives are very difficult concepts for them to grasp. The Chinese and the Vietnamese, on the other hand, are used to making plans, developing visions and setting goals.

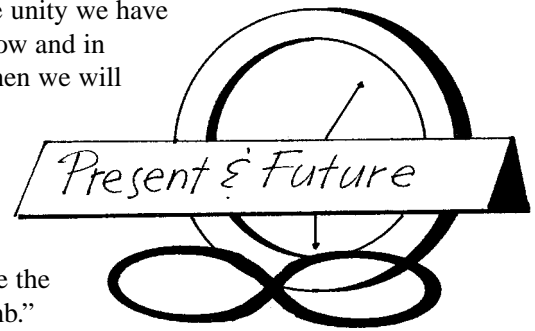
A Vietnamese pastor observed that a good time to teach stewardship with Asians is around the Chinese New Year. At this time of the year people are ready to undertake something new. They are planning for the New Year and are looking to the future.

Each culture group understands life in this world is transitory and short. They understand that, as Christians, we are preparing for our eternal life in heaven. The future of the church militant is the church triumphant. The gift of eternity, given by Jesus Christ, is what motivates all Christians, regardless of culture, to live our lives as stewards today and tomorrow.

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All stewards rejoice in the unity we have in Jesus Christ today, tomorrow and in eternity. We await the day when we will be experiencing Rev. 7:9, “I looked and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and in front of the lamb.”



Conclusion

The purpose of these pages is not to point out differences in order to cause division in the church, but rather to create understanding and sensitivity. It is so easy to develop programs in the church with the idea one size fits all. It is our hope these pages have helped you to understand we all come from different cultural contexts and cultures influence how we think and how we process content.

Missionaries on the foreign field have learned to contextualize (to place within the context of the culture) the methods and practices of the church to fit the culture in which they are working without changing the Word of God and the unchangeable Gospel. In this study we have shared only a few culture groups. There are many more, each with its own patterns of thinking and understanding. As we learn to listen and care with love and patience, we will build trust between culture groups. Together we can study God’s Word and, within this framework, the Holy Spirit can form Christian stewards from every race and nation. May we all pray that one day believers from all cultures know and experience the joy of living as God’s children in God’s family, managing all of life and life’s resources for God’s purposes.

Assess and Plan

A Culture-Specific Stewardship Approach

1. Define which culture-Specific group is involved. (Labels like “Hispanic” or “Asian” are too general.)
2. What perceptions, concepts and history of that culture would have stewardship implications?

| Item | Implication |
|------|-------------|
| | |

Stewardship in Different Cultures

3. Relate the above implications to the eight stewardship principles.
Which are positives and which are negatives?

| Item | Positive—to build on | Negative—to address as a beginning place |
|------|----------------------|--|
| | | |

4. In terms of three to five years, prioritize the list above to develop an appropriate sequence for stewardship growth. A single choice from both the positive and negative lists could suffice for these initial years.

| Year 1 | Build On | Address as a Start |
|--------|----------|--------------------|
| | | |

| Year 2 | Build On | Address as a Start |
|--------|----------|--------------------|
| | | |

| Year 3 | Build On | Address as a Start |
|--------|----------|--------------------|
| | | |

From the resources mentioned in this chapter and from all the others, what teaching/activity tools could be used?

Notes

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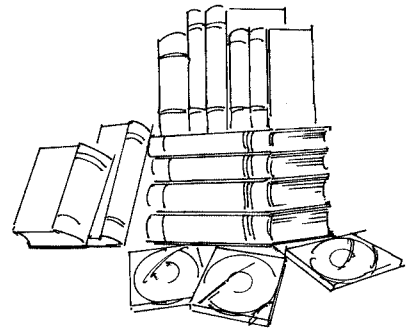
Resource Suggestions

Planting Missions Across Cultures,
Kenneth W. Behnken.
St. Louis, Mo., Concordia Publishing
House, 2000.
ISBN 0570-05251-3

“Tithing—An African-American
Stewardship Tradition.”
Stephen Wiggans and Paul Anderson.
Published by Board for Black Ministry Services,
The Lutheran Church—Missouri Synod, 1999.

“Festival de los regalos de Dios.”
Hispanic Stewardship Task Force,
The Lutheran Church—Missouri Synod
Stewardship Department, 2000.

Stewardship in Different Cultural Settings,
By Ken Behnken and Cal Fiege.



Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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