



CONGREGATIONAL
STEWARDSHIP
WORKBOOK

Growing Christian Stewards



Congregational Stewardship Workbook 2000

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Notes

1. **Lead-in Illustration.** After reading the illustration, ask participants to tell a story from their own experience of someone who had “a big enough soul to see God everywhere.”
2. **God of the Steward.** This section’s Bible passages are only suggestive. What other passages proclaim the abundance of God or speak against seeing God as a “sugar daddy in the sky”?
3. **The Identity of a Steward.** Whose we are determines much of who we will be. What other implications can you draw from Baptism marking the beginning of the life of stewardship?
4. **Dispositions of a Steward.** Caroline Westerhoff has suggested six dispositions of a steward and declares all definitions of a steward must apply to every Christian whether young or old, hale or ill. Has she succeeded in the ones she has determined?
5. **Spirituality of Stewardship.** Jesus talks of the use of money as a way to the heart (Matt. 6:21). Is John Westerhoff correct in saying that to

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nurture the stewardship life we must begin with nurturing the spiritual life? What do you think of his controversial proposal about stewardship campaigns at the end?

6. Fund-Raising or Growing Stewards? Here the differences between fund-raising and growing stewards are considered. What did Jesus do to prepare the 12 disciples to become mature stewards? What did He do for the young children who were brought by their parents?
7. Stewards or Trustees? Are any of your members trustees of an estate or an organization? How does their task as trustee inform their understanding of stewardship? Are there any surprises in the materials?
8. How is a Steward Formed? This is the most important section. When all is said and done, what activities must steward leaders foster and encourage in order to form stewards?
9. A Word of Hope. On the basis of the study of 11 congregations, Patrick McNamara offers a word of encouragement for the value of a proper focus on steward formation in congregation life.
10. Other Resources. If your committee has access to the Internet, spend a half hour perusing the suggested web sites together. Which look like they could be helpful to you and your task forces? Write a summary of what each web site contributes to a study of stewardship.
11. Exercise. The Steward Formation Calendar allows your committee to plan activities that are most important for your work of growing stewards in the coming year. Use two/three person task forces to facilitate implementation. The task forces members should be individuals who have demonstrated growing stewardship maturity.

Lead-in Illustration

Fulton Oursler, author of “The Greatest Story Ever Told,” tells the story of Anna, the old black woman who raised him as a child. One day, he writes, he was sitting in the kitchen and heard her say, “Much obliged, dear Lord, for my vittles.”

“What’s a vittle?” he asked. “It’s whatever I’ve got to eat and drink,” she responded. “But you’d get your vittles whether you thanked God or not!” he continued.

“Sure,” she said, “but it makes everything taste better to be thankful. You know, it’s a game an old preacher taught me to play. It’s about looking for things to be thankful for. Like one day I was walking to the store to buy a loaf of bread. I look in all the windows. There are so many pretty clothes.”

“But, Anna, you can’t afford to buy any of them!” Oursler interjected.

“Oh, I know, but I can play dolls with them. I can imagine your mom and sister all dressed up in them and I’m thankful. Much obliged, dear Lord, for playing in an old lady’s mind. Then one day I got caught in the rain. I had heard about people taking showers and I’ve seen the one you use, and I thought, now I have one too. You know, God is just giving away heaven every day. Much obliged, dear Lord.”

Oursler ends his story with this: “The soul of long-dead Anna was a big soul, big enough to see God everywhere. She taught me a great deal about life; for I will never forget when word came to me from the dingy street where she lived that Anna was dying. I remember riding in a cab and standing by her bedside; she was deep in pain and her old hands were knotted together in a desperate clutch. Poor old woman, what had she to be thankful for now?”

“She opened her eyes and looked at me. ‘Much obliged, dear Lord, for such fine friends.’ She never spoke again except in my heart, but she speaks to me every day there, and I’m much obliged, dear Lord, for that.¹ Anna has much to teach us about stewardship. She was a grateful person to the core, one who had a deep sense that all of life is a gift. Taking nothing for granted, demanding nothing as her due, she recognized that we come into this world with nothing, we go out with nothing, and in between we are given all we have. Anna is one model of the kind of steward we want to form.

God of the Steward

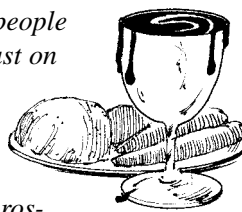
The greatest lesson a soul needs to learn is that God, and God alone, is enough for all its needs. This is the lesson that all God’s dealings with us are meant to teach, and this is the crowning discovery of our entire Christian life. God is enough!

—Hannah Whitall Smith²

With the always present tensions on congregation finances, it can be tough to believe God is enough. Examine the bulletins and newsletters of a variety of congregations in August and September and you will see many that contain warnings and appeals about a shortage of funds available for ministry. Some congregation leaders are inclined to think these urgent appeals are necessary to bring offerings in. But how do these appeals square with the Biblical promises?

