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Training Pastors as Steward Leaders

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To Joyce, my wife, who encourages and supports me

“The crying need today is for people of faith to live faithfully.”

Richard J. Foster, *The Challenge of the Disciplined Life*

“One of the most pressing needs of pastoral ministry is to develop, sustain, and legitimize reflection on Christian faith not simply as a set of propositions to believe, commandments to obey, or rituals to perform, but as an orienting force that impacts every aspect of daily life.”

Christian Scharen, *Faith as a Way of Life*

“Stewardship has been kidnaped and is being held hostage by a sinister villain named ‘Paying the Bills’...I am convinced that there is little in life today that can help a disciple grow in relationship with Jesus more than good, solid, intentional biblical stewardship.”

Charles R. Lane, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*

“The problem (in Christian stewardship) is not primarily that membership and attendance statistics are declining or that the budget is becoming increasingly difficult to raise. These are merely symptoms. Rather, the problem is that Christians do not know who they are or what they are called to be as the people of God.”

Roy Bleick, *Much More Than Giving*

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Finally, to my Lord and Savior Jesus Christ, I give thanks for the salvation He gives and the daily opportunity I am privileged to live as His steward.

GLOSSARY

Steward: One who manages or takes care of what belongs to someone else.

Christian Steward: One entrusted with God's gifts to manage for His purposes.

Christian Disciple: One who follows Christ and learns from Him.

Stewardship: The management of something that belongs to another.

Christian Stewardship: The free and joyous activity of the child of God and God's family, the Church in managing life and all of life's resources for God's purposes.

ABSTRACT

Knolhoff, Wayne J. “Training Pastors as Steward Leaders.” D. Min. MAP, Concordia Seminary—St. Louis, 2017. 187 pp.

The major purpose of this project is to design training for pastors that will equip them to lead ongoing, intentional, systematic, whole life Biblical stewardship education in their congregations. Attention will be given to the biblical metaphor of steward as an appropriate image for pastors as they lead stewardship ministry. In addition, pastors will be encouraged to adopt the model of “steward leadership” as they function in every area of pastoral ministry.

The central component of the research for this project is a stewardship assessment tool that was conducted using Survey Monkey. This online survey was sent to pastors in the Michigan, Missouri, and New England districts of The Lutheran Church—Missouri Synod. The survey was designed to identify areas of stewardship ministry where pastors felt the need for additional encouragement, instruction, and resources.

The training presented here seeks to connect pastors to their identity as steward in such a way that they relish their role as steward leader and joyfully lead their members to a fuller understanding of all that Christian stewardship means.

CHAPTER ONE

INTRODUCTION

Problem Identified

Many congregations continue to struggle with a decline in attendance, the lack of willing workers, a deficiency in financial resources to meet the mission and ministry needs of the congregation, and other issues that impact their lives together. One of the reasons for these and other challenges congregations face is that they have done little if anything in the area of ongoing, intentional, systematic, whole-life Biblical stewardship education. Each pastor, as the chief steward in the congregation, must take the lead in Christian stewardship for the sake of the congregation he serves.

Pastors are leaders. They have an influential position which impacts every aspect of congregational life including stewardship. It is, therefore, unfortunate that so many pastors have relegated stewardship to operational or institutional status in the congregation thereby forfeiting the impact it can have not only on the life of the individual member, but on the life of the congregation as a whole. Richard Borg makes the following observation:

If you've never given serious thought to chief-steward leadership, it may indicate that you've experienced one or more of three diversions: (1) you were never trained to lead the church in stewarding its financial resources, (2) misguided mentors and fearful colleagues advised you to avoid the subject of money altogether, or (3) well-meaning lay leaders talked you out of this leadership role.¹

Stewardship involves much more than money; it includes the entire Christian life.

However, since stewardship has been focused almost entirely on money in congregations, it has

¹ Richard A. Borg, *The Chief Steward*. (Xulon Press, 2008), 27.

left a bad taste in the mouth of both clergy and laity alike often resulting in avoidance of the topic altogether. Douglas Hall explains:

The demeaning of stewardship is even built into the organizational structures of many churches. The practice of dividing the work of the congregation into matters handled by the session or elders (“spiritual” items) and, on the other hand, by the board of stewards or its equivalent (“material” matters) has happily been abandoned in favor of unified boards of management in many denominations. Yet the thinking that expressed itself in such divisions has by no means disappeared. . . . as long as stewardship carries negative connotations for churchgoers it is inaccessible for the greater purposes to which it could and should be put today by Christians. More than that, it is even possible that unless it can achieve a more expansive and imaginative significance it will not even serve for very much longer the functional goals that it has been assigned in the past. There is no reason why stewardship should not also have to do with church finances and management. But if it has only to do with these material and self-consciously ecclesiastical matters, then it will not even serve such purposes adequately for very much longer.²

It has been my observation as a parish pastor, a stewardship executive in three districts of The Lutheran Church—Missouri Synod (Iowa West, Iowa East, and Missouri), the Director of Stewardship for The Lutheran Church—Missouri Synod, and the Director of the Center for Stewardship at Concordia Seminary that many pastors do not effectively lead the stewardship ministry in the congregations they serve nor do they want to lead it.

There are a variety of reasons for this lack of leadership. One is that the pastor does not understand the biblical concept of stewardship. Another is that he has not been instructed in what the Bible says about being a Christian steward. The fallback position to this lack of training is to treat stewardship as a financial issue which is better addressed by laity who have some expertise in money matters. Another reason is that the pastor may not have his own stewardship house in order. The result is that he feels it would be inappropriate for him to address a subject with his members that he struggles with himself. It is also true that a pastor who equates stewardship with

² Douglas Hall. *The Steward: A Biblical Symbol Come of Age* (Grand Rapids: Eerdmans, 1990), 14–15.

finances may feel that it is self-serving or even a conflict of interest to address stewardship issues when the congregation pays his salary. In addition, there are some church leaders and members who do not want their pastor to talk about stewardship (money issues) or even forbid him to do so. The pastor, they believe, should focus on the “spiritual” issues and leave the “institutional” issues to others. Finally, some pastors believe that stewardship is not an important enough subject to address at any significant level. They have “bigger fish to fry.” As long as the money is coming in and the bills are being paid they see no reason to “rock the boat.” There are, of course, other reasons that could be given as to why pastors avoid the topic of stewardship. The bottom line is that God cares about how His people live their lives. He redeemed them and has entrusted each of them with a stewardship and expects them to be obedient and faithful. The pastor has a responsibility to preach and teach about what it means to be a steward.

The pastor is the chief stewardship educator in the congregation. If he feels inadequate or ill-prepared and fails to lead in this area the congregation will be challenged in every aspect of ministry. This project provides a process for needed instruction and tools so that the pastor is equipped to function effectively as the chief steward in the congregation.

Christian stewardship is a spiritual issue. It is the response of the Christian to all that God has done for him or her in Christ. Pastors need training, resources, and encouragement to counter the negative influences surrounding stewardship if they are to fulfill their God-given responsibility to preach and teach the full counsel of God and if their congregations are to thrive as God desires.

Purpose of the Project

The purpose of this project is to create a process to train pastors so that they might grow in their identity as stewards and in their ability to lead congregations in ongoing, intentional,

systematic, whole-life Biblical stewardship education.

A process for training stewardship leaders to be faithful in their God-given task as stewards will help congregations grow in areas that currently languish because of the lack of intentional and holistic stewardship education. Assisting leaders to grow in their own identity as stewards enables them to lead more effectively.

The purpose of the research for this project is to assess the stewardship needs of pastors so that a training process can be designed to equip them as steward leaders.

Pastors come from a variety of backgrounds and exposure to stewardship issues. A survey will be developed and administered to determine what specific areas of study and training in Christian stewardship will be most helpful for the growth of pastors.

Process

The project is implemented first through a series of research methods to gauge the attitudes and abilities of pastors to lead Biblical stewardship education in the congregation. Next, a course of study will be designed to provide pastors with the necessary knowledge, attitudes, and skills to enable them to lead their congregations effectively in stewardship matters.

The research is designed to discover the needs of the pastors using an assessment survey. Evaluation takes place as the information from the survey is collected and analyzed.

The result is a training process designed for pastors that will address the needs identified in the surveys conducted as well as previous research done with pastors. This training can be delivered through workshops, seminars, continuing education opportunities, and a Doctor of Ministry level course.

Parameters

The project is focused on pastors and their ability to lead their congregations in intentional stewardship education. An online survey was developed inviting all the pastors of three LCMS districts to respond. The districts involved were the Michigan District, the Missouri District, and the New England District. The two Midwestern districts were chosen because of the variety and number of congregations in the districts representing both urban and rural constituencies as well as large, medium, and small-sized congregations. The New England District was chosen to get input from a “salt water” district.

This survey of pastors in the three districts is intended to discover what understandings about stewardship pastors currently have and how they function as stewardship leaders. This information will then be used to develop instructional topics that will benefit pastors as they lead their congregations in stewardship ministry.

Six pastors, not included in the online poll, were also surveyed to determine their philosophy of stewardship and how stewardship is practiced in the congregations they serve.

The research was carried out primarily through qualitative research methods. The survey results allowed for analysis of information and conclusions drawn that help in determining the elements that will be included in instruction of pastors as stewardship leaders.

The underlying assumptions for the project include:

- Formation in stewardship affects an individual Christian’s spiritual health.
- Formation in stewardship affects a congregation’s health.
- Formation in stewardship impacts how the pastor leads in the congregation.
- Formation in stewardship assists members in their maturation as stewards.

CHAPTER TWO

BIBLICAL PERSPECTIVE

Therefore we must use all these things upon earth in no other way than as a guest who travels through the land and comes to a hotel where he must lodge overnight. He takes only food and lodging from the host, and he says not that the property of the host belongs to him. Just so should we also treat our temporal possessions, as if they were not ours, and enjoy only so much of them as we need to nourish the body and then help our neighbors with the balance. Thus the life of the Christian is only a lodging for the night, since we have here no continuing city, but must journey on to heaven, where the Father is.³

Christ alone has earned our entrance into heaven for us, but no person will be admitted unless he has witnesses that he really believed in Him. These witnesses are among our brethren whom we have served with our goods and gifts on earth. . . . Let us poor sinners, then, seize Christ in faith and demonstrate that faith by responsible stewardship over all the gifts and goods entrusted to us.⁴

Introduction

Stewardship, as Luther and Walther note above, is an important aspect of the believer's life. There is, however, some disagreement as to the extent and importance of the subject of stewardship in the Bible. There are those who believe that stewardship is only a minor theme. John Reumann writes, "It cannot be claimed that *oikonomia* constitutes a major New Testament theme. It lacks the hundreds of occurrences of a theme such as 'covenant' or 'righteousness/justification' (strong in both testaments)."⁵ There are also those who believe, myself included, that stewardship is a major theme in the Bible. Helge Brattgard argues that "the

³ Martin Luther, *Commentary on Peter and Jude* (Grand Rapids: Kregel Classics, 1990), 70–71.

⁴ C. F. W. Walther, *God Grant It* (St. Louis: Concordia, 2006), 621.

⁵ John Reumann, *Stewardship and the Economy of God* (Eugene: Wipf & Stock, 1992), 18.

content of the biblical idea of stewardship...can be traced throughout the entire Bible”⁶ Douglas John Hall agrees. He writes, “Scripture’s steward metaphor is both a major theme and one which has direct application to the question of human identity and purpose.”⁷ Ronald E. Vallet goes one step farther, “Stewardship, when it is understood properly, is *the* question.”⁸

This chapter will examine significant Bible passages that focus on the topics of steward and stewardship to demonstrate the importance of this subject in both the Old and New Testaments.

Scriptural Perspective

The portrayal of steward or administrator is found in several places in the Old Testament. In Gn 39 the story is told of how Joseph, sold into slavery by his brothers, was bought by Potiphar and put in charge of his household. Joseph was given the stewardship or administration of everything Potiphar owned. Other Old Testament passages including 1 Kgs 4:6, 2 Kgs 18:18, 37, and Is 36:3, 22 speak of administrative or stewardship positions held by various people.

The New Testament attests to this portrayal of steward or administrator as well. In Lk 12:42 Jesus uses the term οἰκονόμος to refer to a servant or steward who oversees the estate of his master. The parable in Lk 16 refers to a steward who administers the owner’s business interests. Two additional New Testament texts that deal with this concept are Rom 16:23 and Gal 4:1–2. Jeremy Kimble gives the following background:

Erastus is referred to as ὁ οἰκονόμος τῆς πόλεως in Romans 16:23, which is typically translated as “city treasurer,” though we cannot be sure if this was significant office, or a minor financial official. Again, for our purposes here it is sufficient to say that this type of position would have been an administrative role, looking over the financial affairs of the city, and quite possibly servile in nature, meaning the treasurer was accountable for his actions to a higher-ranking official. The passage in Galatians

⁶ Helge Brattgard, *God’s Stewards* (Minneapolis: Augsburg, 1963), 42.

⁷ Hall, *Steward*, 25.

