



CONGREGATIONAL
STEWARDSHIP
WORKBOOK

Planning Whole Life Stewardship



**Congregational Stewardship
Workbook 2000**

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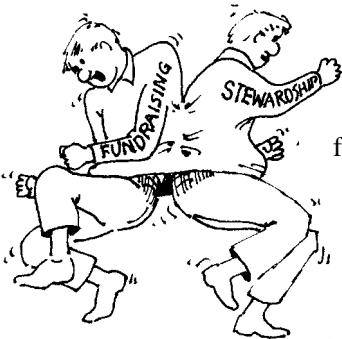
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Planning Whole Life Stewardship

Synopsis

“So what is stewardship?” asks James Hudnut-Beumler. “It is the responsive practice of human beings tending to what has been placed in their care by God. It is the responsive practice in the sense that it is something people do because of what God has first done for us. Stewardship is the peculiar response that we can make to our creator who has blessed us with gifts and given us responsibility for creation and for the Gospel.”

This section offers readers the challenge of seeing stewardship with new eyes. Over the centuries the church has wrestled with how to develop both revenue and disciples. God has richly blessed the church when it has sought to follow Him faithfully. When the church has failed, it has jeopardized the welfare of many. Stewardship and money are both deeply rooted in the human heart. It follows that confusion is inevitable, but confusion also provides opportunity for dialogue and the development of greater insight. We need to separate stewardship from fund raising so that we can be better stewards of both.



The intent of this section is to stimulate dialogue by presenting a tray of “seedling thoughts” to be planted in the soil of people’s lives and congregational processes. These thoughts are organized around five core areas: Grace, Gifts, Gratitude, Growth and Generosity. Thoughts not typically emphasized in stewardship programs are:

- Stewardship involves all life, not just church.
- Stewardship builds on the congregation’s stewardship of people.
- Stewardship is more about investing than giving.

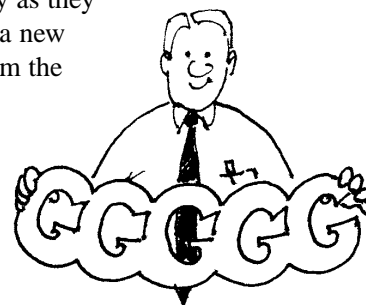
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- Stewardship is communal as well as personal.
- Stewardship in community is about the development of gifts in people.
- Stewardship of community involves dialogue and spiritual discernment.
- Stewardship is about accepting what people have to offer when and where they can offer it.
- Stewardship is separate and distinct from fund-raising.
- The transition point from stewardship to funding the church occurs when a generous response to God's grace overlaps with a compelling vision, passion for mission and sense of need.

Introduction: Grace, Gifts, Gratitude, Growth, Generosity

“The real voice of discovery consists not in seeing new landscapes but in having new eyes”
 Marcel Proust

“Giants In The Earth” by O.E. Rolvaag is a novel about Norwegian immigrants set on the prairies of South Dakota in the 1870s. The immigrants were very poor, and just barely scraping by as they attempted to build a life for themselves in a new land. While they waited for the harvest from the first year, their basic food was oatmeal porridge. Per Hansa was one of the main characters and an enterprising fellow. When they first reached the prairie, he quickly planted potatoes, and so was able to bring in a crop long before any grain could be harvested. Per Hansa was eager to sell his potatoes to other settlers so he could raise some desperately needed cash as he attempted to become established as a farmer. He traveled to some other settlers and asked if they would like to buy some potatoes. This is what happened:



[The man responded], “Potatoes, you say? Well, now!” His wife stood beside him, her face was long and drawn ... suddenly she wept.” Have you got any food in the house?” demanded Per Hansa.

“Er-yes, as long as the cow gives milk!” It was the woman who supplied this information.

Then Per Hansa burst out laughing, “Listen here, woman, you run in after a pail, and we’ll treat you to a decent meal.” And this is sure, it didn’t take the woman long to produce the pail!

Per Hansa grabbed it from her, filled it with potatoes, and gave her a quick look—then looked again. He poured the potatoes out on the ground, filled the measure once more and gave her a second pail full. (In the end, he gave her 16 pails full, and promised to bring another wagonload!)

Per Hansa also gave them ... some fish, half a pail of carrots ... and the nicest melon he could find on the load. “Don’t kill yourselves eating now!” were his parting words to the man and woman. Again he sat on the wagon, creaking along toward the yellowish-blue horizon.

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which includes investing time and abilities, the response is often to hire the job done.

To teach the rich concepts of stewardship that are found in Scripture, a new emphasis on what some call “lifestyle stewardship” is necessary. In reality, stewardship is managing all of life and its resources.