“You prepare a table before me ...; my cup overflows” (Ps. 23:5).³

“How precious is your steadfast love, O God! All people may take refuge in the shadow of your wings. They feast on the abundance of your house, and you give them drink from the river of your delights” (Ps. 36:7-8).



“... the Lord your God will make you abundantly prosperous in all your undertakings, in the fruit of your body, in the fruit of your livestock, and in the fruit of your soil. For the Lord will again take delight in prospering you, just as he delighted in prospering your ancestors” (Deut. 30:9)

The leftovers after Jesus fed the 5,000 men (not counting women and children) testify to God’s abundance: *“and they took up twelve baskets full of broken pieces and of the fish” (Mark 6:43).*

St. Paul regularly proclaims God’s abundance: *“God is able to provide you with every blessing in abundance, so that by always having enough of*

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everything, you may share abundantly in every good work” (2 Cor. 9:8).

“Now to him who by the power at work within us is able to accomplish abundantly far more than all we can ask or imagine” (Eph. 3:20).

“And my God will fully satisfy every need of yours according to the riches of his glory in Christ Jesus” (Phil. 4:19).

When we operate in a perpetual state of scarcity and financial panic, we send a message that God is unable to supply our most basic needs, let alone provide funds for new programs. We are to think carefully about the image of God we convey in the work we do.

Having said this, we are also to acknowledge that our stewardship goals (whether financial or otherwise) are realistic.

“Though it is good to aim high, overly optimistic expectations almost always lead to frustration, dashed hopes and failed programs. [Stewardship leaders must] understand the subtle but crucial difference between trusting in God’s goodness to meet legitimate needs and framing God as a sort of sugar daddy in the sky.”⁴

What does our faith say? Will we trust the Lord’s provisions for future needs or must we hold them back and preserve them because the Lord is not likely to provide us with the resources needed for the tasks He has given us?

The Identity of a Steward

A steward is first a Christian and, second, one who is becoming Christian. The words are carefully chosen. Baptism makes us a Christian by the grace of God. We are joined to the body of Christ and thereby made stewards of Christ. In Baptism we are reborn to ministry, to the service of God.

In our life after Baptism we are challenged to become Christian, to be on “a pilgrimage to live into our Baptism, to acquire a more grateful and generous heart, a heart like Jesus.”⁵

Our stewardship does not begin with our behavior, but with the identity God has given us when He adopted us into His family. Recall the first LCMS Biblical Stewardship Principle: “God’s stewards are *God’s* stewards.” All our stewardship flows from this source; and however we define stewardship, it must be possible for every single baptized person to do, regardless of sex, age, gifts, graces, health, wealth, nation or circumstance. Who I am can’t be separated from what I do. We begin our discussion of stewardship by talking about being, identity, character and all this as a gift from God.

Dispositions of a Steward

Beginning with this identity, we can now describe the Christian steward God desires to form. As Canon Caroline Westerhoff struggled with this task, she was led her to the word “disposition”—from Latin *disponere*,

which means to set in order, to arrange. Dispositions are the accustomed attitudes and moods by which people react to others and their environment. As Westerhoff considered the dispositions of a Christian steward she developed a list of six, distilled from an earlier list of 24.⁶

Taken together we might say they reflect the mind of Christ, or more universally, the image of God. She believes all of them must meet two tests: (a) was it reflected in the life of Jesus; and (b) is it possible for a small child, recently baptized, or a very ill person?

1. *Disposed to be present*—to be right here, right now in this room, not flying off to something else. This disposition has to do with awareness of surroundings, of self and of others. It includes compassion, to suffer with—not seeking suffering, but being present to the needs of the other.

She gives an example in the life of South African Bishop Desmond Tutu as a child. One day he saw an Anglican priest, Trevor Huddleston, tip his hat to Tutu's mother. By doing this, he acknowledged her, and this had a profound effect upon Tutu for the rest of his life.

This disposition includes ecology—being present to the environment; treating creation as a subject to be honored. It involves being present to the air, the leaves, the trees. It is to acknowledge the presence of God everywhere.

Jesus was certainly disposed to be present. In Mark 5:25-34, He encountered a woman who had been suffering from hemorrhages for 12 years. She believed if she would but touch His clothes she would be made well. When she did, He felt the power go out from Him and He stopped to find her and speak with her.

2. *Disposed to be vulnerable*—from the Latin *vulnerare*, to wound; the willingness to be wounded on behalf of another. What am I called upon to risk? What do I hope that I do not have to do?

This disposition involves trust in God's providence and in others; in the Creator, not in the creation. It also includes generosity, which derives from *genus*, birth. To be generous is to give birth to something.

To be vulnerable is also a willingness to forgive; to empty ourselves, so we can truly receive from God and others.