⁸ Ronald E. Vallet, *Stewards of the Gospel: Reforming Theological Education* (Grand Rapids: Eerdmans, 2011), xiv.

describes redemption through Christ in the picture of a child in relation to the household slave. The slave is referred to as ἐπιτρόπους καὶ οἰκονόμους, which, though possibly connoting slightly different roles, should most likely be viewed as synonymous terms. Keener avers that this passage is communicating that, “Minors were required to be under legal ‘guardians’ even if their father was deceased.” This denotes another possible function a steward may have had in a first-century Roman context.⁹

Whether located in the Old Testament or the New Testament the Biblical portrayal of steward focuses on a servant entrusted with another’s property. The steward administers that property with responsibility and accountability. Stewardship is what the steward does with what is given into his care. Kimble continues:

In summary, the οἰκονόμος, who was typically a slave himself, held responsibility over the properties belonging to their master, were accountable for the other slaves of that particular estate, performed administrative duties in caring for the estate, at times may even have been involved in the upbringing and education of the children of their master, and would have to give an account for their actions. All of these literal uses of this particular word in the NT give us a helpful interpretive lens to better understand its metaphorical usage...¹⁰

Everett Ferguson refers to the accountability stewards have when he writes:

The language of stewardship refers to the practice in the ancient world of giving to a trusted slave or employee the administration of the owner’s property or business...The biblical theme of stewardship derives from the premise that God creates all and so owns all (Gen. 1:1; Deut. 10:14; Ps. 24:1). His claims as creator are enhanced by his redemptive activity, his saving plan itself referred to as a ‘stewardship’ or ‘administration’ (Eph. 1:3–5, 9–10; 3:9). Hence, human beings are accountable to God for their use of what he placed at their disposal (Gen. 1:26–30).¹¹

While the terms οἰκονόμος and οἰκονομία in Scripture often refer to the administrator or manager of an estate, St. Paul applies them specifically to pastoral ministry in several passages in the New Testament.

⁹Jeremy Kimble, “The Steward of God: Exploring the Role and Function of Elders,” *Biblical and Theological Studies Faculty Publications*, 2015. Paper 320, 87–88.

¹⁰ Kimble, “The Steward of God,” 88.

¹¹ Everett Ferguson, *The Church of Christ: A Biblical Ecclesiology for Today* (Grand Rapids: Eerdmans, 1996), 276.

1 Corinthians 4:1–2

Paul instructs the Corinthians in this passage as to how they are to evaluate the apostles and leaders who minister to them. In the first verse Paul uses the word ὑπηρέτας to describe the roles of Paul, Apollos, and Cephas as servants of Christ and as belonging to the Corinthians (1 Cor 3:22). The Corinthians are to view them as “servants of Christ.”

The second term Paul uses to describe himself, Apollos, and Cephas is οἰκονόμους. This term refers to a household slave who is given charge over the master’s goods or property. Paul uses the term to demonstrate to the Corinthians at least one aspect of what it means to be servants of Christ. T. A. Kantonen gives the derivation of the word stewardship:

Stewardship is the English word used to translate the New Testament word *oikonomia*. The Greek word is a compound of *oikos*, meaning house, and *nomos*, meaning law. It refers thus to the management of a house or of household affairs. In classical Greek it had a variety of connotations but principally that of financial administration, the meaning retained in its direct derivatives such as economy and economics. In the Gospels an *Oikonomos*, steward, is a slave or hired servant to whom the owner entrusts the management of his household. “Who then is the faithful and wise steward, whom his master will set over his household, to give them their portion of food at the proper time?” The term acquires a spiritual significance, however, when our Lord uses it as a metaphor to describe a man’s management of his whole life in responsibility to God. In the Pauline epistles *oikonomia* becomes a definite religious concept. Paul uses it in defining his commission as a preacher of the gospel. He speaks of himself as a steward of the grace of God and of the mysteries of God. He even resorts to this term to define Christ’s administration of God’s redemptive plan for the world. Stewardship obtains its highest meaning and its strongest theological foundation when the apostle relates it to God’s purpose “which he set forth in Christ as a plan for the fullness of time, to unite all things in him, things in heaven and things in earth.”¹²

Paul has just identified himself as a “free and willing servant” and now seems to place himself back in the category of slave. Witherington suggests that Paul is here describing the form and character of his ministerial role. Witherington writes:

¹² T. A. Kantonen, *A Theology for Christian Stewardship* (Minneapolis: Augsburg, 1956), 2.

Steward is used of an estate manager, usually a slave who ran the house for the master, who was sometimes even an absentee landlord. According to Paul's use of the metaphor, then, even leaders are servants and have their orders. Stewards must take care how they handle their owner's property. Paul, then, was not free to proclaim the gospel in whatever form or fashion he pleased or that might please the Corinthians.¹³

Paul was a steward who managed what was entrusted to his care by the Master. That is how he wants the Corinthians to see not only himself, Apollos, and Cephas, but all leaders in the church.

Paul underscores this obligation by noting that he is a steward of the mysteries of God. While this phrase "mysteries of God" is interpreted in a variety of ways, the Apology of the Augsburg Confession connects it to the Gospel and Sacraments.

Let us discuss the word liturgy. This word does not properly mean a sacrifice, but rather the public ministry. Liturgy agrees well with our belief that one minister who consecrates gives the Lord's body and blood to the rest of the people, just as one minister who preaches offers the Gospel to the people. As Paul says, 'This is how one should regard us, as servants of Christ and stewards of the mysteries of God' (1 Corinthians 4:1), that is, of the Gospel and the Sacraments.¹⁴

God's plan of redemption (also a translation of *oikonomia*) was a mystery for a long time. Paul writes in Col 1:26, "the mystery hidden for ages and generations but now revealed to his saints." This mystery is "Christ in you" as Paul makes clear.

Those who steward the gospel are accountable to God. Helge Brattgard writes:

The organic relation between 1 Corinthians 2, where Paul develops the idea of the Gospel as God's secret wisdom, and 1 Corinthians 4:1–7, where he speaks of the stewards of this secret, reveals the central position the stewardship concept has in this context. Those who stand in the service of the Gospel are independent stewards, who will have to give an accounting exclusively before their Lord (1 Cor 4:3-5).¹⁵

¹³ Ben Witherington III, *Conflict and Community in Corinth* (Grand Rapids: Eerdmans, 1995), 139.

¹⁴ Robert Kolb and Timothy Wengert, *The Book of Concord*, Apology of the Augsburg Confession, Article XXIV (Minneapolis: Fortress, 2000), 272.

¹⁵ Brattgard, *God's Stewards*, 105.

The metaphor of steward that Paul uses in this passage underscores both the responsibility and the accountability that come with his stewardship. His responsibility is to manage the Gospel and Sacraments that are entrusted to his care. His accountability is to the one who confers that stewardship. “It is required of a steward that he be found faithful.”¹⁶ Gregory Lockwood makes the following point:

The passive ‘be found’ implies an agent, a master who expects and finds faithful service from his steward. Although 4:2 is a general statement about the most desirable quality in stewards, it also takes its color from the context, where Paul has in mind his stewardship of God’s mysteries and his accountability to God.¹⁷

1 Corinthians 9:17

In this section of his letter to the Corinthians, Paul has established his right to receive support from the congregation, but he chooses not to exercise that right. He tells the Corinthians that he is “compelled” to preach the gospel. He is not a volunteer, but one who is under compulsion. He is, like all pastors, “entrusted with a stewardship.” Gregory Lockwood observes:

Just as there are two ways of incurring a debt, so there are also two ways in which a person can carry out a task: either as a free person or as an involuntary conscript. If a person is free and does the work voluntarily, then he is entitled to a reward. But this is not the case with Paul. The first sentence in 1 Cor 9:17 merely sets up the contrast with 9:17b, which does apply to Paul: “but if I do it involuntarily, I am entrusted with a stewardship.” Paul understood himself as a slave of Jesus Christ (Rom 1:1; Gal 1:10; Phil 1:1; Titus 1:1). He had no choice but to preach the Gospel. He was a “steward” entrusted with “the mysteries of God,” and he was expected to carry out his commission faithfully (1 Cor 4:1–2; see also Eph 3:2).¹⁸

Lockwood notes, in his explanation of this passage, that there are two messages here. One is for the church and the other for the minister. The church is to understand that the laborer is worthy of his wages, a truth that still applies today. Churches need to realize this and provide for

¹⁶ 1 Cor 4:2

¹⁷ Gregory Lockwood, *1 Corinthians* (St. Louis: Concordia, 200), 129.

¹⁸ Lockwood, *1 Corinthians*, 181.

the welfare of the pastor and his family. Paul freely chose not to accept financial support. The other message is to the minister. This message is that the Gospel must not be hindered or lost. It is required of a steward that he be found faithful as a steward of the Gospel.¹⁹

Ephesians 3:2

Martin Luther suggests that Paul has three things to teach as he writes to the Ephesians. The first is instruction in what the gospel is, how it was predestined by God in eternity, and that it is earned and sent forth through Christ alone. The second is to show that false teachings and the commandments of men are to be avoided so that the Christian understands that we need nothing beside Christ. Then he teaches that we are to practice and prove our faith by good works.²⁰

It is within that first teaching that Paul begins the third chapter. “For this reason I, Paul, a prisoner for Christ Jesus on behalf of you Gentiles—assuming that you have heard of the stewardship of God’s grace that was given to me for you...” Paul interrupts his thoughts to defend the calling he has received from God. He describes this calling as the stewardship given to him for the Ephesians. Paul is using a concept that was known to his hearers. It involves the responsibility and the activity of a household manager who is entrusted with the owner’s goods. Paul underscores the apostolic office he holds and the responsibility he has to share God’s grace with the Ephesians. Pastors, entrusted with the gospel, have a stewardship responsibility.

¹⁹ Lockwood, *1 Corinthians*, 181

²⁰ Englebrecht, ed., *The Lutheran Study Bible* (St. Louis: Concordia, 2009), 2015

Colossians 1:25

Paul writes the letter to the Colossians to guide them away from false teachings and into the truth about Jesus and the salvation He won for them and for all people. In chapter one verse 25 Paul again uses the word οἰκονομία. He writes, “of which I became a minister according to the stewardship from God that was given to me for you to make the word of God fully known.” It is a word used both to describe God’s overall plan of salvation and to refer to individual ministers of the Word. It is the second understanding of the word that is primary in this passage. Harlyn Kuschel writes in his commentary on Colossians:

In Paul’s day it was customary that certain servants of wealthy masters were appointed as stewards, or managers, and placed in charge of their master’s entire estate. These servants had the right and the duty to dispense the master’s wealth as necessary for the benefit of those in the household. The Apostle Paul had been commissioned by God as his manager, the servant who was to dispense God’s spiritual treasures through the preaching of the gospel, especially to the Gentiles. He regarded that calling as a marvelous blessing of God’s grace to him.²¹

Paul uses the image of the steward to underscore the importance of both the owner and the steward’s responsibility. The passages cited point out that Paul, as an apostle, is commissioned by God to be his messenger entrusted with the “mysteries of God.” He is accountable to God as he proclaims Christ as the center of God’s plan of salvation. In the same way, a pastor, as the chief steward in the congregation, is entrusted with the “mysteries of God” and is accountable to God for his faithfulness in carrying out that stewardship.

Titus 1:7

Martin Luther writes that Paul’s letter to Titus is a short epistle, “but a model of Christian doctrine, in which is comprehended in a masterful way all that is necessary for a Christian to

²¹ Harlyn J. Kuschel, *Philippians, Colossians, Philemon: The People’s Bible* (Milwaukee: Northwestern, 1986), 137–8.

know and to live.”²² Paul’s epistle to Titus can be described as a stewardship letter. In the first chapter Paul instructs Titus about the stewardship characteristics leaders are to have in the congregation. In the second chapter Titus is informed about the individual stewardship of older men, older women, younger women, younger men, and workers. The third and final chapter deals with the stewardship of the Christian in society.

In Titus Paul specifically describes the bishop or pastor as “God’s steward.” The use of this metaphor suggests that the pastor does what the Master requires in the way the Master desires it done. Victor Bartling writes in his commentary:

Since the church is the household of God (1 Tim 3:15), the position of the presbyter, or bishop, is appropriately likened to that of a steward whose function it shall be to see that everything proceeds in order according to the will of the master. (Compare 1 Cor 4:1, where the fullness of apostolic authority is indicated by the phrase ‘stewards of the mysteries of God,’ and 1 Pt 4:10, where Peter extends the metaphor, emphasizing that every Christian must be a good steward of God’s grace.) If the aspirant to the ministerial office is one who insists on whatever suits his fancy or easily flares up in anger, he is suffering from defects of character which disqualify him.²³

Paul instructs Titus to remind the pastor of the wonderful privilege and the tremendous responsibility that goes with being a steward of God’s flock.

1 Timothy 3:15

The pastor’s stewardship responsibility happens in the church as well as in his life. St. Paul identifies the church as the “household of God” in this passage. God has entrusted His truth to the church and it has the charge to proclaim that truth. The pastor, as God’s steward, has a unique responsibility in that regard. Jeremy Kimble describes the “household of God” this way:

²² Englebrect, ed., *The Lutheran Study Bible*, 2087.

²³ Victor A. Bartling, *Commentary on 1 Timothy, 2 Timothy, Titus, Philemon* (St. Louis: Concordia, 1970), 190.

