



CONGREGATIONAL  
STEWARDSHIP  
WORKBOOK

---

# *Leading Stewards*



## **Congregational Stewardship Workbook 2000**

Cover photo: copyright © 1996 The Lutheran Church—Missouri Synod.  
Used by permission. All rights reserved.

© 2000 The Lutheran Church—Missouri Synod, Department of Stewardship Ministry

Permission is granted to copy or print portions of this resource for local use when the copyright notice below accompanies the copy. Other than the files on the original CDR that accompanies this resource, any storage, electronic or photographic, by any means in any medium, is restricted.

Notice to accompany copies:

“Copyright © The Lutheran Church—Missouri Synod. Used by permission.”

Unless otherwise noted, Scripture is taken from the Holy Bible, New International Version, Copyright © 1973, 1978, 1984 International Bible Society. Used by permission of Zondervan Bible Publishers.

Booklet design, layout and CDROM by Production Express, 810 Villa Gran Way, St. Louis, MO 63026.  
Printed in U.S.A.

## Notes

The article ends with an explanation of how the Gospel, not the Law, is to be the motivator and force of power for the Christian pastor, both in his own stewardship life, and in his role of leading the congregation.

## Notes

## Introduction

### It's True

Although I was born and raised in a Lutheran pastor's family, I cannot remember my father ever preaching on Biblical financial stewardship, let alone on stewardship. Maybe it was because my family was so poor; maybe my parents did not practice tithing; maybe it was some deep belief system that if the Gospel were proclaimed from the pulpit, the people would automatically become good stewards of finances. I don't know.

What I do know is that somewhere through my teenage and college years, I became convinced that God's will is that His children become good stewards of all they are and have, and that in matters of finances, His will is certainly that His children tithe—and that meant me.

But the testing of that conviction did not come until three months after my wife and I were married. By the middle of one week, we found ourselves faced with the fact we would not have money left by Sunday to give the 10 percent tithe we had agreed we would when we began our lives together those few months before. What should we do? Should we simply skip giving this coming Sunday and attempt to make it up the following? Should we skip the offering entirely? No one would know, for I was the pastor and no one passed me the plate, and my wife was the organist, and no one passed her the plate either!

I'm sure we made the crisis ourselves, but I'm even more convinced that God's Spirit motivated us to choose an alternative that impacted our lives in a way that has lasted to this very moment. We determined to go to the bank and take out a loan so we could meet what we had pledged. Since we had not established credit, and since I had only come to that state and congregation three months before, and since I didn't even own a credit card, it was not a sure thing that we could even get a loan. Since we lived in a parsonage, with no equity. About the only thing of value we had was a seven-year-old Ford! But we asked for a loan of \$50.

We got it! It was Thursday. We got the money on Friday, and I wrote the check out for our weekly tithe—it was \$10—and put it in the church envelope. On Saturday my wife went to the mailbox and found a letter there from her grandmother. Upon opening it, lo and behold, it contained a check. Can you guess the amount? Can you guess what day of the week it was postmarked? If you guessed \$50 and Thursday, you are correct. In fact, it was the only time we received a check in a letter from my wife's grandmother that was not connected to a holiday, a birthday, an anniversary, or the birth of one of our children.

It was not hard to conclude, "It's true!" God's promises are sure, even for us.

From that day on, tithing and giving substantially beyond the tithe has been the pattern of our lives. And God has not failed us yet! Nor will He, for He keeps His promises.

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38).

It's true.



## Notes

seems to have much a chance of reigning in the future.

And the mission is to be about making the vision happen by the power of the Spirit, which summarizes the mission of each Christian and of each congregation: “to connect people to Jesus.” This happens when each Christian know he or she is a servant of Christ who understands that the act of service to be performed is the act of connecting people to the One who alone establishes a relationship with God and gives an eternal purpose for living.

Now, for this task we have been given powerful tools. We are filled with nothing less than the power of the Spirit of God acting through Word and the Sacrament, administered to people who are empowered by them.