To be vulnerable means a willingness to be dispensed, so we can be sent out. It also includes willingness to let wounds show, rather than putting on a mask of being OK.

Jesus is most vulnerable in His willingness to die on the cross. “No one takes it [my life] from me, but I lay it down of my own accord” (John 10:18).

3. *Disposed to be hospitable*—which derives from a root similar to *hostis*, for stranger and enemy. This disposition speaks of “welcoming the enemy or stranger as guest.” It is not difficult to welcome someone like us. The hard part is welcoming the ones that we’re not comfortable with. This hospitality includes welcoming a determined God who is always

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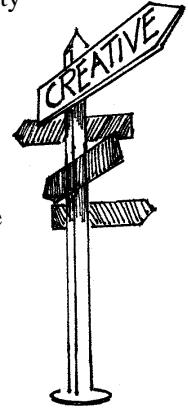
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pursuing us. When Jacob wrestled with the angel at the River Jabbok, he gets God's blessing but also a limp.

We see the hospitality of Jesus in His interactions with the Syrophenician woman in Mark 7:24-30. "Sir, even the dogs under the table eat the children's crumbs." Jesus welcomes this Gentile woman's challenge to Him to serve her. And look at His hospitality to Zacchaeus in Luke 19:1-10!

4. *Disposed to be creative*—the opposite of controlling. Creativity runs counter to the church's disposition to maintain the status quo. We pose the question: What is God's way? Creativity moves us toward searching for alternatives, other ways to go and different paths to take as we follow God's will. It allows us to entertain paradox in our pursuit of the will of God.

Creativity also calls us to be willing to confront that which is not God's way. Christian confrontation always adds an invitation to engage, because the work matters. In Christ, we can manage any friction while we are disposed to be creative.



5. *Disposed to be humble*—keeping things in perspective; having a sense of humor; not taking ourselves so seriously. Humility comes from *humus*, ground, and urges us not to elevate ourselves. Nothing depends entirely on me.

Can we catch the gleam in Jesus' eye as He paints the picture of a shepherd who leaves 99 sheep to find the one lost, or of a father who continually holds out his arms to embrace his two lost sons (Luke 15)?

6. *Disposed to be detached*—so that we can simplify; not cling too tightly to anything. As Jesus sends the disciples two-by-two, He commands them: "Take no gold, or silver, or copper in your belts, no bag for your journey, or two tunics, or sandals, or a staff; for laborers deserve their food" (Matt. 10:9-10). And later He promises them: "everyone who has left houses or brothers or sisters or father or mother or children or fields for my name's sake will receive a hundredfold and will inherit eternal life" (Matt. 19:29).



This disposition calls us to recognize everything as God's gift and to be devoted to the Giver rather than the gift.

Caroline Westerhoff is sometimes asked, "Where is love?" Her response: "Love is the glue that drips through the whole thing."

What are the implications of holding up these six dispositions as goals toward which we reach in growing stewards? Do they change the focus of the stewardship work in our congregations?

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highlight stewardship development. In both, a master turns over portions of his financial dealings to three servants. The first receives 10 talents, the second five and the third one. The first two invest and return the entrusted funds with 100 percent profit in each case. The last buries the funds and returns them without any accrual.

The parable is a test of the stewardship development of the servants. Had they learned to manage their master's resources, or not? The failure of the last servant in both parables is more reprehensible if we assume he had received the same training as the others.

Growing stewards resembles raising crops in a garden or on a farm. The soil requires preparation, the plants need careful nurturing and planting, weeds and insects must be controlled, fertilizer and moisture must be applied and patience must be exercised as the crops grow to maturity. Growing stewards is not a one-shot, once-a-year task, but a continual investment of energy and care.

Growing stewards is the most important task for your congregation's stewardship leaders. The best performance test for stewardship leaders will be how many new stewards emerge in your congregation.



Stewards or Trustees?

Changing the word we use for the task of managing our lives in accordance with God's purposes is not likely. But we should be aware of how little post-modern people understand the word "stewardship." One current religious observer, Leonard Sweet, called the word "stewardship" not only stale, but also anachronistic and arrogant.¹⁰

He writes: "There are no stewards around any more. In an agrarian culture, a steward—literally, a 'keeper of a pigsty'—was a term ladled in meaning and laden with power.... We named our caretakers in flight 'stewardesses.' A 'steward' was someone to be trusted.