Stewardship certainly includes funding the church, but the two concepts are not identical. True stewardship can emerge only out of a sense of individual giving in a wider sense, which includes recognition of community and life as a whole.

Since stewardship is multi-dimensional, confining expectation and performance only to a giving chart flattens out stewardship, allowing none of the depth described in Scripture. A positive aspect of a deeper understanding of stewardship is that from the earliest examples in the Bible, such stewardship development always results in adequate funding.

For too many congregations the quest is to “find a good program that will increase giving.” We need to abandon that philosophy and work toward equipping ourselves to better deal with stewardship and money. To do that we need to be able to talk about both in community, to help people discover where real value lies in God’s economy and to work toward ordering our personal and collective lives accordingly. The real strength of any endeavor comes in people working together to discern and develop what will work for them at this time. We have the capacity as individuals and groups to address the challenges we face.

Grace, Gifts, Gratitude, Growth, Generosity

Stewardship begins and ends with grace. Stewardship is our response to God’s abundant grace in all aspects of life. Ephesians 2:8-10 says it so well: “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast. For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.”

Stewardship is accepting from God a personal and community responsibility for all of life and life’s affairs. It is wise management and investment of God’s resources to achieve His purposes. It is about “living” not “giving.” It is about “being” as well as “doing.” Stewards protect, expend and add value to assets, ideas, dreams, values, processes and philosophies placed under their control by the owner. Stewards manage property, people, dreams and resources they do not own.

Dr. Wesley K. Wilmer, vice president of University Advancement, Biola University, offers this definition of stewardship: “Stewardship is a faith and world view with God at the center which suggests:

- God has provided all our resources,



- God has given each of us the responsibility to manage these resources as stewards,
- God will ultimately hold us accountable for how we use His resources. Stewardship is God’s way of raising people—not man’s way of raising money. God is working in us to help us become the people He wants us to be [as] we learn to give. Stewardship is God’s order for man’s relationship to God, not man’s relationship to an organization.”

Peter Block, well-known business consultant and author of “Stewardship, Choosing Service Over Self-Interest,” defines stewardship as “the willingness to be accountable for the well-being of the larger organization by operating in service, rather than in control, of those around us.”

“So what is stewardship?” asks James Hudnut-Beumler. “It is the responsive practice of human beings tending to what has been placed in their care by God. It is the responsive practice in the sense that it is something people do because of what God has first done for us. Stewardship is the peculiar response that we can make to our Creator who has blessed us with gifts and given us responsibility for creation and for the Gospel.”

Our own definition of stewardship, used for almost 50 years, remains: “Stewardship is the free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes.

The Essence of Stewardship

The essence of stewardship is wrapped up in Matt. 22:37-40: “Jesus replied, ‘Love the Lord your God with all your heart and with all your soul and with all your mind.’ This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments.”

Stewardship is knowing the difference between being an owner and a caretaker. Stewardship is about caring for and developing resources. It does not mean that we give away everything we have. It means that we invest and manage it the way God intends. We cannot give what we do not own. The only thing we have to “give” to God is what He first gave us: our will. Stewardship begins with surrender to the Lord. Only after we have surrendered ourselves to the Lord do our gifts of time, talents and resources fit into proper perspective “and they did not do as we expected but they gave themselves first to the Lord and then to us in keeping with God’s will” (2 Cor. 8:5).

Joseph Fletcher, in his chapter on “Wealth, Taxation and Stewardship” in “Moral Responsibility: Situation Ethics at Work,” said, “A sub-Christian twist comes when we begin to think of our giving and sharing as our mercy to the less fortunate, instead of seeing it as a stewardly handling of God’s wealth to fulfill God’s purposes.”

Stewardship is more about investment than about giving.

“Giving” suggests ownership and we “own” nothing except our will. “Giving also implies a release from ownership and responsibility. Luke 19:11-26 makes it abundantly clear that we are called to do more than

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simply return what we have been given or give it away. We are called to invest the gifts, talents, resources and passions that we have for return, a kingdom-focused return. Perhaps we should therefore emphasize Christian giving less and Christ-centered investment, development, management and distribution more. God's gifts to us are free, there are no strings. However, there is responsibility and accountability for a gift's wise and productive use. Stewardship is protecting and growing the owner's assets with fierce intensity. Stewards are like managers of large investment funds that take money entrusted to them (but does not belong to them) and then spend every ounce of their intellect and creativity protecting and growing it. To whom much is entrusted, good management is expected. Stewardship responsibility extends across all domains of life and embraces all things that we can dream about and influence as well as those things we have discretion over. The questions we need to constantly keep before us are:



- What do we “give” to God?
- What do we keep for our personal consumption?
- What do we invest in others?
- What do we invest in ourselves?
- Why?