To acquire a more accurate conception of what Paul means in this brief phrase (θεοῦ οἰκονόμου) in Titus 1:7, it will be helpful to also look at Paul's first letter to Timothy, who served in pastoral ministry at Ephesus (cf. 1 Tim 1:3). After citing nearly identical qualifications for an overseer as he did in Titus 1 (1 Tim 3:1–7), as well as qualifications for deacons (3:8–13), Paul addresses Timothy about rightly leading the church should he be delayed in coming (3:14–15). Here the apostle refers to the church as “the household of God” (οἶκος θεοῦ), an image that has distinct connections to stewards who, as noted earlier, were typically responsible for overseeing the household and property of their master. Merkle explains: The metaphor [used to describe the church] that is mostly used in the Pastoral Epistles is that of the family or household. For example, in 1 Tim 3:5 and a person qualified to be an overseer or deacon must know how to manage his own household well before he is fit to hold an office in the church. An overseer is also said to be God's steward or manager (Titus 1:7)—one who manages the affairs of God's household or family. In 1 Tim 3:15 Paul explicitly calls the church ‘the household of God.’

Thus, the concept of the “steward of God,” which was cited in Titus 1:7, is given greater clarity when one understands the connection to household imagery. The elder/overseer is the steward of God overseeing His household, the church.²⁴

In both the Titus and Timothy texts, Paul makes clear the pastor's responsibility as a good steward of the Gospel. The metaphor is also a reminder that the church is God's household in which the pastor must oversee and manage what God has given into his care.

1 Peter 4:10

St. Peter extends the steward metaphor to all of God's people. Everyone is accountable to God for their stewardship and Christians, especially pastors, are to steward the gifts he bestows faithfully “as good stewards of God's varied grace.” R. C. H. Lenski notes:

“As excellent stewards” explains what “received” implies. An οἰκονόμος is one to whom certain property is entrusted to be administered according to the owner's will and directions. In Luke 16:1 such an οἰκονόμος is presented; but they were often slaves; they were at times placed over great estates; they were often men of high education and ability although they were slaves. Peter mentions only the feature that God has entrusted some charisma or other to each Christian. To be “an excellent steward” he must administer it as the Bestower wants him to.²⁵

²⁴ Kimble, “Steward of God,” 96–97.

²⁵ R. C. H. Lenski, *The Interpretation of I and II Epistles of Peter, the three Epistles of John, and the Epistle*

Jeremy Kimble connects the metaphor to pastors:

The concept of stewardship demands a particular role and function for those who would serve as elders in a local church. They must recognize that God has granted them a responsibility in giving them the Scriptures and a people to watch over. They are gifts that must be handled faithfully, for they will one day give an account to their master...Certainly, even when a pastor faithfully does his work there will be seeming shortcomings in his congregation, preaching, and his own life, but no matter what the results may be God calls for His stewards to be faithful to their calling. Since pastors are to give an account to their Master, they must be sure to work diligently in proclaiming God's Word concerning the good news of Jesus Christ and in leading the congregation in applying that proclaimed Word and walking in the ways of God. With this kind of faithful pastoral ministry God will be well pleased.²⁶

Conclusion

Biblical stewardship has its beginnings in the first chapter of Genesis when, on the sixth day, God created human beings in His image and charged them to “rule over the fish of the sea and over the birds of the sky, and over every living thing that moves on the earth” (Gn 1:26 NASB). God continued the stewardship theme as he told Adam and Eve to care for the Garden of Eden by “cultivating it and keeping it” (Gn 2:15). The thread of stewardship is also seen in the lives of Noah, Abraham, Moses, Joseph and others. It is found in the Psalms (especially Ps 8 and Ps 104) and in the Wisdom literature of ancient Israel. It continues in the New Testament as Jesus teaches using parables (Lk 12:16–20; Lk 16:1–9) and as Paul encourages Christians to “walk in a manner worthy of the God who calls you into His own kingdom and glory” (1 Thes 2:12). Paul reminds pastors that as “overseers they must be above reproach as God's stewards” (Ti 1:7). Peter extends this thread to all Christians in his first letter, “As each one has received a special gift, employ it in serving one another, as good stewards of the manifold grace of God” (1 Pt 4:10). Stewardship is a thread that runs throughout God's Word.

of Jude. (Minneapolis: Augsburg, 1966), 197.

²⁶ Kimble, “Steward of God,” 111–12.

There is, of course, much more that could be said on this subject from a Biblical perspective. Resources such as Ben Gill's book, *Stewardship: The Biblical Basis for Living* provide a comprehensive Biblical overview on the subject of stewardship.²⁷

²⁷ Ben Gill. *Stewardship: The Biblical Basis for Living*. (Arlington: Summit Publishing Group, 1996).

CHAPTER THREE

DOCTRINAL PERSPECTIVE

Introduction

Stewardship defined holistically as the entire life of God's people is a theme that is found throughout Scripture. It deserves a place in the teaching of the church that goes far beyond just meeting the budget of the local congregation.

"It is my contention," writes Jeremy Kimble, "that terms such as 'steward' (οικονόμος), and 'stewardship' (οικονομία) have been relatively overlooked in conceiving of the function and role of one who serves as a pastor."²⁸ I agree and would add that by overlooking the metaphor of steward an important aspect of the pastor's own life and his responsibility in and to the congregation is not all that it could or should be. One result of such neglect is voiced by Douglas

John Hall:

The extent to which the steward metaphor has suffered from our stewardship practices is reflected in the fact...that for many churchgoers, including clergy, the term has a decidedly distasteful connotation. It at once conjures up the horrors of every-person visitations, building projects, financial campaigns, and the seemingly incessant harping of the churches for more money. Ministers cringe at the mention of stewardship Sundays: must they really lower themselves to the status of fund-raiser once more? Must they again play the role of a Tetzal?²⁹

The steward metaphor finds its place in several the doctrines of the Church. This chapter will explore these doctrines and their connections to stewardship.

²⁸ Jeremy Kimble, "Steward of God," 2.

²⁹ Hall, *The Steward*, 6.

Stewardship and Creation

Stewardship is as old as the earth itself. Dan Story suggests the origin of what he calls “the stewardship model” when he writes:

The model of stewardship comes to life in Genesis 2:15: ‘The Lord God took the man and put him in the Garden of Eden to work it and to take care of it.’ The Hebrew word in this passage for ‘work’ is *abad*, which is most often translated ‘serve,’ though it may also be translated ‘till’ or ‘cultivate.’ Similarly, the Hebrew word for ‘take care of’ is *shamar*, a word that implies watching over something, guarding and preserving it. The Hebrew meaning of these two words clearly instructs the first couple to watch over and tend the garden.³⁰

Stewardship has its roots in the Biblical narrative and in the witness of church leaders.

Douglas John Hall notes that John Wyclif (1324 – 1384) used the metaphor of the steward. “In the thought of Wycliffe, stewardship is associated with his critique of dominium (lordship or sovereignty) ... The human condition, if it is rightly discerned, is that of a steward.”³¹ Hall continues, “There are aspects of the later Reformation of the sixteenth century which contribute to stewardship theology—for instance Luther’s concept of vocation and Calvin’s covenant theology.”³² Hall also gives Luther credit for “providing significant material for the development of a stewardship theology in relation to the natural world.”³³

This stewardship model focuses on taking care of God’s good creation as He commands in Gn 1:26 and 28. It makes clear that God is the owner, we are stewards and, as stewards, we are accountable to the owner. Keith and Ruth Miller give a helpful description of the stewardship model:

Stewardship is rooted first in the Christian confession that God is the Creator, Sustainer, and Ruler of all things. The earth and all things in it are God’s creation and

³⁰ Dan Story, *Should Christians Be Environmentalists?* (Grand Rapids: Kregel, 2012), 121.

³¹ Hall, *The Steward*, 66.

³² Hall, *The Steward*, 67.

³³ Hall, *The Steward*, 68.

possession... We can claim ownership and ultimate authority over nothing. Secondly, we were created to be God's image-bearers. As image-bearers we have been given a commission to have dominion over God's creation. However, the focus of that dominion is on actively imaging God in creation, of exercising God's rule, not ours. This is a call to stewardship, not self-interested exploitation. We are called to be conformed to the image of God to others and to the rest of the nonhuman creation. As Christ is the fullest expression of the image of God, our model for dominion is that of self-sacrificing servant lordship.³⁴

The stewardship model acknowledges that God is the Creator, Preserver, and Owner of everything. "The biblical truth—that it all belongs to God—is the cornerstone of everything we have to say about stewardship," writes Charles Lane.³⁵ Ps 24:1 makes God's ownership abundantly clear: "The earth is the Lord's and the fullness thereof, the world, and those who dwell therein."

The concept of God's ownership is fundamental to the life of the steward. To be a steward is to manage what belongs to someone else. One cannot be an owner and a steward at the same time—the two terms are mutually exclusive by definition. Owners have total right of dispersal. They manage what they own. Owners can decide what to do with what they own without consulting anyone. They have complete control of what is theirs. Such is not the case with the steward. A steward manages what belongs to someone else. The steward holds things in trust and manages with the owner's desires in mind. A steward understands that he is under authority and cannot act on his own will without considering the wishes of the owner. Charles Lane writes:

Humanity has the highest place in the created order, but we are still part of the created order. We are accountable to God for how we exercise our dominion. A very clear example of this comes just two chapters after humans are given dominion. In Genesis 3 we find the man and the woman exercising their dominion in violation of the instructions of the creator. They eat from the forbidden tree, and as a result not only is hardship brought into their lives, but they are also banished from the garden.

³⁴ Keith B. and Ruth Douglas Miller, "Staying on the Road Less Traveled: Fulfilling a Vocation in Science," *Perspectives on Science and Christian Faith*, 60:2 (June 2008), 115.

³⁵ Charles Lane, *Ask, Thank, Tell* (Minneapolis: Augsburg Fortress, 2006), 22.

God still owns what God has created, and dominion must be exercised in accordance with God's direction, or there will be negative consequences.³⁶

R. Scott Rodin echoes this emphasis when he writes:

Again, this creation is not 'ours.' Despite the ability to own land, buy natural resources, purchase mineral rights and so forth, we at no time are ever the ultimate owners of any part of this creation. We did not create it; we do not cause the rain to fall, the sun to shine, the seeds to grow, or any of the natural forces that characterize this splendid creation. For all that science and technology have done for us, they deceive us when they lead us to believe that whatever control we may be able to harness carries with it the right to absolute ownership.³⁷

After the fall, the ownership concept becomes a huge stumbling block for humanity that continues to this very day. In Dt 8 God lays out the consequences of getting this wrong:

Take care lest you forget the LORD your God by not keeping his commandments and his rules and his statutes, which I command you today, lest, when you have eaten and are full and have built good houses and live in them, and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied, then your heart be lifted up, and you forget the LORD... Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. And if you forget the LORD your God and go after other gods and serve them and worship them, I solemnly warn you today that you shall surely perish. Like the nations that the LORD makes to perish before you, so shall you perish, because you would not obey the voice of the LORD your God. (Deuteronomy 8:11–20 ESV)

A misunderstanding about ultimate ownership is sin. Putting oneself in the position of the owner is to usurp the rightful place of the true and only Owner – God. The first commandment speaks directly to this sin. Such a misunderstanding of ownership is idolatry. Claiming ownership of something that really belongs to someone else is robbery which is also a sin. The seventh commandment speaks about this sin.

³⁶ Lane, *Ask, Thank, Tell*, 26.

³⁷ R. Scott Rodin, *Stewards in the Kingdom* (Downers Grove: InterVarsity Press, 2000), 80.

We understand from God’s clear Word that He alone is the Owner as Ps 24 states. He owns us by virtue of creation and He owns us by virtue of redemption. Stewards understand this and honor God as the Owner of everything as they manage what is entrusted to their care by the Owner.

This owner and steward relationship mirrors the creator and creature relationship. The teaching of the Scriptures is clear and unambiguous: we are creatures, and He is our creator.³⁸

Robert Kolb clarifies this relationship:

The primary relationship which determines human life is the relationship with the Creator, the vertical relationship with Him who is above us because He fathered us. All other relationships malfunction if that relationship is not in good order, that is, if it is not righteous, or harmonious... God determined that our relationship to Him be one of harmony—the Hebrew word is shalom—a relationship in which all is right, or righteous, because God provides for us and we can trust Him completely, depend on Him totally, rely on Him for every need... being at home with God means relating without fear; it means feeling whole and complete, safe and secure, even though “you somehow haven’t deserved it.”³⁹

Understanding these relationships (creator/creature and owner/steward) and living them out have profound implications for the steward’s life. This is especially true for stewards who are called to lead. Kolb continues:

The reality of our created nature is that we are shaped and formed for the distinct purpose of living in relationship with our Creator God. Without such a relationship we are set afloat to spend our lives searching for ways to find meaning... wandering, unsettled leaders cannot provide certainty and meaning to the people they lead.⁴⁰

We steward all the relationships God gives: with Him, with ourselves, with our neighbor and with creation knowing that God is the ultimate owner of them all.

³⁸ Robert Kolb, *Speaking the Gospel Today*, (St. Louis: Concordia, 1995), 27.

³⁹ Kolb, *Speaking the Gospel Today*, 32–33.

⁴⁰ R. Scott Rodin, *The Steward Leader: Transforming People, Organizations and Communities* (Downers Grove: IVP Academic, 2010), 34.