"The only 'stewards' post-moderns come into contact with are at five-star restaurants—and they're the ones giving out the libations. The word itself has lost its rich referents to creation and life...."¹¹

The New Testament uses three Greek words for the position of steward. One is *epitropos*, which is translated in the NRSV in its three occurrences as "manager" (Matt. 20:8); "steward" (Luke 8:3; for Herod's servant, Chusa); and "guardian" (Gal. 4:2; for the slave who tutored minors). The more prominent word is *oikonomos*, which is used 10 times and translated as "manager" (Luke 12:42; 16:1-8; for the shrewd manager); "treasurer" (Rom. 16:23; for Erastus of Ephesus); "steward" (1 Cor. 4:1-2; Titus 1:7; 1 Peter 4:10); and "trustee" (Gal. 4:2; again for the slave who tutored minors). A third word, *architriclinos*, is used three times for the superintendent of the wedding feast at Cana in John 2 and is not important for our discussion.

Sweet argues that the best post-modern translation of these words is "trustee." See Gal. 4:1-2: "My point is this: heirs, as long as they are

minors, are no better than slaves, though they are the owners of all the property; but they remain under guardians and **trustees** until the date set by the father.” And see 1 Cor. 9:17: “For if I do this of my own will, I have a reward; but if not of my own will, I am *entrusted* with a commission.” Also see 1 Cor. 4:2: “Moreover, it is required of stewards that they be found **trustworthy**.”

“Post-moderns understand the complex nuances and connotations of ‘trusteeship.’ Many are on boards of trustees of local organizations, including the church. Many are themselves trustees of estates.... They do not ‘own’ it, but they are legally accountable for its health and well-being....

“The fundamental question of anyone who is a trustee of an estate is not ‘How much do I give away of what is mine?’ but ‘How much of this estate do I receive for myself so that the estate might grow and prosper and do good?’ The language of trusteeship is the language of receiving first, and only after the receiving question is settled does it become the language of giving.

“We are not called to give. We are called to invest what is God’s in the work of his kingdom. God did not call us to ‘have dominion’ over the earth; he called on us to be trustees of his estate.”¹²

After considering such thoughts, Patrick McNamara affirms retaining the term stewardship for the task we are seeking to do. He defines his subject in the following way:

“A ‘stewardship approach’ is what characterizes ‘stewardship churches’—i.e., the theology of stewardship ... becomes not just motivational rhetoric for annual fall fund-raising but an overall inspirational guide to the pastor and congregational leaders and members in seeking financial support and encouraging members to commit themselves to the church’s mission and ministries. This approach usually takes a programmatic shape that varies from church to church.... ‘Stewardship spirituality’ means a prayerful emphasis upon acknowledging God’s gifts, beginning with Jesus Christ Himself as Savior and Redeemer, and seeking ways to make return by a generous giving of oneself, one’s resources and talents, to extend the kingdom preached by Jesus. ‘Stewardship proponents’ are those denominational and congregation leaders, consultants, pastors and laypeople who advocate the centrality of a solid theology of stewardship and suggest how it may be implemented programmatically.”¹³

In discussing the issue, Sweet and McNamara have given us helpful insights into the task of growing stewards. But we must be more specific about what it takes to grow them.

How Is a Steward Formed?

Since our primary goal is to grow stewards and since we have already defined six dispositions of stewards, what must be done to form these dispositions? In his lifetime as an educator, Dr. John Westerhoff derived several actions for leaders to take.¹⁴ Others can be derived from our Lutheran understandings of nurturing.

Westerhoff suggests the term “Christening” for the lifelong process of growing into the maturity of Christ, of imaging Him more and more to

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others. Actually, he teaches that there are three processes in this lifelong task: formation, education and instruction/training.

The last two are the ones we're most familiar with. They are the way we receive and pass on most of our knowledge and skill. Education is intended to formally teach people. For example, knowledge is knowing the Scriptures. Training is used to inculcate skills. In the case of the Scriptures, the skill is being able to interpret them. We do a far better job of educating in knowing the Scriptures than we do in training people to interpret them.

The difficulty is this: even if we do education and instruction perfectly, we can end up with a *magna cum laude* atheist, who knows all there is to know about Christianity, and even has some awareness of Christian behaviors, but has no intention to be one. We can teach doctrine, but that will not lead to belief.

Westerhoff's example in growing stewards is to consider the Scripture's teachings on tithes and offerings. We tend to equate the two and to make the tithe only 10 percent, while the Scriptures speak of at least two tithes: for support of worship and for the poor and needy. Offerings consisted of giving up your life for the sake of others. As a steward, you were to give 20 percent plus your life. This was the minimum, not the maximum. This information is valuable, but knowing it will not make you a steward. Indeed, it could only lead you to oppose Westerhoff. This is where most of us are and where most Christian education is. Instruction and training have very little ability to influence a person's character, yet they are still important.

The real issue is the process of formation. Faith can't be taught. Character can't be taught. They are formed in us. Consciousness can't be taught, but it is the subjective awareness that makes reflecting on experiences possible. These three essentials of Christian life can only be formed in us.

Moreover, we live the way people around us live. Formation includes participation in the corporate practice of the Christian life of faith. It works to transform (convert) us or to conform (nurture) us. All of us need to be converted over and over again. We all need to be nurtured over and over again. When people see the unique way Christians behave, they ask, "What makes you so different," and then we say, "Come, live with us."