Steward leadership means that you are convinced that you have been given a purpose that directly relates to connecting people to Jesus. It is a conviction that in you and through you as pastor, and in and through God’s people, the kingdom of God is extended. In other words, the Word and the Sacraments do not operate apart from humans. Thus, when you are “stewarding” them you are sharing the Gospel and offering the Sacraments to those who believe. In this manner, the activity of God in His world takes place—He reigns in and through you! Your mission is to be used by God to make that happen. “So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God” (1 Cor. 4:1).

## Part III

### Components Necessary To Being a Stewardship Leader

What does it take to be a faithful stewardship leader as a pastor? It should be obvious that it begins with those primary or fundamental responsibilities of a pastor, namely, the faithful administration of the means of grace. The preaching and teaching of the sacred Scriptures, with a rightful dividing of the Law and Gospel, is primary. And the rightful administration of the Sacraments also is fundamental to being a faithful stewardship leader.


However, there are secondary components of leadership that are vital for the pastor as leader of the congregation. These secondary components are often neglected or ignored, resulting in congregations often centering only on themselves and not on a mission outside themselves. It results in decreasing membership and decreasing influence on the world. It results in congregations busy about many things but not necessarily the things that lead to connecting people to Jesus. Many times, but surely not all, this is because the pastor does not believe he is to be a leader, or does not believe he is a leader, or does not desire or study to become one.

But if Jesus is the primary leader and therefore the model of what a pastor is to be, and if the apostle Paul is a secondary leader and model of what a pastor is to be, then we need to take seriously Paul’s words, “Follow my example, as I follow the example of Christ” (1 Cor. 11:1).

What are the components of leadership that are applicable for a pastor as stewardship leader? I would offer seven from a list of 16 tasks I compiled as the most essential for pastoral leadership.

[illegible]

Steward leadership begins with the conviction that the pastor is to lead. When Jesus gives us a description of His leadership as a shepherd in John 10 He says, “When he has brought out all his own, he goes on ahead of them, and his sheep follow him...” (John 10: 4). Going ahead is to lead. Envisioning where to take the flock is a pastor’s primary task. That is not to say that the laity in a congregation are ignored in all the tasks of vision casting, but it is to say that the pastor knows he is called to be the primary leader in that place at that time.



However, the pastor as leader knows that the purpose of the flock is not for itself. His leadership is not to simply take care of the sheep within the sheepfold. He is to lead them *out* to

Good steward leaders know they must lead the flock, sometimes to places they do not want to go. And that means that merely polling the opinions of the people and doing whatever seems to be the majority opinion is not a very sound way of leading!

When these concepts are taken into the arena of stewardship of finances, this application begins to emerge: The stewardship leader must be willing to lead his people to see that even their money is to be used for the purposes of God, and the pastor is to lead them to understand that. Leading them to that understanding might bring some bruises to them, and even to



## Notes

the pastor as he leads, but only then can they grow strong in order to produce what God desires. And at times this will surely mean dying to one's own desires to use those financial resources for selfish reasons so that the greater purpose of ministering to others can be accomplished.

### 2. Influence

The second component of steward leadership for a pastor is influence. Influence here stands in contrast to control, or even power, if by control or power one means using the pastoral office as a power base to get one's own agenda accomplished.

The era of authority coming from the top of an organization down to the workers, with the expectation that the workers are going to obey and produce, is no longer valid even in the profit-centered world of business. Organizational theory developed with fervor at the turn of the 20th Century believed there was potentially one perfect organizational model and that was the hierarchical one, with leadership starting at the top, trickling down through the organization to the lowest rungs, demanding obedience by all. If observed carefully the organization would flourish.

But in the '70s and '80s of the 20th Century, that theory began to be challenged, with more and more emphasis upon the involvement of the middle and lower levels of management in vision setting. Then in the '90s the concept of "teaming" began to be popular, a process that could include even the janitor in making decisions alongside managers and even executives, on matters that affected them.