Stewardship is measurable performance that is open for evaluation.

The scrutiny of our personal and community stewardship involves self-evaluation, assessment by others and by God. The daily decisions we make as stewards literally reverberate throughout eternity. Matthew 25:14-30 and 31-46 both present the question: What did you do with the time, talents and resources I left in your care?

In relation to LCMS Biblical Stewardship Principle No. 4, we realize that stewardship is both personal and community. Stewardship is usually focused on the personal dimension. Yet the concept of stewardship is equally valid in community. The language of stewardship has begun to be extended in a meaningful way from individuals to communities.

Personal stewardship:

For individuals, stewardship begins with our responding to God's grace by seeking what God desires for us. The ultimate act of stewardship is to seek to be who God desires you to become. Richard Bolles expresses it so very well in his little book, “How To Find Your Mission in Life.” Bolles says that our first mission, which is one we share with others, is to “seek to stand hour by hour in the conscious presence of God, the one from whom our mission is derived.” Our second, and again one that we share with others, is to “do what you can moment by moment, day by day, step by

Stewardship is about creativity:

God has created each person and each community of people to seek to become who He formed them to be. Each person and organization has a special set of gifts, a special calling, and a special way to creatively respond to God’s desire for them in this world. The key to helping congregations become good stewards of the Gospel for the people they serve is to have a world-view that is large enough to embrace the diverse gifts God has entrusted to members and to trust that God is at work among them. To the extent it can, the congregation will benefit from members’ energy, talent and resources. If it cannot, then the gifts those people bring are lost, possibly to the person, and possibly even to the kingdom. It is in this area congregations face their greatest challenge.

Congregations need to see themselves as gifted people that are both gathered and scattered. The people of God are far more than a congregation, administrative structure and professional workers. Some people work in a vocation directly associated with the church; most do not. Clergy and other church workers serve God in their vocation; others, through their vocation. Too often we value work in the church more highly than other work. In most cultures there is a close connection between work and the needs of the culture. Everyone works, many outside the home, many for money.

We have erred in not valuing work in general but rather valuing work in terms of money or contribution to the church. Work is a fundamental building block in society. Economy is the context. We need to understand economy in a more holistic way, to think of all of life as part of God’s economy. While some consider the market place in which values are decided to be morally neutral, in reality, it is not. Christians need to be concerned with the right things being done in God-honoring ways.

Our challenge is to make the work we do count without making it count for everything. We can do this best by remembering three things: 1) God is at the center of our work; 2) Because God is at the center of work, our definition of work must be a generous one; and, 3) the work matters to God. Those who are closely in touch with the stewardship ideal practice stewardship outside the church quite naturally and usually without self-consciousness. Many of the pathways into business are being blazed by Christian men and women who seek to be good stewards of the gifts God has given them and their organizations in their everyday lives.

Loren Mead observes in “Financial Meltdown in the Mainline” that the financial problem of mainline churches “is probably caused by our lack of nerve, our fearing to face the spiritual dimension of our lives and our society. The crisis of the churches is a call to us to become a community that celebrates the presence of God in the midst of life and the things of life.”

It is the job of the steward to literally stand in for the owner during long absences. We are standing in for God. The core of stewardship is a covenant of trust. Owners only relinquish control when trust flows from them to the steward. God has placed trust in us by giving us free will, His world, His Word and His Son. God entrusts each of us with gifts, talents, resources, time and a solemn commitment to carry His message of

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Series of horizontal lines for taking notes.

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Lined area for taking notes.

salvation and reconciliation to the world. Stewardship is about our willingness to place our trust in God by investing generously from all that we have care of. Such stewardship involves risk because we must relinquish our sense of ownership and place our sense of future and well being beyond our ability to control.

Activity 1:

How could our congregation take steps to better identify and use people's gifts?

Blank lines for writing answers to Activity 1.

Activity 2:

What steps can we take to honor members for their life of stewardship outside the church?

Blank lines for writing answers to Activity 2.

Grace, Gifts, Gratitude, Growth, Generosity

Stewards are grateful people; grateful for the honor of being trustees of the possessions of the creator of the universe. We understand, if only in part, the breadth and depth of the gifts God has entrusted to us. We seek to more fully appreciate the gift of life in its knowns and mysteries, the gift of the Gospel, the gift of relationships, the gifts of talents and creativity, and the gift of the world in which we live. Our response to God's grace is an attitude of gratitude and desires to seek what God desires for us.