In cultural anthropology, this is a natural process called enculturation; in sociology it's called socialization. This process shapes a person's worldview, that is, the person's faith; and it gives them an *ethos*, also referred to as character. The process is complex in today's society.

With this understanding of formation (and still using some of Westerhoff's thought) let us seek to identify eight activities that help in the process of growing stewards.

1. *Ritual participation.* This activity permeates all that follow. Rituals are repetitive, symbolic actions that manifest and express a community's sacred story, its value, its understanding. Children need to be present at the community's ritual so it will influence them. In observing our present forms of ritual, we recognize them as often more an escape than an engagement.

An example from stewardship life: not everyone participates in the offering at worship. People may pledge, but don't always respond at each offering. The ideal ritual is every service has an offering and everyone participates. This action shapes a Christian mind and heart; otherwise minds and hearts are shaped by the world.

Consider also the Eucharist. Our theology rightly concerns itself with what happens to the bread and wine, sometimes minimizing what happens to those who consume it. When we take the life of Christ into our bodies, we are called to feed others; not only spiritually, but also physically, both in our congregation, in our nation and around the world. Our church body sponsors organizations, like LCMS World Relief, that help us live out who we are. What rituals can congregation stewardship leaders plan to convey the meaning of the Eucharist and its call to unity and service?

Create some fun ways to encourage members to give something at every offering; work with the Worship Committee to use a loaf of bread for communion to connect that ritual with feeding the world.

2. Managing our environment—everything we taste, touch, feel, smell.

How do we take care of the facility the Lord has given us? Are our buildings ecologically sound, even though that might cost more? Do we invest in making our buildings American-Disability-Act-compliant even if the local and federal governments don't require it?

Are there risks in the food we serve? Consider what we choose and how it is served at some of our potlucks and congregation dinners. Are we eliminating tobacco and monitoring use of alcohol? What does bodily care and activity convey about what we believe?

Host a potluck (or direct one that is already planned) that includes foods (labeled) from all five food groups recommended by nutritionists; form a group at church that encourages walking for strength training; examine the church building for obstacles for handicapped persons and for energy efficiency.

3. Ordering time—This activity has to do with the calendar. Do we pay more attention to the Christian calendar or to the holiday calendar (which is what marketers would have us do).

It's fine to pray for mothers, fathers, etc., but when the church is driven by secular celebrations we end up buying into all that goes with it. We diminish our own ability to influence people in a spiritual direction.

If stewardship is a way of life, then consider new ways to conduct stewardship campaigns. It's difficult to make stewardship a way of life when it only happens according to the calendar.

What is it to live out the Christian calendar? Consider what a proper observance of Advent can do. While the rest of the society is partying and caught up in gift-giving, Christians are called to step aside, to pause, and to contemplate the coming of Christ in the past, present and future.

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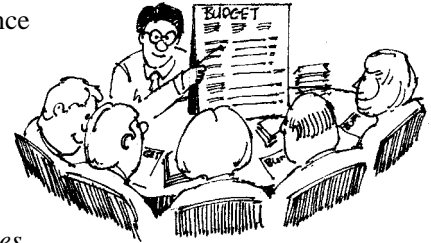
Suggest ways to keep the Sabbath rest as a gift from God; tell the stories of members who found ways to manage their time; investigate Stephen Covey's suggestions for ordering life in his book "Seven Habits of Highly Effective People"; provide a way for members to make an annual estimate of giving without making it a stewardship campaign.

4. *Organizing our congregational lives*—One key to this activity is to look at the congregation's budget. How much does the church give away? How much does it keep mostly for itself? Does it pay laity less than clergy? What is being taught about stewardship in the budget? Since a budget is a spending plan, not an income plan, we take estimates of giving first and then figure out how to spend what we anticipate receiving. (See the section of this workbook on "Finances—Principles of Congregational Budgeting.")

Review your congregation meetings. What models do we give for discerning the will of God in our lives? Do we govern more by controlling combat using Robert's Rules of Order or by depending on the guidance of the Holy Spirit?

Discern what your budget says about your congregational values and share your learnings with other leaders; examine the work of Dr. Charles

Olsen on conducting church meetings and discerning the will of God (see www.worshipful-work.org); conduct a Healthy Congregations Seminar (contact LCMS pastor Dr. Peter Steinke, Austin, Texas or Lutheran Brotherhood) to build leadership skills.



5. *Offering talents/skills in service of others*—In His wilderness temptations, Jesus is first enticed to change a stone into a loaf of bread (Luke 4:2-4). The heart of the temptation is for Jesus to use His gifts as the Son of God to satisfy His own hunger. This temptation is typical for today's Christians. We are enticed to use our schooling, training, vocation, mental powers and jobs to enhance our own fortunes and position. Instead Jesus invites us to follow His lead: "The Son of man came to serve and not to be served" (Matt. 20:28).