It was in this context that *influence* began to be recognized as superior to power and control. It should not be a surprise to Christians in general, and pastors in particular, for Jesus made a huge point of how to use authority in His church when He said, "You know that the rulers of the Gentiles lord it over them, and their high officials exercise authority over them. Not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave—just as the Son of Man did not come to be served, but to serve, and to give His life as a ransom for many" (Matt. 20:25-28).

Coach versus owner might be a modern and appropriate model for describing the difference between using influence vs. control, for the coach is someone who gives his life to make better players. The owner is the one who controls who will play on the team, and controls the pocketbook. The coach, however, is not primarily concerned about these things. He focuses upon the potential of a player, and then he coaches him or her to get the best skills, attitudes and performance. But he normally does not play the game himself. He coaches others.

A steward pastor sees that the ministry of a congregation is really the task of the members (Eph. 4:12), so he has the job of equipping them for the task—that is, recognizing what gifts each person has, encouraging them to apply their best skills. He often even teaches them by showing them how to do certain tasks, encouraging the correct Christian attitude of service in the name of Jesus, and then watching them perform—that is, watching them do the ministry.

Max De Pree wrote a book titled, *Leading Without Power*, subtitled:





What is often confusing, even among pastors, is what happens to this command in the New Testament and its applicability for Christians. Since Malachi's words state clearly, "I, the Lord, do not change," we know that the will of God that His people give generously remains the same. This fact is underscored by Jesus, when chastising the teachers of the law and the Pharisees in Matthew 23 about being so careful in observing the law of tithing but so neglectful in matters of justice, mercy and faithfulness, He nevertheless states, "You should have practiced the latter (justice, mercy and faithfulness), without neglecting the former (tithing)" (verse 23). The point is that God still wants His people to give generously, but not on account of command, however, but out of "a desire to do the will of the Father."

Here's where Lutherans can bring to bear a clear understanding of the difference between the Law and the Gospel and how they function. The Gospel transforms the heart. The Gospel creates the desire in the heart to do the will of God. Of course, our motivation is not yet perfect, and we have to fight the "old self, with its practices," but by the power of the Holy Spirit, working through the Word and Sacraments, we "have put on the new self, that is being renewed in knowledge in the image of its Creator" (Col. 3:10). We are given a new heart that seeks to do the will of God. And, therefore, knowing that it is His will that we give generously from our financial wealth, we willingly and gladly do it. Pastors too! They become steward leaders in doing so.

The third component of steward leadership centers around values. Values have been called the powder in a bullet. The point is that a church, or any organization for that matter, can develop a fine mission statement, can have its vision carved into a plaque and hung in every room, it can develop strategies and plans galore, but if all these things do not match the values of the organization, nothing will happen. The vision will never be

[illegible]

## Notes

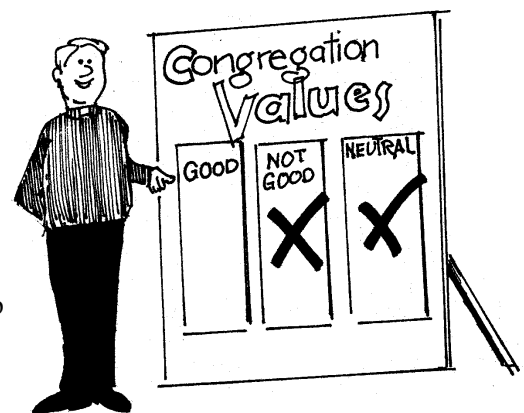
realized, the mission never accomplished, and the goals, strategies and plans will sit on a shelf somewhere gathering dust.

The steward pastor has the task to hold up Biblical values in sharp contrast to humanistic ones. Here are just a few:

- Exclusivism vs. inclusivism
- Community vs. individualism
- Giving vs. taking
- Others vs. self
- Sexual purity vs. "sexual freedom"
- Worship of God vs. worship of fellow humans
- Servanthood vs. lordship

Every congregation, like every individual, holds values. Some of them are good and some of them are not. And some of them are neutral, neither good nor bad, but they are values. The task of a leader pastor is to call out and hold up those values that are good, because they are Biblical and Gospel-oriented, and to challenge and seek to remove from the corpus value system those things that are wrong and destructive to the function of the church. For example, if a value of the congregation is friendliness, but only to its own members, then that needs to be challenged and changed. If the value of the congregation is excellence in worship and music, that needs to be upheld and even built on.