Stewardship and Law and Gospel

One of the great contributions of the Reformation was the doctrine of the proper distinction between Law and Gospel. Luther noted the importance of this doctrine when he said that the person who is able to distinguish Law and Gospel is “foremost among his peers and should be regarded as a doctor of theology.”⁴¹

C. F. W. Walther suggests that of all the doctrines the first is the doctrine of justification. Immediately after that follows the doctrine of how to distinguish between Law and Gospel.⁴² To understand the Bible properly this basic distinction is necessary. There is also much in this doctrine that impacts the teaching of stewardship.

When speaking of the Law it is important to note that “God’s Law, like God Himself, is holy, righteous, and good. Although it threatens and accuses sinners, the Law does so as part of God’s plan to reveal our sin and our consequent need for salvation.”⁴³ In the question and answer section of *Luther’s Small Catechism* three purposes of the Law are given.⁴⁴ The first purpose is that the Law functions as a curb. In this way, the Law helps to control violent outbursts of sin which in turn holds in check at least some of the destructive forces of evil in the world. Robert Kolb writes:

We should recognize how good this curbing function of the law is. It does not make good people but it does make society better. It works strictly and without condition as well. When the law is on its own, and is providing order and security apart from the personal touch which trust in God lends to the situation, the law insists on strict observance. ‘In society...obedience to the law must be strictly required. There let

⁴¹ C. F. W. Walther. *Law and Gospel: How to Read and Apply the Bible*. (St. Louis: Concordia, 2010), 9.

⁴² Walther, *Law and Gospel*, 9.

⁴³ Edward A. Engelbrecht, ed. *The Lutheran Difference: An Explanation and Comparison of Christian Beliefs*. (St. Louis: Concordia, 2010), 42.

⁴⁴ Martin Luther. *Luther’s Small Catechism*. (St. Louis: Concordia, 1986), 96–97.

nothing be known about the gospel...but let there be knowledge only of Moses of the Law and its works.”⁴⁵

This purpose of the Law impacts all stewards whether they are Christian or not. However, it applies only to our horizontal relationships. “When we try to take the actions of our daily lives and use them to make ourselves look good in God’s sight, the best of our actions becomes lies.”⁴⁶

The second purpose of the Law accuses us and shows us our sin. It functions as a mirror that reflects to us the awful truth about our own sin. It has been referred to as the theological use of the Law by Martin Luther.⁴⁷ He called it that because of its importance in pointing out to sinners that the verdict announced over fallen human performance is death.⁴⁸ Kolb writes:

The law also serves the function of reminding us that our actions are not in line with our true human identity. God expresses his design for human living in the Ten Commandments in the form of prohibitions in eight of his commands (only Commandments Three and Four are positively stated). The text of the Ten Commandments reveals that God must take the negative stance over against his people because they are now in sin. The law always accuses us as it encounters us in this sinful existence...It also terrifies us even if we cannot recognize that one reason to fear from the raging of evil in our world lies in our own guilt. So the law speaks to victims of evil and sin as well as to its perpetrators. For each commandment points sinners to the underlying cause of the symptoms of disruption they find in their own disobedience and the disobedience of others: the breakdown of *shalom*, God’s peace and order, because sinners have strayed from fearing, loving, and trusting in him above all else. Therefore, being a victim also calls upon my turning from objects of false trust to trusting in Jesus (Lk 13:1–5).⁴⁹

This purpose of the Law shows the steward that he or she is living irresponsibly. It demonstrates how out of sync with God’s Word he or she really is. The goal is to show stewards that their lives are not going well because they do not fear, love, and trust in God above all

⁴⁵ Robert Kolb. *Teaching God’s Children His Teaching*. (St. Louis: Concordia Seminary, 2012),60–61.

⁴⁶ Kolb, *Teaching God’s Children His Teaching*. 61.

⁴⁷ Robert Kolb. *The Christian Faith*. (St. Louis: Concordia, 1993), 112.

⁴⁸ Kolb, *The Christian Faith*, 12.

⁴⁹ Kolb, *Teaching God’s Children His Teaching*. 61.

things. This accusing function of the Law is to show us that we need help. "...the law functions to accuse, to terrorize and humble, to make us despondent and despairing, to make us realize that we need help even if we do not on our own know how or where to find it."⁵⁰

The third purpose of the Law is as a guide which teaches us, as Christians, what we should do and what we should not do to lead a God-pleasing life. There has been some disagreement among Lutherans as to the validity of this "third use of the Law." F. Samuel Janzow writes:

After Luther's death some who regarded themselves as loyal friends and followers of Luther used his name to advance the notion that there is no third use of the Law. That is to say, they taught that believers in Christ, being led by His Spirit, do not need guidance or directives for their conduct by means of the teaching of the divine moral law epitomized in the Ten Commandments... When the Formula of Concord was adopted in 1578, the dispute was settled in favor of a balanced affirmative recognition of the third use of the Law in the lives of Christians.⁵¹

There are, however, still some who deny this use of the law. They continue to hold to the position that God's moral law should not have any bearing on the life lived under the Gospel.

Janzow responds:

Now, whether or not Luther ever uses the term, the third use or function of the Law is amply in evidence in Luther's manner of teaching in his Large Catechism. He lets the Word of God in His law offer clarification and guidance to Christians as to what are to be their responses in attitude and conduct to the love of God and His gifts of grace. In this connection the authority of Luther's catechism should be stressed.⁵²

One of the steward's most important responsibilities is to know and do the will of the owner. The third use of the Law helps the steward address that responsibility. The point that needs to be underscored here is that the believer is still bound by the law but is released from its curse.

⁵⁰ Kolb, *Teaching God's Children His Teaching*, 62.

⁵¹ F. Samuel Janzow. *Getting into Luther's Large Catechism*. (St. Louis: Concordia, 1978), 11–12.

⁵² Janzow, *Getting into Luther's Large Catechism*, 12.

The Law does not save. There is nothing we can do to be right with God for we all fall short of His glory as Rom 3:23 states. The Christian steward understands that it is the Gospel that saves and the Gospel is all God's doing. Question 84 in *Luther's Small Catechism* states, "God offers the forgiveness of sins only in the Gospel, the good news that we are freed from the guilt, the punishment, and the power of sin, and are saved eternally because of Christ's keeping the Law and His suffering and death for us."⁵³

The right response of the human to God's extravagant love is gratitude. This response is linked to worship and service. In worship God brings us his gifts and we respond with thankfulness and praise. God serves us in the Divine Service and we serve one another in gratitude to Him. Worship, service, and thanksgiving are inseparably linked together for God's stewards.

The Law and Gospel distinction, important as it is in Lutheran doctrine, is equally important as the steward seeks to understand both his or her relationship to God and his or her relationship to others. These relationships are further clarified in understanding the two kinds of righteousness.

Stewardship and the Two Kinds of Righteousness

Robert Kolb and Charles Arand make the point that Martin Luther and his colleague Philip Melancthon developed the framework of the "two kinds of [human] righteousness" to explain what it means to be human as they explore their existence.⁵⁴ This framework allowed the reformers to clarify the relationship of God, the Creator and Owner, to his people. In addition,

⁵³ Luther, *Luther's Small Catechism*, 100.

⁵⁴ Robert Kolb and Charles Arand. *The Genius of Luther's Theology: A Wittenberg Way of Thinking for the Contemporary Church* (Grand Rapids: Baker Academic, 2008), 25.

this matrix or paradigm makes clear the relationship of the human creature to the world in which God has placed him or her. Kolb and Arand state, “The two kinds of righteousness, however, are inseparable from one another. The passive righteousness of faith provides the core identity of a person; the active righteousness of love flows from that core identity out into the world.”⁵⁵

Using this framework, the reformers noted that what makes life whole in our relationship to God is different from what makes life whole or right in our relationship to other people. God’s love for us originates with him. “In this ‘vertical’ relationship we remain his children, always dependent on him, always recipients of his love, always reacting to his love with the love for him that his love generates in us. God is the subject of our descriptions of this vertical relationship, even when we are acting...He is our righteousness. He is all that is right about us.”⁵⁶

In addition to this vertical relationship which deals with God’s relationship to us there is also the horizontal relationship that we experience with other creatures. “Here our righteousness consists in what we do for the neighbor, according to God’s design for human living.”⁵⁷ In this relationship we are active in love toward our neighbor just as we have received God’s love. This horizontal relationship is our Christian life. This horizontal relationship is our stewardship.

In the vertical relationship, God bestows on us as his creatures “passive righteousness.” He does this in creation and redemption. “Before God (*coram Deo*) we are entirely passive; and so our righteousness is passive, not active.”⁵⁸ In the horizontal relationship human beings live a life of “active righteousness” for the good of both the human community and the environment. The relationship that God establishes with us in the vertical realm impacts and shapes our relationship

⁵⁵ Kolb and Arand, *The Genius of Luther’s Theology*, 27.

⁵⁶ Kolb, *The Christian Faith*, 18.

⁵⁷ Kolb, *The Christian Faith*, 18.

⁵⁸ Kolb and Arand. *The Genius of Luther’s Theology*, 28.

to others in the horizontal realm. “Passive righteousness,” writes Kolb, “is what makes people who they are at their core, their fundamental identity. The Creator gives them this identity, and from it proceeds their character.”⁵⁹ Character then shapes decisions and actions which constitutes “active righteousness.”

Kolb and Arand underscore the importance of the distinction of the two kinds of righteousness in the following passage:

Maintaining the distinction between the two kinds of righteousness allows us to affirm both dimensions of our humanity. The passive righteousness of faith brings about our salvation by restoring our relationship with God. The active righteousness of works serves the well-being of creation by looking after our neighbor. Nevertheless, a tension does exist between affirming the gospel of the forgiveness of sins and at the same time emphasizing the Creator’s expectations for his restored creatures. On this side of eternity humans will always be tempted to think only in terms of one kind of righteousness, but by doing so humans lose sight of what it means to be truly human. Maintaining a proper distinction between the two kinds of righteousness also preserves the proper relationship between them. On one hand, the passive righteousness of faith rightly understood leads to embracing earthly life as the sphere for our labors. It leads us to embrace the world as the good creation of God. On the other hand, the active righteousness of works, considered within the context of a person’s earthly calling, leads to the recognition that they serve creation and not salvation; it prevents us from “using the law to justify ourselves before God or lift us above our neighbors.”⁶⁰

Again, the passive righteousness of faith leads to the active righteousness of the Christian steward. The steward’s core identity is the result of God’s action on his or her behalf. The response of the steward, having been restored to the right relationship with God in Christ, is obedience to God’s commands. Being made God’s children they are now ready to live as God’s children.

This understanding of the two kinds of righteousness is vital for the Christian steward’s life

⁵⁹ Robert Kolb, *Luther and The Stories of God: Biblical Narratives as a Foundation for Christian Living* (Grand Rapids: Baker Academic, 2012), 22.

⁶⁰ Kolb and Arand, *The Genius of Luther’s Theology*, 31.

in the church and in the world. It helps the steward see both the blessing of salvation that God has given in the vertical relationship and the responsibility the steward has in the horizontal relationship. Not only does this distinction help the steward see the blessing and the responsibility, but it keeps the steward from confusing the vertical and the horizontal relationships. The desire of the Christian steward is to rejoice in the relationship that God has established in Christ and to live a life of service to the neighbor.

Steward's Relationships

The word “steward” is a relational term. The meaning and purpose we have as stewards is reflected in the relationships we have. This meaning and purpose is lived out in four relationships and in four realms.

The first relationship we steward is our relationship with God. Our purpose in this relationship is to love God with all our heart, soul, strength, and mind. “This is our first and highest calling and joy. Worship, Sabbath rest, devotion, prayer, fasting, study, praise and presence are ways in which we fulfill our purpose in our relationship to God.”⁶¹

The second relationship we steward is our relationship with ourselves. Purpose on this level has to do with knowing who we are, why we are here, and what we are to do. Rodin explains:

This self-understanding was a part of God’s loving intent for us when he created humanity in his image. His purpose for us is found in the balance in our self-perception between the beloved child of God and the sinner saved by grace. It is humility and courage; it is the simplicity of the clay vessel and the complexity of being the workmanship of God. It is the amazingly powerful place between our recognition that apart from Christ we can do nothing and our recognition that in Christ we can do all things.

⁶¹ R. Scott Rodin, *The Steward Leader*. (Downers Grove: IVP Academic), 34.

Stewarding this relationship is not self-serving, just the opposite. It acknowledges that the relationship God has established with us in Christ requires an obedient response. We have the responsibility in this relationship to lead self-controlled, upright, and godly lives as Paul encourages in Ti 2:12. Luther writes regarding this self-control or soberness:

First, he (Paul) mentions “soberness,” wherein is indicated what should be the nature of man’s conduct toward himself in all respects. It calls for the subjection of the body, the keeping of it well disciplined. In every place of our text where the term “soberness” is used, Paul has the Greek word “sophron,” which signifies, not only soberness, but temperance in every recognition of the body, in every ministration to the flesh; in eating, drinking and sleeping, for instance; in apparel, speech, manner and movement.⁶²

Examining our own life in the light of God’s Word is every steward’s task.