Many congregations rightly honor and thank those who serve the congregation, the officers and volunteers who fill the councils and boards and make the midweek classes and small groups function well. But Christ calls us to serve the world as well. This activity encourages us to lift up the service of those who do *pro bono* work for their communities, who serve in public office and on community boards, who volunteer in the hospitals and nursing homes and blood banks. What are we doing to model for one another and for our children the call to use our talents in service of others?

Hold a medical service event to lift up the work of medical professionals in your congregation; investigate or support the work of a parish nurse; establish a program for financial planners to help members of the community get control of their personal finances; conduct a Spiritual Gifts Assessment.

6. *Relying on God's abundance*—The second temptation Jesus faced in the wilderness was to accept from the tempter the wealth of all the kingdoms of the world and the authority to go with it (Luke 4:5-8). Today's world glitters for us and our members. It often looks like the world has much to offer. Jesus overcame with the Biblical word, "Worship the Lord your God, and serve only Him."

Westerhoff writes, "The Scriptures contain a vision of society in which the wealth of one person cannot be based upon the exploitation of another and in which the conviction that we are all members of a single human family leads those with abundance to supply ... others until the goal of equality is reached (2 Cor. 8:14). The Scriptures picture a God who wants us to live as stewards of every aspect of human life and the natural world. All our material resources, time, energy and talents are to be devoted to joining God in making possible a world of shalom, a world not only of peace but of well-being, health, harmony, equity, unity, freedom and community.... Love God and then love neighbor and self equally. The spiritual comes before the material."¹⁵

When the church looks like just another business, when Christians are indistinguishable from other upstanding citizens of the public community, then the witness of the church and the power of the hope we have been given in Jesus Christ is muted and masked.

Contact LCMS World Relief (PO Box 66861, St. Louis, MO 63166-9810) and plan an event that meets a need they have found; find ways that people who have given their resources and lives to the Lord can tell their story to the congregation; provide opportunities for members to offer themselves for LCMS World Mission volunteer opportunities.

7. *Bearing the cross*—In the last of the wilderness temptations Jesus was reminded of God's promise to protect Him wherever He went and whatever He did (Luke 4:9-12). Let Him throw himself down from the height of the temple and thrill the crowds with His ability. Let Him use a trick to wow the masses and avoid the path to the cross.

The church today continues to be tempted to use tricks and techniques of the world to accomplish its service. There are fund-raising techniques that work very well for organizations that seek to advance health, welfare and community issues. Watch, read and listen to the Jerry Lewis telethons, the mailings for health societies and public radio and television station campaigns and you'll learn some effective techniques for raising money. But they will never be able to match the call of the Holy Spirit that Dietrich Bonhoeffer echoed when he wrote: "When Christ calls a man He calls him to come and die." We cannot follow Christ

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without bearing the cross daily for His name's sake (Luke 9:23).

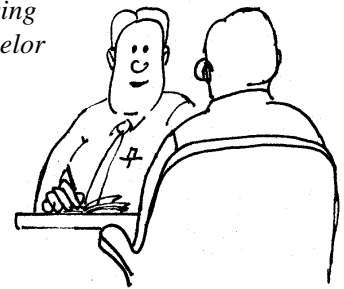
In its early days the church demonstrated this commitment to follow Jesus in its service to the sick and dying during the two massive plagues that swept through the Roman empire. Their witness of staying behind to care for the ill and to bury the dead while others were fleeing the cities and the numbers of them who survived these diseases swayed many to ask, "What is so different about you?" Where is the Lord Jesus calling the church to go today and face difficulty and even death for His name's sake?

Examine the financial drive techniques your congregation uses; eliminate and replace any that are worldly tricks rather than Gospel-motivated; study the life of Mother Teresa and her work in Calcutta, India; develop a ministry to people with particular needs [see McNamara resource].

8. *Endowing the future*—Westerhoff reminds us that the English word "money" has its roots in the early Latin word *moneo*, which means to "recollect." "Among the numerous thoughts we need to recollect is that we are an endowed people, endowed by God and endowed by the wealth of the past bestowed upon us by our ancestors.... Each and every one of us has been endowed by God and those who went before us. Our lives are 'gifted' from beginning to end, and it is inconceivable that it could be otherwise. So it is that the future of generations yet to come depends on our willingness to leave behind an endowment upon which they can build for the work of Christ and his church.

"...As you might expect, I am an advocate of planned giving, but I become somewhat troubled when I hear some of the reasons offered for leaving part of our inheritance to the church, namely that it will benefit us now and our families in the future. As Christians we are judged for our motives as well as our actions. We must do the right thing, but the right thing for the right reason. We support the building of endowments whether we benefit or not. Our rationale is based on gratitude to God and those who have endowed us in ages past."¹⁶

Conduct a planned giving seminar using your district's Planned Giving Counselor or a local fraternal benefit society; interview the counselor first to ask how they seek to motivate people to set up trusts; accept only one who does it by emphasizing the Christian need to endow the future rather than for personal or familial benefits.