Still further, because the way one uses money is based upon one's value system, the task of the steward leader is to remind the people that choices need to be made in what they do with the money, talent, time and all other components of faithful stewardship. Often even good choices range between good, better and best. For example, it can be good to give a poor man a cup of soup, but it may be better to teach him how to make a cup of soup for himself, and it may be best to give him a job so that he can make a living while making many cups of soup. Christian stewardship of giving requires responsible stewardship of the monies given. A pastor has the privilege of heavily influencing the use of monies given in those ministries that clearly match values, namely, the spreading of the Gospel by connecting people to Jesus (Matt. 28:18-20 and Acts 1:8), growth in Christian understanding and action (Eph. 4:11-16), care for the hurting and poor of society (Matt. 23:23), and the worship of God (Heb. 12:28).



### 4. Trust

It seems clear that a pastor cannot be a faithful steward leader without a simple but profound trust in God. The expression of that trust is in believing and trusting in the power of the Spirit through the means of grace. It seems to be true that

many pastors do not like to preach about stewardship in general, and responsible giving of finances to the Lord's ministry, specifically, in large part because they do not believe that proclaiming God's Word on this subject is going to make any difference but will in fact make many people upset.

A most stingy member once came up quite upset and asked, "Pastor, why is it that you are always talking so much about stewardship and asking us to give more money, but you never preach about the widow's mite? That mite was just as important as all that money given by those rich people!" Knowing that he said this hoping to justify that "mite" (or is it "mighty little"?) that he gave, the pastor responded, "If you really understood that text you would NEVER want me to preach on it!" The pastor wished he would have accepted the challenge and preached on that text the next Sunday!

Trust goes beyond just trusting in God. It also must include trusting God's people. The pastor as stewardship leader trusts that the people of the congregation also have a heart for God and deeply desire to be engaged in the Lord's ministry, making a difference in the world by connecting people to Jesus. This trust will manifest itself. It will be felt and seen in the pastor being a "permission giver" and not a "controller" of the ministry. Far beyond just "permitting" the laity to do things around the church, or serving on boards and committees, this trust will be lived out when a member, be he or she young or old, comes with a new idea, which has the potential of connecting people to Jesus. If that person is affirmed and encouraged to pursue it, words like this will come from the pastor, "Why don't you find two or three more people who share the same idea, and I'll help you get that ministry started." This is the trust that evaluates ideas on the basis of the mission, vision, and values of the congregation and then grants permission instead of withholding it.

Trust that God can and does change even stingy people by His Word, and trust that God's people are capable of creating and doing ministry are essential to effective steward leadership. But equally important is that the pastor trust that what God says about providing for himself and his family as a faithful tither and giver is true. Far too many pastors and professional workers in the church do not even come close to tithing. Often the excuse given is that they are underpaid and therefore a part of their ministry work is given as an offering substitute. This is sadly wrong both because it cannot be supported by any Biblical picture (especially the one given by Jesus concerning the widow's mite), and because it closes off the promises of God to "open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Mal. 3:10).

However, that which is wrong can be redeemed by the Gospel, and the Gospel proclaims that trust in God's Word and promises is something pastors and people can grow in, and *will* grow in, as they both hear the Word of God and as they "put it to practice" (Matt. 7:24).

## 5. Risk-Taking

An essential characteristic of a leader is willingness to take risks. Such risk-taking is not for the thrill of it, but risk for the sake of the vision—that preferred future condition of the church and of its people.