The third relationship we steward is with our neighbor. Rodin says that meaning on this level comes from an investment in the lives of others as a response to our nature as relational beings and the outworking of our relationship to God through Christ and in the Spirit. “Purpose at this level is measured by the needs of our neighbor and not our own needs. It is the extent to which we build and value relationships as God’s gift and as ends in themselves.”⁶³

The fourth relationship we steward is with creation. This includes all those things that exist in the created world. In this relationship, our desire is to function as caretakers of God’s creation. This means we live in harmony with it, love it, tend it, and take care of it so that it flourishes as God intended it to flourish. “Purpose at this fourth level is measured by how loosely we hold to our possessions and how closely we heed our call to be caretakers of creation.”⁶⁴

⁶² John Lenker, ed. *Sermons of Martin Luther*. (Grand Rapids: Baker Book House, 1988), 122.

⁶³ Rodin, *The Steward Leader*, 35.

⁶⁴ Rodin, *The Steward Leader*, 36.

Rodin defines stewardship as “reflecting our Creator through whole, redeemed relationships on all four levels, and glorifying God by practicing in each the ongoing work of the steward.”⁶⁵

The fall into sin corrupted all of these relationships. The self then rises up and tries to take control. It is only in Christ and His atoning work that our relationships are re-established. Christ makes all things new. As stewards, we understand that everything we have, beginning with the salvation won for us by Christ, is a gracious and precious gift. Our response is to manage everything as God intended and to resist the lure to consider ourselves the owner.

God has structured human life in such a way that these four relationships are lived out in four realms. Those realms are the home, occupation, society, and congregation. In each of these realms God gives people responsibilities to live out their relationships in a God pleasing way. In the home, relationships are lived out with God, self, others, and creation. The same is true in each of the other realms. Believers recognize the importance of living out these relationships in each of the realms as vocations or “callings from God to be his masks, to reflect his image in the incidental displays of love and concern that make daily life possible.”⁶⁶

Stewardship and Vocation

Only let each person lead the life that the Lord has assigned him, and to which God has called him. 1 Cor 7:17

The doctrine of vocation is also important for the steward as he or she seeks to live in response to all that God has done and all He gives. Unfortunately, it is often vaguely understood

⁶⁵ R. Scott Rodin, *The Sower* (Winchester: ECFA Press, 2010), 15.

⁶⁶ Kolb, *The Christian Faith*, 58

by pastors and practically unknown among the laity.⁶⁷ The doctrine of vocation is one of the great gifts of the Reformation to the Church. A proper understanding of this doctrine frees the steward to serve his neighbor joyfully.

Edgar M. Carlson identifies two theologians who have explored the topic of vocation in Luther's thought. The first is Einar Billing who wrote a small volume titled *Our Calling* in 1909. Billing identifies vocation, or calling, as primarily an aspect of the gospel. Billing sees the forgiveness of sins as the gift of God which is the central element in one's calling or vocation.⁶⁸ Carlson summarizes Billing's view in the following way:

...the effect of Billing's interpretation was to encompass the calling within the general context of the gospel. It is a gift from beginning to end, the gift of that which was won for men in the atonement—namely, the forgiveness of sins; and a gift of that which God in his providence provides for us—namely, our situation in life, our job, our families, our neighbors, the whole context of opportunity and responsibility in which our lives are concretely lived. It was a rather glad, optimistic, uplifting view of earthly life which emerged as a result.⁶⁹

The second theologian who has written extensively on Luther's view of vocation is Gustaf Wingren. His study followed Billing's writing and was critical of it. He felt that Billing's treatment was too optimistic and not completely true to Luther. "(Wingren) is convinced that vocation is properly coupled with the law rather than the gospel."⁷⁰ God administers the secular realm through orders, or structures, which He has established. These structures include family, work, and government. It is by virtue of these structures of life that people are compelled to serve the community even when they would rather not do so. "The character of this structure is

⁶⁷ David Adams. "The Lutheran Vocation of Citizen in America Today," *The Pieper Lectures* (St. Louis: Concordia Seminary, 2008), 23.

⁶⁸ Edgar M. Carlson, "Stewardship and Christian Vocation," in *Stewardship in Contemporary Theology*, ed. T. K. Thompson (New York: Association Press, 1960), 190.

⁶⁹ Carlson, "Stewardship and Christian Vocation," 190.

⁷⁰ Carlson, "Stewardship and Christian Vocation," 191.

law, and not gospel. It is part of the discipline which is laid upon all men by virtue of their existence.”⁷¹

Vocation is doing what God has given us to do. The purpose of vocation is to serve our neighbor whether we want to or not. While it is enabled by the Gospel it is a function of the Law. Joel Biermann writes;

For Luther, vocation names the responsibilities and even the obligations that are placed on us by virtue of our being creatures within the world. Children, parents, spouse, employer, and employee—all have tasks that need to be fulfilled for the sake of other creatures. These works of service for fellow creatures are grounded in the structure and purpose of this world—they are the individualized form taken as each person strives to “have dominion” and fulfill his particular purpose within creation.⁷²

There is a strong relationship between one’s identity as steward, the stewardship which results, and vocation. There are, however, some differences which need to be identified. While vocation names responsibilities and obligations, stewardship carries them out. The focus of vocation is the callings to which the Christian is entrusted. The focus of stewardship is the ownership of God (God owns us twice—by creation and redemption) and the management of all the Owner has entrusted to our care. Vocations vary from person to person. All people are stewards whether they realize it or not. Carlson connects stewardship and vocation in the following manner:

In the broadest sense, stewardship must mean the acceptance of one’s duties and one’s neighbors as these are determined by his vocation. The obligation involved in the duties imposed by my vocation is an absolute one, for it is the point at which God’s law concretely confronts me. It cannot be a question of how much is expected of me by my superiors, nor of what I must do to attain some personal end. The duty is owed to God and it is discharged in service to my neighbor...My neighbor includes the members of my family, my congregation, my community, my nation, our common humanity...I would think that Billing is not wholly wrong in finding something uplifting and joyous in this acceptance of the neighbor and our duties

⁷¹ Carlson, “Stewardship and Christian Vocation,” 192.

⁷² Joel Biermann, “A Theological Foundation for Stewardship,” <http://Godsstewards.com> (accessed September 1, 2016), 9.

toward him. We are made co-workers with the God of love in the measure in which we allow ourselves to be instruments of his love. But I would have to testify, too, that there is a drudgery and weariness and frustration in every facet of my vocation. The “old man” dies daily, and he needs to if I am to be held close to the gospel of God’s grace.⁷³

The doctrine of vocation brings clarity to the steward as he desires to live in obedience to God in his or her various callings. It has been said that the doctrine of vocation helps Christians see the ordinary labors of life to be charged with meaning. It also helps put their work into perspective, seeing that their work is not saving them, but that they are resting in the grace of God, who in turn works through their labors to love and serve the neighbor. It transfigures ordinary, everyday life with the presence of God.⁷⁴

Conclusion

Created and redeemed by God, stewards are called into a special relationship with the Owner of all creation. That relationship is reflected in the steward’s actions toward his neighbor. Motivated by the Gospel the Christian steward is free to serve his neighbor with joy and generosity in every calling of life.

⁷³ Carlson, “Stewardship and Christian Vocation,” 197–8.

⁷⁴ Gene Veith, Jr. *God at Work: Your Christian Vocation in All of Life* (Wheaton: Crossway Books, 2002), 17.

CHAPTER FOUR

RECENT RESEARCH

Introduction

Healthy churches understand the importance of stewardship as a spiritual discipline. The pastor plays a significant role in elevating stewardship to its proper place in the life of the individual believer and in the life of the congregation as well as in expanding the understanding of what Biblical stewardship is all about. This chapter will review the recent research that has been done to examine the role the pastor plays as chief steward.

Reluctant Steward Study

In 1992 Daniel Conway published a study undertaken with a grant from the Lilly Foundation. The purpose of the grant was to “explore an apparent anomaly between, on the one hand, pastors and seminary personnel who agree that Church leaders need better training in stewardship education and, on the other hand, the inability of seminaries to provide this training and the unwillingness of pastors to participate even if such programs are offered.” The report is titled, *The Reluctant Steward*.

Conway summarizes his findings in the introduction:

As this study and commentary clearly shows, today’s pastors are, at best, reluctant stewards of their churches’ human, physical and financial resources. Although their hearts are in the right place, pastors, by their own admission, frequently lack the knowledge and experience that is required to oversee the development and management of resources (people, buildings and money) that are needed to support the mission of the church. And today’s seminaries, also by their own admission, are

extremely reluctant to take the lead in helping pastors and other church leaders learn how to become better stewards⁷⁵.

Horizon Research International conducted this nationwide survey of 200 Catholic and 200 mainline Protestant pastors. The objectives of the pastors' survey were:

- To identify areas of pastoral ministry that are satisfying and frustrating to pastors;
- To measure pastor's attitudes concerning: theological duties, pastoral duties, and administrative and financial duties;
- To measure satisfaction with seminary training;
- To explore attitudes regarding stewardship and money;
- To assess interest in stewardship education and practical training courses which might be offered by seminaries and denominational bodies.⁷⁶

The results of the survey include:

- Both Catholic and Protestant pastors say that they are generally satisfied with their role as pastor.
- By far the most frustrating part of their ministry is administrative and financial duties.
- Pastors of all denominations appear to be generally satisfied with their leadership skills-especially within areas of theological or pastoral responsibility.
- Most pastors said they were not satisfied with their ability and skills in administrative and financial management, including conflict management,

⁷⁵ Daniel Conway, Anita Rook, and Daniel Schipp, eds., *The Reluctant Steward: A Report and Commentary on the Stewardship and Development Study* (Indianapolis: Christian Theological Seminary and St. Meinrad Seminary, 1992), 5.

⁷⁶ Conway, Rook, and Schipp, *Reluctant Steward*, 13–14.

personnel management, financial management, strategic planning, and stress management.

- Pastors attribute their areas of strength and weakness to what they learned in the seminary. More than 85% of the pastors surveyed expressed dissatisfaction with the administrative and financial training they received.
- When asked directly about their interest in attending financial or management related courses, the pastors' responses were not enthusiastic.⁷⁷

The pastors' survey shows that, while most pastors say that administrative and financial matters are important to the spiritual health and wellbeing of their congregations, they want no part of it.

Reluctant Steward Revisited

In a 2002 follow-up study entitled *The Reluctant Steward Revisited*, Daniel Conway addressed the subject again to discover if any progress had been made in the understanding of the relationship between ministry and administration. *The Reluctant Steward* study had been distributed widely among seminary and church groups. It resulted in many discussions and conversations which were both formal and informal. "*The Reluctant Steward Revisited*, ten years later reveals that some of the ambivalence and much of the uncertainty remains."⁷⁸

Horizon Research International again conducted the research with another grant from the Lilly Foundation. Much like the first study, they interviewed a national sample of 200 Catholic and 203 Protestant pastors.

⁷⁷ Conway, Rook, and Schipp, *The Reluctant Steward*, 14.

⁷⁸ Daniel Conway, *The Reluctant Steward Revisited: Preparing Pastors for Administrative and Financial Duties: A Report and Commentary on a Study Conducted by St Meinrad School of Theology with Funding from Lilly Endowment Inc.* (St. Meinrad, IN: St. Meinrad School of Theology, 2002), 6.

Pastors in the study responded that they achieve balance between their spiritual and temporal duties when:

- The pastor is comfortable talking about money in a spiritual context.
- The pastor has received professional training (preferably in the seminary) as well as several years of experience “on the job.”
- Congregations have a sense of mission that extends beyond the needs of their own members.
- Congregations are comfortable hearing about and talking about money.
- Congregations can afford to hire paid staff to “manage the administrative and financial details.”⁷⁹

Pastors see finances as obstacles to their ministry when:

- The pastor (or congregation) is uncomfortable talking about money in a spiritual context.
- The congregation exhibits a maintenance or club mentality.
- The congregation cannot afford paid staff.
- Staffs are so large (more than 5) that personnel management becomes challenging.⁸⁰

The study revealed that pastors of both Protestant and Catholic churches believe that the following things are necessary to help them be successful in their administrative and financial responsibilities:

- Integration of the theology of stewardship, along with its practical implications for church ministry, into the regular seminary curriculum and programming.

⁷⁹ Conway, *Reluctant Steward Revisited*, 19–20.

⁸⁰ Conway, *Reluctant Steward Revisited*, 19–20.

- Formal training in “vision setting” and “community building.”
- Opportunities to gain personal experience in the administrative and financial aspects of church ministry (with the assistance of an experienced pastor who can serve as a mentor).
- A combination of seminary and post-seminary courses (ideally taught by experienced pastors) that deal with the administrative and financial aspects of pastoral ministry.⁸¹

Conway concludes with these words:

A majority of the pastors who participated in this study believe that seminaries need to do a better job of training students for the administrative and financial aspects of their ministry. Many pastors also believe that their respective dioceses/denominational bodies should also play a key role in the administrative preparation and financial training of church ministers. However, as was the case ten years ago, the majority of pastors are not interested in attending seminars, workshops, or continuing education programs that deal with the administrative and financial aspects of pastoral ministry.⁸²

Conway’s second study underscored the conclusions of his first study. Not much had changed. Pastors continue to avoid the subject of financial stewardship and are, for the most part, reluctant to get the training necessary to lead the congregation effectively in this area.

Stewardship Attitudes and Practices of LCMS Pastors

In 2002 the Lutheran Church—Missouri Synod conducted a study of its clergy entitled, “Stewardship Attitudes and Practices of LCMS Pastors.”⁸³ The 344 respondents to the survey

⁸¹ Conway, *Reluctant Steward Revisited*, 21.