These eight actions by leaders of the church can lead others to catch the dispositions of a steward and grow in service of Christ and His kingdom. As a measure of the outcome desired from following these activities, consider Robert K. Greenleaf's test of a servant leader. "The best test, and difficult to administer, is: do those served grow as

persons; do they, while being served, become healthier, wiser, freer, more autonomous and more likely to become servants themselves? And, what is the effect on the least privileged in society; will they benefit, or at least, not be further deprived?"¹⁷ Becoming healthier, wiser, freer, more generous, more autonomous and more likely to benefit the least privileged is a good description of a steward growing in maturity. You will know that you are growing stewards when you see more members exhibiting behaviors like these.

A Word of Hope

As Patrick McNamara concludes his study of 11 congregations from six denominations who served as models of "stewardship congregations," he offers a critique of the effects of focusing on growing stewards.

"For me, however, the central point is that pastors, staffs and congregations have found stewardship—as they have come to pray about it, talk about it, understand it and give it time to work—to be a fundamental galvanizing force that works to enhance and sustain giving and volunteer energies within the congregation. Stewardship furnishes a theology and a vocabulary enabling pastors and congregational leaders to talk openly to church members about the classically painful topics of money, and in our day of busy two-wage-earner families, giving of time and talents. By no means is this a smooth and easy path. Not every parishioner 'buys into the program.' We have seen each church struggle in its own way to achieve what it has. 'Payback theology?' Virtually absent from their stories is any notion of responding to God as though one were making monthly payments on a loan. In fact, as pastors and stewardship committees responded to my question about the counter-cultural character of stewardship, clearly evident was the conviction that one major challenge of stewardship lay not so much in awakening a proper sense of thankfulness, as in sensitizing people to the dominance of the consumer society and its handmaiden, the advertising industry. In doing so, they felt, stewardship theology carried the potential of bestowing a freedom from the lure of material wealth that opens the door to true Christian discipleship. This expansive understanding is a far cry from stewardship as fund-raising."¹⁸

As you struggle with growing stewards, may you find a focus on stewardship to be a galvanizing force in your congregation. May it also bestow a freedom that opens the door to many more mature Christian disciples.

Other Resources

In addition to the works mentioned in the endnotes and the footnotes of the exercise, examine the following websites.

www.lcms.org

The Lutheran Church—Missouri Synod site has many stewardship resources available through its catalog under, Department of Stewardship.



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Stewardlife.lcms.org

A non-monetary; stewardship as lifestyle site with stories, insights, illustrations and exercises that focus on seeing God's blessings all about us. Lessons change weekly. Managed by LCMS Department of Stewardship.

www.stewardship.org

Christian Stewardship Organization, President Brian Kluth; see especially the Church Stewardship Resources section of the site which has many written resources available for downloading and use. Follow the "Hot Links for Finances" to connect with other valuable sites.

www.emptytomb.org

The web site for John and Sylvia Ronsvalle contains research they have conducted on giving in the United States and strong emphasis on churches building and using resources to "endow human beings in need." The site contains a counter which represents the number of children in the world who have died of hunger since the start of the year.

www.worshipful-work.org

Dr. Charles Olsen of Kansas City, Mo., has developed an organization that is committed to helping religious organizations to conduct meetings and make decisions in a prayerful and discerning way. Newsletters, bookstore and upcoming workshops are offered.

www.changingchurch.org

This site actually points to three sites: 1) Changing Church, a ministry of Prince of Peace Lutheran Church, Burnsville, Minn., to support congregations in developing outreach ministries; 2) Life Keys, a ministry to help individuals find their spiritual gifts and apply them in ministry (materials and workshops available at its site); and 3) Prince of Peace's home page.

www.easum.com

Church Consultants Bill Easum and Tom Bandy have associated on this page. You can read articles they have written in the last two years on many subjects; purchase books they have written; or link to other sites. Their recommendations tend toward the extreme, but they will get you thinking creatively.

www.greenleaf.org

The Greenleaf Center promotes the works of Robert K. Greenleaf on servant leadership. "Who is the servant leader?" and other questions are answered on pages of the site.

www.franklincovey.com

Stephen Covey's "Seven Habits of Highly Effective People" is widely recognized as a helpful resource for managing oneself. This site has a tab for customer resources, which gives some helps online and offers products that can assist people to lead more effective lives.

www.steward.org

The National Catholic Conference on Total Stewardship gives information about the Christian Celebration of Life, a Roman Catholic parish program to integrate new members into parishes. The formation of teams of people

to assist new disciples to grow is a process that acknowledges the effort required for growing stewards.