## Notes

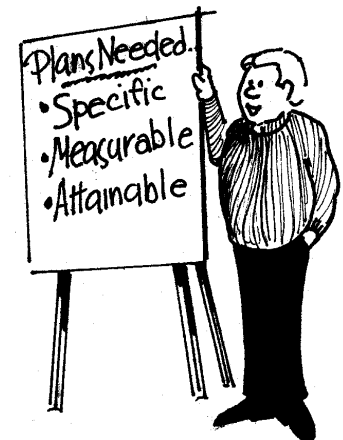
## Notes

Risk-taking is about courage, first of all, the courage to tell the truth. Critical here is to articulate truthfully the current situation, be that of an individual or of an organization, such as the congregation. It's back to the concern about the here and now. "What is the situation here, now, in this place?" is the first question. And then to tell it as it is, no matter what the risk, is the initial task of the pastor as a stewardship leader. What is the state of the giving in this church? How are we doing in addressing the needs and hurts of the community in which we are located? What is the spiritual condition of the congregation as reflected in the worship and Christian education responses of the people? The current condition of the church must be known, both by the leader, and by those whom he proposes to lead.

This here and now then needs to be contrasted with the will of God. Therefore, the next step of risk-taking is to discern and then articulate the will of God in relationship to the current situation. A congregation entrenched in its history, but ignoring current opportunities for ministry, needs to understand what God expects and how He wants to empower the members. To be specific and descriptive of this is not easy, and the risk of saying what should, or at least could, be is fraught with the danger of missing the mark. However, the risk needs to be taken, for without it there can be no hope for change.

The call to change is the third element in the risky business of telling the truth. The pastor leader is under obligation to lead change, and at the core of change is repentance. God is willing to work this in the hearts of His people as His will is articulated, the power of the Gospel is proclaimed, and we are called forth to live out a life motivated by the Gospel as we do the will of God.

Risk-taking also involves planning. You cannot get from here to there without a plan. God had a plan for our salvation, and at "the fullness of time" (Gal. 4:4), He brought about the fulfillment of that plan. He has a plan for His church, namely, "You will be my witnesses..." (Acts 1:8). St. Paul had a plan—to go to the Gentiles, to go into Asia, to go to Rome. Sometimes God changes the plan. Who can forget the profound change of plan God worked when Paul intended to go to the province of Asia, only to be prevented by the summons of a Macedonian calling for him to come in the opposite direction (Acts 16:6-10). That God might change the plan does not negate the need to make plans. Planning is risky business, but it is essential to steward leadership.



From the business community we can learn that plans need to be SMA—that is, Specific, Measurable and Attainable—to be any good. But the business community probably learned it from the Scriptures. Jesus Himself cautioned against going into a battle without a plan. He even mentioned one that was specific and measurable, but not attainable, when

[illegible]

## Notes

there is a place for evaluation: Did this or that specific activity result in connecting anyone to Jesus for the first time, or more firmly connect them again? If it did not, then it needs either to be altered or discarded.

And that brings up the final element of the component of risk-taking as a stewardship leader. Faithful stewardship leading by a pastor requires courage to change—courage to change one's own self where that needs to happen, and courage to lead in changing programs, processes, strategies, traditions, operations and other matters that are ineffective, or becoming less effective, when that needs to happen.

Although the Gospel and the true doctrines of the Scriptures can never be changed, nor should attempts be made to change them, the organizational structures, the method of doing things, the procedures and practices of how to



get the Gospel out, and how the doctrines are taught, do need to change.

Methods of reaching teenagers that worked 20 years ago may not work well today. Evangelism tools that brought results in the '60s may turn off people in this new millennium. Hierarchical organizational structure that made things run smoothly in the '30s, '40s and even '50s, may actually stand in the way of mission and ministry, stifle the priesthood of all believers, relegate the laity to busy work versus ministry, and limit the potential of outreach into the community with the saving message.

Therefore faithful steward leadership may require that even highly cherished activities be evaluated, tweaked, modified, even radically transformed, or discarded. The adage "If it's not broke, don't fix it," almost for sure leads to "broke." Much better in this day of rapid response is "If it's not broke, tinker!"