⁸² Conway, *Reluctant Steward Revisited*, 21.

⁸³ Larry Reinhardt, “Pastoral Stewardship Attitudes and Practices Survey Report.” (St. Louis: The Lutheran Church—Missouri Synod, 2003.)

were pastors currently serving in LCMS congregations. What follows is the summary of the findings of the survey supplied by the Department of Stewardship of the LCMS in July of 2003.

Highlights of Survey Findings

- *Larger congregations and growing congregations tend to do more things in stewardship than their smaller or declining sister congregations.* They are more likely to use an annual campaign, to use testimonials and to use both synodical and non-LCMS consultants. They also were more likely to use a member pledge system and to offer year-round stewardship education.
- *Large congregations and growing congregations of all sizes are more likely to use testimonials.* This finding noted that many respondents were influenced most in their personal stewardship growth by the example of others (especially parents or other loved ones).
- *Large congregations and growing congregations of all sizes are more likely to seek resources outside of Concordia Publishing House.*
- *Pastors walk the walk in terms of their stewardship practice.* Over eighty percent (83%) of the survey respondents said they were tithers.
- *Pastors differ on the efficacy of knowing their individual members' giving amounts and patterns.* Only a minority (less than 25%) of respondents indicated they knew, or had access to, their members' contribution data. Most pastors did not know, nor did they want to know, primarily so that "pastoral care won't be affected by that knowledge."⁸⁴

⁸⁴ Reinhardt, "Pastoral Stewardship Attitudes and Practices Survey Report," 1–2.

Implications for Congregational Leaders

Encourage good stewards to tell their stories.

Congregations should utilize a variety of approaches or tools, but recognize that there are no silver bullets.

Pastors need to reflect upon and dialogue with colleagues on their responsibilities with regard to the giving of their members and how that reflects their member's spiritual journey. There are no apparent pat answers in this regard, and this issue can be very emotional for some laity. Some pastors who responded to the survey indicated their members' giving is an important factor (along with other indicators) in assessing where they are in their personal discipleship. Given that many church goers (and, no doubt, some clergy) may have unresolved issues in terms of their own attitudes toward money, it is not surprising that this is a sensitive topic.⁸⁵

Implications for those Resourcing Congregations

- *Encourage pastor stewards – they walk the walk.* We need to lift up and recognize pastors as good stewards. Over 80% of LCMS pastors surveyed are tithers. They should be freed to tell their stories, and encouraged to free up their lay member stewards to do the same. This is not to brag about their own achievements, but to witness to the joy that giving has brought to their own spiritual journey, and thereby edify their fellow members.
- *Encourage congregations to try a variety of tools, appropriate to their context, recognizing that no “silver bullet” exists.* Certainly, ongoing stewardship education, an annual pledge system, and other approaches can be useful tools.

⁸⁵ Reinhardt, “Pastoral Stewardship Attitudes and Practices Survey Report,” 2–3.

Encouraging members to think about their giving in an intentional way, especially as an expectation of membership, can help to raise the vision of all members.

- *Help congregation leaders understand that long-term fundamental changes in individual giving patterns will require fundamental changes in congregational culture.* While an annual stewardship emphasis, or successful capital campaign, can improve member giving on the margin, wholesale improvement in the general giving level of the membership requires an intentional spiritual, organizational, and cultural renewal. It requires that one's stewardship life becomes integrated with all aspects of participation in the congregation's life. One of the best predictors of high individual giving levels is high participation in the ministries of the congregation. High levels of participation as an expectation of membership will automatically raise member's level of commitment of time, talent and treasure.⁸⁶

This research added new insights into the practice of stewardship especially in the LCMS. Larger congregations are more likely to have an intentional stewardship process simply because of the necessity of adequate funds to provide needed ministry. The research also noted the positive results of the use of testimonials as examples for congregants. One of the helpful findings for this project was that less than 25% of respondents know or have access to their members' contribution data. For the most part, pastors did not know and did not want to know what members contributed so as not to affect pastoral care. The logical next question is what else should pastors not know to keep pastoral care from being affected?

⁸⁶ Reinhardt, "Pastoral Stewardship Attitudes and Practices Survey Report," 3.

Stewardship Dialogues

In 2012 the Lutheran Church—Missouri Synod Department of Stewardship did another stewardship study conducted by Dr. Patrick Rochford of Daedalus Research. The research focused on the following objectives:

- To engage pastors and lay leaders in dialogs about stewardship and identify the tools/motivations/messages they need to bring it to the forefront of contemporary ministry.
- To better understand current attitudes and perceptions that affect congregational stewardship behaviors, including:
 - Determine changes needed in presentation and implementation of stewardship programs at the congregational level.
 - Determine changes needed in pastoral preparation, roles, and expectations, as steward models/leaders/mentors/teachers.
- To develop recommendations for the design and implementation of new or improved programs and services targeted at the larger percentage of pastors and congregations that are not engaged in positive practices or cultures.⁸⁷

Focus groups and individual interviews were conducted. The following results were noted:

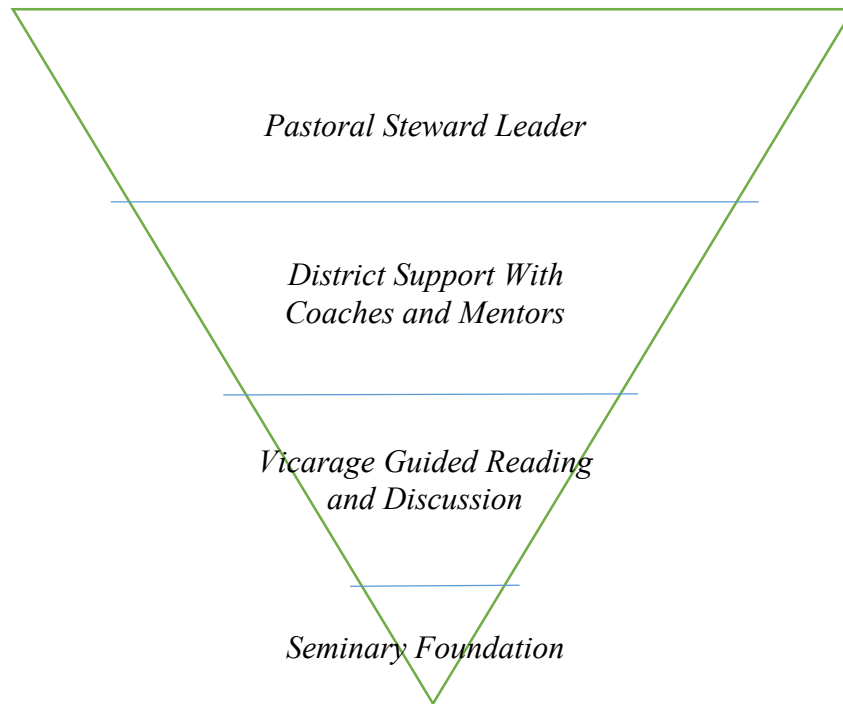
- In general, most interviewees knew that stewardship was more than an annual fund appeal in their local congregation.

⁸⁷ Patrick Rochford, “Stewardship Dialogues: A Report of an Examination of Prevailing Attitudes and Perceptions of Stewardship Within the LCMS,” (St. Louis: The Lutheran Church—Missouri Synod, 2012), 3-4.

- A majority of the interviewees had no formal training about stewardship. Clergy noted that they were not exposed to the stewardship topic or practice in the seminaries, other than one lecture and limited exposure during vicarage.
- Some pastors relished their leadership and homiletic roles as stewardship advocates, others noted that talking about stewardship was one of their most difficult topics.
- Even with all the aids and resources, pastors knew that parishioners did not welcome money talks.
- Only about 30% of pastors actually understand the full theological construct of stewardship beyond the most popular Biblical texts that are highlighted in the pericopes.
- The recurring message in the interviews is that the pastor was the “stewardship lynchpin” in the congregation.
- Congregations don’t like pastors who keep the pressure on about money. “Our bills are paid and the budget is balanced.”
- Pastors don’t like congregations who keep the pressure on about money. “You only get one stewardship Sunday a year.”
- Focus group participants helped to develop the preferred teaching-learning-mentoring model for developing pastoral steward leaders:⁸⁸

⁸⁸ Rochford, “Stewardship Dialogues,” 29–32.

Figure 1: A Reverse-Pyramid Model for Building an Informed Culture
of Steward Mentors and Leaders



This diagram illustrates the suggested process for preparing pastors for stewardship ministry in congregations. While formation begins before enrollment at the seminary, the education given at the seminary should prepare the pastor for growth in his own stewardship life as well as give him the tools to lead a congregation in whole-life stewardship. Formation continues while the student is on vicarage and able to observe how congregations teach stewardship to their members. When seminary students are ordained and installed into congregations, district leaders have the opportunity to coach and mentor the new pastor in stewardship as well as all the other ministries of the congregation.

The Stewardship Dialogue research identified the pastor as the lynchpin to stewardship education in the congregation. It also noted that most pastors could not recall any significant training in stewardship at the seminary level. There is also a reluctance on the part of pastors to talk about money. One of the more interesting aspects of the study was the Reverse-Pyramid

Model described on the previous page. Pastors want a foundation for stewardship to be built while they are at the seminary. They also desire the support of the district staff to mentor and coach them as stewards.

Generational Generosity Study

In 2015 the Stewardship Department of the Lutheran Church—Missouri Synod contracted with Ryan C. MacPherson of *Into Your Hands LLC* of Mankato, MN to conduct research focusing on generational generosity. The following aims of the research were identified:

1. Provide analysis and advice consistent with, and enriched by, the LCMS's confessional Lutheran faith, e.g., lay/gospel distinction, means of grace, doctrine of vocation, theology of the cross.
2. Identify the pertinent demographic factors that have shaped the growth and decline of synod membership over the past several decades.
3. Explain how particular trends in family dynamics, both within the LCMS and in the broader culture, have shaped the synod's current trajectory.
4. Suggest possible courses of action for prudently addressing the synod's numerical decline and financial struggles in a manner that integrates stewardship and evangelism with biblical teachings concerning the family.⁸⁹

Because of the study three actions were recommended for rebuilding the baptized and confirmed membership of the LCMS. They are:

⁸⁹ Ryan MacPherson, "Generational Generosity: Handing Down Our Faith to Our Children and Our Children's Children," (St. Louis: The Lutheran Church—Missouri Synod, 2015), 2.

1. Revive the teaching of a biblical and confessional Lutheran understanding of family vocations.
2. Foster inter-generational models of ministry.
3. Provide economic support for young and growing families.

Action item number three included additional suggestions.

- First, stewardship education at the synodical, district, and congregational levels, as well as through religious courses in the Concordia University System and the LCMS seminaries; synod-level programs may include national youth rallies as well as conferences for church workers.
- Second, provide financial assistance programs for members of congregations. Resources might include the Lutheran Church Extension Fund, the Concordia University System, LCMS seminaries, or other agencies as may be most appropriate.
- Third, focus on congregational budgeting and provide helps through such budgeting for repayment of church worker's student loans, favor personnel over facilities, and provide a "family wage" salary formula for professional church workers.⁹⁰

The findings of this study that relate to the purpose of this project are primarily financial in nature. First, LCMS educational institutions on every level can provide programs that help students grow in financial literacy. Second, congregations can and should provide financial management courses for all members on a regular basis.

⁹⁰ MacPherson, "Generational Generosity," 19–24.

Center for Stewardship

The Center for Stewardship at Concordia Seminary in St. Louis, Missouri, has conducted two surveys to determine what pastors in the field and stewardship leaders believe are the key issues pastors need to know to lead congregations in intentional stewardship education.

Vicarage Supervisor Survey

In September of 2015 at a Vicarage Supervisors meeting held at Concordia Seminary 26 supervisors of vicars from both Concordia Seminary in St. Louis, Missouri, and Concordia Theological Seminary in Fort Wayne, Indiana, were given a one page survey to evaluate the stewardship knowledge of the vicars they were supervising.⁹¹ (The survey is in Appendix Seven.)

One of the questions asked about the expectations the vicarage supervisors had for their vicars in the area of stewardship. They responded:

1. Supervisors expect that the vicar knows that stewardship is about the whole life of the Christian (24 responses).
2. They expect that the vicar understands and can teach what the Bible says about money. (19 responses).
3. Another expectation they have is that the vicar models good stewardship for the members of the congregation (16 responses).

The supervisors were also asked to identify the areas of stewardship in which the vicars were strongest. The respondents identified the following three practices:

1. Personal stewardship (12 responses).
2. Modeling stewardship in his life (10 responses).

⁹¹ Wayne Knolhoff, "Stewardship Survey of Vicarage Supervisors," 2015.

3. Understanding what the Bible says about stewardship (9 responses).

In addition, supervisors were asked where they found the vicars to be the weakest in the area of stewardship. The three most frequent responses were:

1. Ability to lead intentional stewardship education in the congregation (12 responses).
2. Congregational stewardship (5 responses).
3. Personal stewardship (3 responses).

Another question dealt with what they considered the five most important elements a seminary student should receive in his stewardship training. The most frequent responses were:

1. A theology for Christian stewardship (19 responses).
2. How to construct and live by a budget in their personal life (13 responses).
3. What the Bible says about money (12 responses).
4. Understanding stewardship as a whole life issue (12 responses).
5. How to construct and read a congregational budget (11 responses).