money.crosswalk.com

Full-ranging resources for financial management and investing for Christians. Provides online resources in “Articles by Topic” under “Education and Services.” Also connects with Larry Burkett’s financial ministries for Christians, including some online resources for individuals to consider their financial condition.

www.crown.org

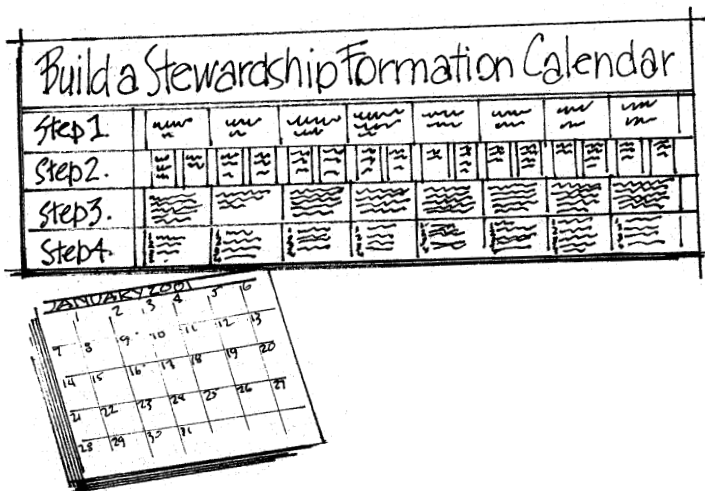
The Crown Ministries site provides information about small-group studies for adults, youth and children 8-12. Use of materials requires leadership training in conjunction with regional directors identified at the site.

nodebtnews.com

Newsletter whose mission is “Training Godly stewards to touch the world for Christ.” Includes a time-management choice.

Exercise: Build a Stewardship Formation Calendar

In order to form mature stewards, a congregation will need to provide a full range of activities and helps for its members. One way to do this is to develop a plan for the next year or two. Construct such a calendar according to the instructions below.



Step 1: Make a list of the eight activities for growing stewards suggested in the section on “How is a Steward Formed?”(p.11).

Step 2: Pray for God’s guidance and brainstorm at least two actions for each of the eight activities the committee could implement in the next year to help congregation members in their pilgrimage to become Christian stewards. See the suggestions for possible actions under each activity.

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Step 3: From the lists for each activity, choose five-to-seven actions that the committee will pursue in the next year. Record them on the “Start-Stop-Continue” page at the end of this chapter.

Step 4: Rank the actions chosen and determine when during the year each will be done. Each action will require time for planning, implementing and evaluating, and will therefore need to be spaced in a timely way.

Step 5: Form a two- or three-person task force to implement each chosen item over the next year.

Endnotes

¹Oursler, Fulton. *Behold This Dreamer* (Boston: Little, Brown, 1964).

²Thomas H. Jeavons and Rebekah Burch Basinger, *Growing Givers’ Hearts: Treating Fundraising as Ministry* (San Francisco, Calif.: Jossey-Bass Publishers, 2000), 71.

³All Biblical quotations are from the New Revised Standard Version, copyright © 1989.

⁴*Growing Givers’ Hearts*, 75.

⁵Westerhoff, John H., *Grateful and Generous Hearts* (Atlanta, Ga.: Institute for Pastoral Studies, St. Luke’s Press, St. Luke’s Episcopal Church), [This is a most helpful pamphlet for stewardship study. Purchase copies for all the members of your committee and task forces and encourage its use.]

⁶Notes from an audio tape of plenary presentations by Westerhoff, Caroline & John H., 1999 Episcopal North American Stewardship Conference.

⁷*Grateful and Generous Hearts*, 33-34.

⁸Martin Luther, *Small Catechism*, Explanation of 2nd Article of the Apostles’ Creed.

⁹*Grateful and Generous Hearts*, 35.

¹⁰Leonard Sweet, *Soul Tsunami* (Grand Rapids, Mich.: Zondervan Publishing House, 1999), 271.

¹¹Sweet, 271-272.

¹²Sweet, 273, 275-276.

¹³Patrick H. McNamara, *More Than Money: Portraits of Transformative Stewardship* (Bethesda, Md.: The Alban Institute, 1999). [This is an excellent resource for samples of what some congregations have done to focus on the formation of Christian stewards.]

¹⁴Dr. Westerhoff’s teachings in this section are taken from notes of an audio/tape of plenary presentations by Westerhoff, Caroline & John H., 1999 Episcopal North American Stewardship Conference.

¹⁵*Grateful and Generous Hearts*, 32-33.

¹⁶*Grateful and Generous Hearts*, 22-23.

¹⁷Robert K. Greenleaf, “The Servant As Leader;” quoted on the Greenleaf Center website: www.greenleaf.org.

¹⁸McNamara, 169-170.