### 6. Authenticity

This is where self-assessment rises above the murky, hiding waters and demands attention. Our nation has seen the destruction that is turned loose upon society when a leader is not authentic, when he stands for something, but acts differently—not living out what he says he believes. Authenticity requires personal account-taking.

As mentioned earlier, it begins with asking oneself hard questions, like, "Do I believe God's Word—for me?"

In the matter of stewardship of financial giving, a pastor need to ask, "Do I believe 'He who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God'" (2 Cor. 9:10-11).

If you believe that, are you acting on it? Are you giving generously, at least a tithe of your income (including your car allowance), and even more as you have been blessed? Are you, "On the first day of every week...setting aside a sum of money in keeping with your income" so that it can be

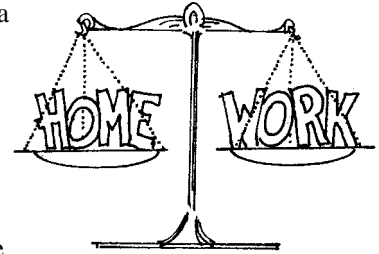


[illegible]



## Notes

your talents, not left over and tired, but the best of your talents, in making the home a delightful, grace place; and c) the modeling of good use of money, including giving to the Lord's ministry. To keep the balance and live it out is not easy, but it is doable, with the power and in the grace of the Lord Jesus Christ.



Good stewardship can be taught to the leaders of the congregation as well. If Priscilla and Aquila could teach someone as important in stature as Apollos, then you can quickly see that all teaching does not need to be done by the pastor. There are great laymen and laywomen who have mastered the understanding of good stewardship. They can be released to be teachers of all the leadership in the congregation.

It was my fortune during the last 10 years of my pastoral ministry to take 96 laypeople through a 36-week course on leadership in the congregation, including faithful management of financial resources. When I left that congregation, 40 percent of the elected leadership were graduates of that training. Laypeople desire to be trained, for they desire to make an eternal difference with their lives, and know that solid Biblical learning in practical matters as well as in doctrine can help them do that.

The training of the new in the faith, whether in the adult information class, often called "The Pastor's Class" or the "Inquirer's Class," is especially important, and can even be the ideal time for stewardship training. Too often, especially in matters of money, the pastor is afraid to share what the Biblical teaching is on stewardship for fear it will drive off the new in the faith. There is a perception, after all, in the unchurched world that "all the church wants is your money!" But the truth is that the person who has just come to the Lord wants to know what the will of the Lord is, including this practical portion of their lives. Thus, a carefully explained, and grace-motivated teaching on the joys and the promises God connects to faithful giving and can be one of the most important practical lessons the new initiate can learn. After all, the promise of the power of the Scriptures is true in this arena too, namely, "All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness" (2 Tim. 3:16).

## Part IV

### Gospel Response

"It's true!" I learned, and have relearned, throughout my ministry life. God's promises are true. Indeed they are! And they are centered in the Gospel of Jesus, His life, death and resurrection, and in the promises He made through the sending of His Holy Spirit.

It is essentially important that in the area of stewardship, whether it be in the preaching of the pastor or in his personal and family life, that the Gospel, not the Law, be the focus, the motivator, the power for faithful steward leadership and practice. Deep, careful reflection needs to be done here. The truth of the Gospel as the compelling reason to serve and to give

[illegible]

But acts that are redeemed by the blood of Jesus, flowing out of faith, “excelling in the grace of giving,” given out of “the sincerity of your love” (1 Cor. 8:7) bestowed by the Spirit, this is life—this is living—this is a life of giving that reflects the life of God toward us. And the pastor who is living this, giving from Gospel motivation, and teaching and preaching a message of stewardship that flows from the Gospel, will bring new life and renewed joy to all whom he serves.

17

## Notes

This image shows a full page of blank white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for writing or drawing. There are no margins, text, or other markings present.

## Notes

This image shows a full page of blank, lined paper. It features approximately 28 horizontal black lines spaced evenly across the page, typical of notebook paper. The lines are thin and extend from the left edge to the right edge. There are no margins, text, or other markings on the page.

## 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.