Gratitude begins with the small graces God blesses us with in ordinary everyday life: small moments of insight, joy and laughter, peace, relationships, quiet, pain and anxiety, prayer, reflection and study. Experiencing God everywhere in every day enables us to discern and respond to His loving presence in all dimensions of our life. It is through wakefulness, listening, deep empathy and concern with helping others that we become more aware of God's rich blessings and great gifts. Deep gratitude that ultimately leads to generosity begins with an overwhelming sense of God's abundant grace to us in all aspects of our world and our life.

How can the church encourage generosity? By graciously accepting what people contribute. Be prepared to receive what people have to offer when and where they offer it. Provide opportunities for people to respond



value, then we need to talk about how the various things in our lives relate to that. Autonomy and personal freedom are big issues in our society. The tragedy is they cut us off from dialogue we can be having related to our hopes and fears about life. Telling stories is a wonderful way to develop this dialogue because stories communicate deep truths about life.

A narrative approach to stewardship can begin with stories about choices: stories that allow people to be open with who they are, what they are concerned with and what options appear open to them. People can only become the sort of people they can imagine themselves to be. We need to hear the stories of people, communities, congregations and organizations that are seeking to become better stewards. We need to hear stories of saints who have lived their stewardship in both ordinary and extraordinary ways and we need to continually link these stories with God’s master story in the Bible. Most of our failures to live generous lives are not failures generated by lack of knowledge or will, but the result of too little imagination.

Sharing our stories is valuable, but if a person or community genuinely seeks self-understanding and transformation to live more generously and faithfully, then they must begin to script their life the way they would like to live it. In congregations it is critically important that pastors continue the stewardship dialogue from the pulpit. Personal and community stewardship need to be major topics all year in every forum—from worship and Bible study, to committee and board meetings, to small groups and neighborhood conversation.

Because money plays such a major role in our life and identity, it must be one of the principal subjects on the table. Personal stress about money has deep roots in contemporary culture, difficulties with money and wealth and misunderstandings about the relationship of money to human worth. One of the best ways we can break the hold of this taboo against discussing money and money worry is to talk about money in the context of our congregations. Then we owe it to each other to also practice good listening. God’s people are generous people. They reflect a generous God.

Stewardship is not sharing a once-a-year program; it is an everyday way of life. A once-a-year program reinforces the notion that stewardship is something we do more than who we are. Stewardship is about all life, about the choices we make everyday in everything we do. Stewardship is about living a lifestyle that honors God. Stewardship reduced to an annual program weakens the concept.

Stewardship is not about control but development.

Control is often an issue in the operational and educational processes within social groups, whether churches, governments, schools or other organizations. The challenge leaders face is to seek to exercise control only so far as it enables development of both personal and organizational gifts. Control is not the model God offers us. He loved us so much that He created us in His own image, entrusted us with His world and finally sent His Son to die for us. Yet the first gift He gave us was free will. Ought not our stewardship of His creation reflect a similar approach? Control that stifles development saps the energy and creativity from people and from organizations. Peter Block in his book *Stewardship, Choosing Service over*

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Self-Interest asks why do we think we have to control that for which we care most deeply? See the chapter in this resource “Growing Christian Stewards” for more ideas.

Activity:

List ways the congregation can encourage members to talk about their stewardship struggles and victories with each other.

Grace, Gifts, Gratitude, Growth, Generosity

Generosity is the fruit of good stewardship.

Our response is to share what God has given us as stewards in all the venues of life. Not all generous people are Christians, but all Christians are to be generous people. The fruits of the Spirit listed in Gal. 5:22-23 (love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control) are all generous responses. In opposition to Christian generosity, our society presents a strong self-focus in virtually every dimension. We cannot assume that people will automatically understand generosity in the biblical contest. Such generosity must be taught and modeled. The real question is, “How much of what belongs to God do I seek to gain and maintain for myself?”



Plenty versus scarcity.

One of the greatest blocks to generosity is insecurity. It is hard to be a giving person if you are concerned if there is enough for you and your family. Uncertainty and scarcity drive insecurity. Why do I believe that if I give something away that I will be left with less? Scripture teaches that God’s grace assures us the exact opposite is true. Most of us operate from a scarcity model. God operates from a plenty model where more results from giving, not less. A good example is the feeding of the 5,000.

The disciples operated from the model of scarcity: “How can we divide this food to serve so many?” Jesus operated from a plenty model by multiplying the food to serve so many.

There is a “plenty” model for social group, one that is much more representative of God’s economy. That model recognizes that in groups of people, there