District Stewardship Leader Survey

In February of 2016 at the District Stewardship Leaders' Annual Conference in Tempe, Arizona, twenty-five leaders from districts of the Lutheran Church—Missouri Synod were given a one page survey to determine the attitudes in their districts regarding stewardship education.⁹² (The survey is in Appendix Eight.)

One of the questions asked the participants to name the main reason they felt pastors were hesitant to participate in stewardship learning opportunities. The respondents said that the main

⁹² Wayne Knolhoff, "District Stewardship Leaders' Survey," 2016.

reason pastors do not have a handle on their own life of stewardship. The second most frequent response given was that pastors have not been trained in the importance of Christian stewardship.

Another question asked the leaders to identify the three most basic elements a pastor needs to know and understand to lead a congregation in stewardship. The responses were:

1. That he knows that stewardship is about the whole life of the Christian and not just about money (19 responses).
2. That he knows his identity as a steward (14 responses).
3. That he knows that stewardship is a spiritual issue (14 responses).
4. That he understands the pastoral role as chief steward in the congregation (14 responses).

Participants were also asked to identify three areas where pastors were the strongest in Christian stewardship. The most frequently identified areas were:

1. Personal stewardship (16 responses).
2. Understanding what the Bible says about stewardship (16 responses).
3. The pastor's identity as a steward (14 responses).

They were asked to identify the three areas where pastors were the weakest in Christian stewardship. The most frequently identified areas of weakness were:

1. Ability to lead intentional stewardship education in the congregation (18 responses).
2. Congregational stewardship (16 responses).
3. Modeling stewardship in his life (13 responses).

In addition, they were asked to identify the five elements pastors need to know and understand to effectively lead a congregation in stewardship. The most frequent responses were:

1. A theology for Christian stewardship (17 responses).
2. Whole life stewardship (15 responses).
3. How to lead a congregation in intentional stewardship education (13 responses).
4. The pastor as chief steward in the congregation (12 responses).
5. Understanding the similarities and differences of vocation, discipleship, and stewardship (11 responses).

Both of the above surveys noted the importance of understanding the theology of stewardship as the first step in a training process for pastors. In addition, understanding that stewardship is a whole life issue and not just about money is important. Finally, seminarians and pastors need training in their own life of stewardship as well as in how to lead congregations effectively in stewardship education.

Conclusion

The first two studies conducted by Daniel Conway focused on the dissatisfaction that pastors have when dealing primarily with administrative and financial issues in the congregation. Pastors report that these areas are important to the functioning of a healthy congregation, however, they do not feel prepared to lead in these areas. An interesting finding of both studies is that despite the importance of leadership skills in these areas, pastors are not interested in participating in continuing education opportunities that could help them.

The studies which focused on LCMS pastors showed a similar lack of formal training in stewardship and the same hesitancy to participate in stewardship seminars and workshops. Pastors also reported that they modeled good stewardship in the broad sense and were generous in their financial contributions to the local congregation. Pastors understand that stewardship is

about more than money and realize their role as the “lynchpin” for stewardship in the congregation.

The surveys also demonstrated the need for congregations to provide members with intentional instruction concerning personal money management. Not only do pastors need to have their own financial house in order, they must take the lead in helping members do the same.

These research tools help this project determine the areas in which pastors can and should receive additional stewardship training. It is also important to identify the attitudes which pastors bring with them to the stewardship task. Addressing both attitudes and practices will be vital in training pastors in stewardship.

CHAPTER FIVE

PROJECT DESIGN

Introduction

This chapter will describe the process undertaken to identify the specific need addressed in this Major Applied Project (hereafter referred to as MAP). The purpose of this MAP is to develop training for pastors that will provide the information necessary to help them grow in their own life of stewardship and in the ability to lead effective stewardship education in the congregations they serve.

Having served as a parish pastor, a district stewardship executive, and as the Director of Stewardship Ministry for the Lutheran Church—Missouri Synod, it has become quite evident to me that there is a lack of biblical understanding about our identity as stewards and how that identity is lived out in the stewardship we practice both individually and corporately. That lack of understanding can best be addressed by the pastor as he preaches and teaches the whole counsel of God.

Design and Implementation of the Project

In the spring of 2013 the Board of Regents of Concordia Seminary in St. Louis established the Center for Stewardship. The purpose of the Center is to provide encouragement and resources to seminary students, pastors, and congregations in the area of Christian stewardship. As the Director of the Center it has been my responsibility to gather resources that benefit pastors as they go about their stewardship task. It has been my service at the Center for Stewardship and my interest in helping pastors in their stewardship ministry that motivated me to

enter the Doctor of Ministry Program at Concordia Seminary. I began that program in 2014 with the desire to do a project for the MAP that would involve stewardship education for pastors.

The focus was solidified in the Spring of 2014 when I taught a Master of Divinity level course titled, *Stewardship for Today's Church*. Eight students were in the course that met for an hour three times a week for ten weeks. The goals for the course included a biblical understanding of whole life stewardship, viewing stewardship as an element of discipleship, embracing the role of leader in congregational stewardship ministry, proposing a strategy for year-round stewardship education for a congregation, understanding the stewardship culture of a congregation, and developing the ability to examine and use various stewardship resources in the congregation. (The syllabus for the course is in Appendix Eleven.) It was evident that the stewardship knowledge and understanding the students brought with them to the course were mostly derived from their congregations of origin. The students that came from congregations that had an active stewardship education process were more attuned to a whole life stewardship perspective than those who came from congregations where stewardship was only mentioned at budget time or not at all.

The class consisted of five units. The first unit was titled, "Leading with God's Word." Definitions of relevant stewardship terms and examining what the Bible says about stewardship made up the material for this unit. The second unit was "Leading as God's Child." Instruction in this unit centered around the personal stewardship of the Christian as well as discussion about spiritual disciplines that individual stewards can use in their own spiritual life. The third topic, "Leading as the Chief Steward," dealt with approaches to stewardship that congregations often take and the role the pastor plays in the congregation as the steward leader. The next topic was "Leading as the Culture Sculptor." This fourth unit focused on the stewardship culture of the

congregation. Discussions in this unit were about assessing the stewardship culture in the congregation and possible methods for adjusting or changing that culture. Intentional planning processes for the Stewardship Committee were also part of this unit. The final unit was “Leading in God’s Economy.” This unit examined the role of money in society, in the individual’s life, and in the congregation. Special emphasis was given to the importance of every congregation having a financial management course available to all members on a regular basis. Students were given the opportunity to lead discussions on stewardship topics and respond to the types of questions they are likely to encounter about stewardship in a congregational context. At the completion of the course one of the students gave the following evaluation:

Practical issues like genetics, cross-cultural outreach, time-management, team-based ministry, and stewardship are in many ways more necessary than what we are getting in the standard curriculum. The reason for this is that these are issues that we will be obviously dealing with in our ministry on a regular basis. For example, going out into the field not being trained how to balance an organizational budget, let alone read one is important. Or learning the legality of decisions we make as the leaders of ministries is important but never taught. This class has addressed many of those issues. Moreover, this class has helped to re-frame volunteerism, discipleship, time management, financial stewardship in mine and my classmate’s minds and will help address these commonly lacking areas in LCMS churches. Fortunately, my SEVEN classmates and I will have a heads up as we head out from this seminary. Unfortunately, ONLY my SEVEN classmates and I will have a heads up and tools and concepts to begin addressing these issues in our future ministries.⁹³

The discussions that took place in this class and the above comment helped to reinforce my desire to focus the project on helping pastors grow in their role as steward leaders.

One of the early courses I took in the Doctor of Ministry Program was a wrap-around course titled, *Rethinking Stewardship*. One part of the course involved attending a three-day seminar in July of 2014 at Luther Seminary in St. Paul, Minnesota. One of the presenters,

⁹³ Anonymous student comment in an online evaluation of the course, *Stewardship for Today’s Church*. May, 2014.

Michael Binder, emphasized that stewardship is an important part of spiritual formation. He suggested that three moves are necessary for spiritual formation in this area. The first move is the recognition that all resources are God’s resources. The second move is knowing that stewardship is a faith formation issue. The final move he suggested is that how we use resources defines our belief about God to the world. He emphasized this by saying, “Nothing the church does speaks more loudly to an increasingly post-Christian North American culture than how the church uses its resources.”⁹⁴ One of the key learnings from the course that helped bring additional direction to this project was that our role as stewardship leaders must become less about making the budget and more about igniting and fostering the stewardship life as a critical call for all Christians. Instruction in Biblical stewardship is an important part of spiritual formation for every Christian.

Another course in the program that was instrumental in helping me narrow the focus of my project was *Project Writing and Research*. Dr. Wally Becker and Dr. Tony Cook taught the course in the summer of 2015. In that course students had the opportunity to share the direction they were hoping to follow with their MAP. The instructors and other members in the course offered suggestions and asked questions to give sharper focus to my topic.

Shortly after taking that course, Dr. Becker scheduled me to teach a Doctor of Ministry level course in the summer of 2016. The course was titled *Stewardship Connections* and met for three and a half hours each afternoon from June 13 to June 17. Four parish pastors, one military chaplain, and one District President took the course. The pastors came from congregations that varied in size and location. Two were from small rural congregations in the West and Midwest. Two were from mid-sized suburban congregations near larger cities in the Midwest. The military

⁹⁴ Michael Binder, “Spending God’s Money: What God Wants for You,” (presentation at Rethinking Stewardship: Exploring Year-Round Stewardship, Luther Seminary, St. Paul, MN, July 30, 2014).

chaplain had served both in a new mission start in the Midwest and a mid-sized congregation in a small city in the southern part of the country before entering full-time chaplaincy. The District President came from the New England District of the Lutheran Church—Missouri Synod.

I prepared for the course by reviewing the survey that I had conducted with the Vicarage Supervisors on September 15, 2015. (A copy of the survey is in Appendix Seven.) Twenty-six vicarage supervisors from Concordia Seminary in St. Louis, Missouri and Concordia Theological Seminary in Fort Wayne, Indiana took the survey. The results of questions relating to this course were reported in the previous chapter. I also used the results obtained from a survey that was given at the District Stewardship Leaders' Conference held in Tempe, Arizona on February 18, 2016. Twenty-five stewardship leaders took that survey. Again, the results were reported in the previous chapter. (A copy of the survey is in Appendix Eight.) The issues that stood out in those two surveys that have significance for the course include the importance of understanding stewardship theologically, the pastor's own life of stewardship, his role as Chief Steward in the congregation, and his ability to lead a congregation effectively in stewardship education.

The topics for the course came primarily from these two surveys and conversations that I held with Dr. Stuart Brassie of the Missouri District. He has extensive experience in working with pastors and congregations in the area of Christian stewardship. We discussed the results of the surveys and a draft outline for the course. His insights were very useful in preparing the final outline. The course was titled, "Stewardship Connections." Major topics for the course included, connecting pastors to stewardship, connecting lay leaders to stewardship, connecting members to stewardship, connecting the stewardship committee to stewardship, and connecting money to stewardship. (The syllabus for the course is in Appendix Twelve.)

The class was well received by the participants. An evaluation was given on the last day of class. (The evaluation questions for the course are in Appendix Ten.) Students were asked to comment on what content they would like to see added to the course. Comments by class participants included:

- Additional information on organization/institutional stewardship.
- Examples of congregations who do stewardship well.
- Additional stewardship program materials.
- The content was just right.
- A LCMS oriented biblical tool for teaching people on the topic of tithing.

Participants were also asked what elements of the course could or should be omitted. They responded:

- None
- The more the better, keep it all
- All good
- Just right
- Nothing

In addition, participants were asked for any additional comments. They wrote the following:

- Great! A very helpful class, thank you!
- There seemed to be too much in the course to cover in five days.
- Great class – I would love to see Synod, Seminary, etc. do more in the field for pastors and lay leaders – like seminars, conferences, resources.

- Fantastic – it got me so excited about stewardship – I pray to the Lord I do not “relapse” in a month!!
- I now believe the number one reason the LCMS has been in decline for decades is a failure to teach stewardship to our pastors who in turn fail to teach it to our laity.

The course discussion and the evaluation comments helped to affirm the choice of topics for the course. Additional information on training topics was obtained from the survey of pastors developed for this MAP.

The first steps in that process of survey development was to determine the kind of survey to give and the types of questions to ask that would evaluate topic selection. In the summer of 2016 I met with Jason Broge, a staff member at Concordia Seminary who is involved in curriculum review, and asked for his help in determining the type of survey to use. He suggested examining existing stewardship surveys to see what kinds of questions were asked. I located a Needs Assessment Inventory that is a part of the *Congregational Stewardship Workbook 2000*.⁹⁵ The assessment identified stewardship needs by comparing the difference (perception gap) between what is and what should be between actual performance and perceived importance. The larger the gap the higher the priority for change.

I constructed a needs assessment survey modeled on the survey in the *Congregational Stewardship Workbook 2000* mentioned above. Questions were written addressing a variety of stewardship issues as they especially relate to pastors. Some of the questions were reworked from the survey in the *Congregational Stewardship Workbook 2000* while others were formulated from experiences I have had working with pastors and congregations as a district

⁹⁵ Larry Reinhardt, ed. “Needs Assessment Inventory,” *Congregational Stewardship Workbook 2000* (St. Louis: The Lutheran Church—Missouri Synod, 2000).

executive and as the Director of Stewardship for the LCMS. Jason looked over the questions and made several suggestions which were implemented. I also shared the survey with Dr. Stuart Brassie of the Missouri District and with David Kueschner, a retired executive from the Lutheran Church Extension Fund, who also has extensive experience in stewardship. They were both very helpful in evaluating existing questions and providing additional questions that could be used in the survey. (The survey is in Appendix Five.)

The next step involved sending out the survey. I contacted the Michigan District, the Missouri District, and the New England District of the Lutheran Church—Missouri Synod and asked them to participate. The two large Midwestern districts were representative of where most LCMS members live. The New England District would add the perspective of a salt water district of our church body. The three districts were very cooperative and eager to assist with the survey. Stuart Brassie suggested that I use an online survey format. The survey was placed online using Survey Monkey and in October of 2016 the districts sent out an email to all their active pastors asking them to participate in the survey. The survey was active for October and November and was closed at the beginning of December 2016. Ninety surveys were completed by the pastors in the three districts.

The responses by the pastors in the ninety surveys helped to further evaluate the topic selection for the training. The results confirmed the subject matter selected for the Doctor of Ministry Course taught in the summer of 2016. Additional information about the survey and the results are discussed in the next chapter.

CHAPTER SIX

PROJECT EVALUATED

Research Tools and Methodology

A Needs Assessment Survey was designed on Survey Monkey to determine the areas of stewardship training pastors would identify as most needed. These identified areas would then serve as topics in the course for pastors. A link to the survey was included in an email sent to all the pastors in the Michigan, Missouri, and New England Districts of the Lutheran Church—Missouri Synod. 96 pastors took the survey. Six surveys were only partially completed and were not included in this summary. The results reflect the 90 surveys that were completed. (The Survey Monkey Stewardship Assessment Survey is in Appendix Five.)

A Needs Assessment Survey is a way of asking group members what they see as the most important needs of the group. Respondents are asked to rate items both according to their importance and according to the performance of the respondents. The results of the survey were used to determine what elements of Christian stewardship education need to be emphasized with pastors in a classroom or workshop setting.

The Needs Assessment Survey used was modeled after the “Needs Assessment Inventory” located in the *Congregational Stewardship Workbook 2000* developed by the Stewardship Department of the Lutheran Church—Missouri Synod.⁹⁶

Twenty-two items in four categories were asked of the participants. The items were:

⁹⁶ Reinhardt, “Needs Assessment Inventory.”

Category One: The Pastor as Steward

1. Realizes his identity as steward.
2. Understands that stewardship is about all of life and not just money.
3. Stewards his relationship with God well.
4. Stewards his relationship with himself well.
5. Stewards his relationship with others well.
6. Stewards his relationship with possessions well.

Category Two: The Pastor as Teacher of Stewards

1. Keeps intentional stewardship education as a priority.
2. Preaches regularly about holistic stewardship issues.
3. Preaches regularly about money in the life of the individual and in the life of the congregation.
4. Teaches regularly about holistic stewardship issues in Bible classes.
5. Teaches regularly about money in the life of the individual and in the life of the congregation.

Category Three: The Pastor as Chief Steward

1. Understands the pastoral role of Chief Steward.
2. Serves well as a stewardship model for all members.
3. Champions the stewardship ministry in the congregation.
4. Models financial stewardship by giving generously to the church.
5. Regularly monitors what members give financially to the local church.

Category Four: The Congregation Organized for Stewardship

1. Members are regularly encouraged to grow as stewards.
2. Members are encouraged to live out their stewardship both inside and outside the congregation.
3. The congregation conducts regular personal financial management courses for individuals, couples, and families.
4. Members of all ages are taught what the Bible says about money.
5. Members understand and live out what first fruits, proportional, and sacrificial giving is all about.
6. Provides planned giving education and opportunities for members.
7. Participants were asked to rank each item on both importance and performance. A numerical value was assigned to each response in the following way:

PERFORMANCE

- 5 – Excellent
- 4 – Very Good
- 3 – Good
- 2 – Not So Good
- 1 – Poor

IMPORTANCE

- 5 – Extremely Important
- 4 – Important
- 3 – Somewhat Important
- 2 – Slightly
- 1 – Unimportant

The items that received the highest scores (highest possible = 450) on the importance factor were:

- | | |
|--|-----|
| 1. Realizes his identity as steward | 434 |
| 2. Understands that stewardship is about all of life | 429 |
| 3. Stewards his relationship with God well | 427 |
| 4. Stewards his relationship with others well | 404 |
| 5. Models financial stewardship by giving generously to the church | 404 |
| 6. Serves well as a stewardship model for all members | 403 |

The items that received the lowest scores on the importance factor were:

- 1. Regularly monitors what members give financially to the local congregation 260
- 2. The congregation conducts regular financial management courses 297
- 3. Provides planned giving education and opportunities for members 333
- 4. Preaches regularly about money in the life of the individual and congregation 344
- 5. Teaches regularly about money in the life of the individual and congregation 353

The items that received the highest scores on the performance factor were:

- 1. Models financial stewardship by giving generously to the church 354
- 2. Understands that stewardship is about all of life 349
- 3. Serves as a stewardship model for all members 331
- 4. Realizes his identity as a steward 330
- 5. Understands the pastoral role of Chief Steward 319

The items that received the lowest scores on the performance factor were:

- 1. Regularly monitors what members give financially to the local church 189
- 2. The congregation conducts regular personal financial management courses 226
- 3. Provides planned giving education and opportunities for members 226
- 4. Members understand first fruits, proportional, and sacrificial giving 269
- 5. Teaches regularly about money in the life of the individual and congregation 272
- 6. Keeps intentional stewardship education as a priority 274

The largest gaps (difference between importance and performance)

- 1. Stewards his relationship with God well 116
- 2. Members understand first fruits, proportional, and sacrificial giving 108
- 3. Provides planned giving education and opportunities for members 107

4. Keeps intentional stewardship education as a priority	106
5. Realizes his identity as steward	104
6. Members of all ages are taught what the Bible says about money	102

The smallest gaps (participants felt they performed well in these areas)

1. Models financial stewardship by giving generously to the church	50
2. Understands the pastoral role of chief steward	65
3. Preaches regularly about money in the life of individuals and the congregation	69
4. Champions the stewardship ministry in the congregation	71
5. Regularly monitors what members give financially to the local church	71
6. The congregation conducts regular personal management courses	71

A need is identified by comparing the difference between what is considered important and the performance of the respondent. The larger the “gap” the greater the need and the higher the priority for change. The score was determined by multiplying the item rank by the number of respondents who chose that rank. The survey identified the largest gaps in the areas of the pastor’s own relationship with God, the understanding members have about giving, the absence of instruction about planned giving, the lack of intentional stewardship education in the congregation, the pastor not identifying as a steward himself, and failure to teach members about what the Bible says about money. Another interesting finding of the survey was the number of pastors who felt that they should not know what members give. It received the lowest ranking on both the importance level and the performance level. These factors will be a major part of the training developed to help pastors better understand whole life stewardship and lead it in the congregation.

Doctor of Ministry Class

The Doctor of Ministry Course I taught at Concordia Seminary in the summer of 2016 was described in a previous chapter. One of the pre-class assignments the students were to complete involved writing a one page paper describing their philosophy of stewardship. The purpose of the paper was to give me, the instructor, a better idea of what the attitudes of the students were regarding stewardship in general which would inform the instruction in the course. The following quotes are representative of their thinking:

- “I focus on stewardship as the calling from God to manage primarily the material blessings that ultimately are His but which He graciously gives him in earthly life.”
- “The truth that God owns everything – including me – is a powerful philosophy for life. Stewardship begins and ends with the truth that God is our creator and we are His creation, designed in His image and placed upon this physical world to love and serve Him and our fellow creatures – *according to His instructions and in harmony with His revealed will*... My philosophy of Biblical stewardship is not first and foremost about what I must do, but rather, it is about who I am in Christ.”
- “At this time I don’t believe that I have a philosophy of stewardship and if I do it is not a great one...I have been burned out on stewardship... This has happened because stewardship has been disguised as using all your talents and gifts for the Lord, but always ends up being about money and how the church can raise enough of it to keep the organization afloat and pay the pastor’s salary.”
- “In my philosophy of Biblical stewardship, the life of the Christian which is often called the life of sanctification is actually the life of stewardship. Stewardship = sanctification and sanctification = stewardship. Biblical stewardship begins in the

life of justification...I do not believe that stewardship is meant to be a separate ministry in the congregation. Instead, Biblical stewardship actually permeates all aspects of the congregational life.”

- “My philosophy of stewardship is chiefly that we attend to this Doctrine of Vocation. Each Christian is called to serve the Lord by serving their neighbor in whatever situation they find themselves—spouse, father, mother, child, employer, employee, church member, community member, etc.”
- “Biblical stewardship is about the relationship that I have with Jesus Christ. It’s not just the giving of my time, talents and treasures which is a phrase often taught by the church, but how we live our lives in response to our faith relationship with Jesus Christ. I believe that the giving of time and talents and treasures will naturally flow from a growing relationship with Jesus Christ. Stewardship is about our response to what Christ has done for us.”

These pastors have a wide variety of views about stewardship. From a “burned out on stewardship” attitude to a belief that it begins first and foremost with a relationship with Jesus Christ. Some pastors connect it to the Biblical doctrines of creation, sanctification and vocation while others connect it mostly with finances in the congregation.

An additional pre-session assignment was to write a one page description of how stewardship is practiced in the congregation where they serve. Again, this information would help me, as the instructor, determine topics of discussion to incorporate into the course.

Comments from the papers include:

- “Stewardship is, for the most part, about finances.”
- “The congregation offers Financial Peace University to members, visitors and

community members annually...Stewardship issues are addressed in sermons and Bible class when they appear in the lectionary...An annual three-week financial stewardship sermon series concluding with a commitment Sunday...A stewardship column is included in the Sunday bulletin with a Bible verse, a stewardship thought, and an illustration... stewardship in the congregation is all about God's people living together and caring for one another in all of their relationships both inside and outside of the congregation.”

- “There has not been an intentional stewardship education or process at my congregation. Stewardship at this parish currently involves worries about money. The thought is that if we can get more members to help us pay the bills that will help our situation.”
- “Stewardship education was non-existent when I arrived at the congregation. I believed that if you faithfully preached the Word, administered the Sacraments, assisted the members to grow in their spiritual lives, the stewardship would grow also. I learned through involvement in the District Stewardship Committee that a more intentional approach was necessary.” This pastor’s congregation has formed a stewardship committee and are working intentionally at stewardship education.
- “The congregation has a stewardship committee, but no one has been appointed or elected to the committee for some time. It is inactive... When asked if the congregation would consider any kind of stewardship initiative they answered, ‘Let’s just keep on doing what we are doing because it works.’”

The responses demonstrate a wide variety of stewardship practices. The answers given underscore the fact that the pastor is the lynchpin for stewardship in the congregation. His

leadership will largely determine how the congregation approaches stewardship.

The responses in these two assignments were instructive in designing the discussion portions of the course and very helpful in determining what attitudes toward stewardship and what practices in congregational stewardship need to be addressed. An important aspect of any training for pastors in this area must focus on his own understanding of stewardship and his role as Chief Steward in the congregation.

Stewardship Survey of the Class

The participants in the Doctor of Ministry class were given a similar survey to those taken by the vicarage supervisors and the district stewardship leaders. It was administered on the fourth day of the course and returned on the last day. Its purpose was to see what the participants believed about stewardship issues after taking the course and how their responses compared to others who had taken the similar survey. (A copy of the survey is in Appendix Nine.)⁹⁷

When asked the main reason pastors are hesitant to participate in stewardship learning opportunities, five of the pastors said it is because pastors do not have a handle on their own life of stewardship.

According to the six participants in the Doctor of Ministry class, the three most important areas of knowledge pastors should have regarding stewardship are:

1. To know that stewardship is a spiritual issue (5 responses).
2. To understand the pastoral role as chief steward in the congregation (4 responses).
3. To know that stewardship is about the whole life of the Christian (3 responses).

⁹⁷ Wayne Knolhoff, "Doctor of Ministry Course Evaluation." June 2016.

Respondents identified the three strengths they have in stewardship:

1. My identity as steward (5 responses).
2. Personal stewardship (5 responses).
3. Modeling stewardship in my personal life (3 responses).

The areas where growth was desired by the respondents include:

1. Ability to lead in intentional stewardship education in the congregation (6 responses).
2. My identity as steward (4 responses).
3. My understanding of what the Bible says about stewardship (3 responses).

A question asked the participants to identify five important elements that should be included in stewardship training for pastors. The categories which received the most responses are: (Six are listed because of a tie.)

1. God's ownership of everything (5 responses).
2. Identity as steward (5 responses).
3. A theology for stewardship (3 responses).
4. The pastor as chief steward in the congregation (3 responses).
5. What the Bible says about money (3 responses).
6. How to lead a congregation in intentional stewardship education (3 responses).

The research conducted for this MAP is intended to inform training for pastors that helps them understand more fully their own identity as steward and gives them information and tools to lead effective stewardship education in the congregations they serve. I believe the research has accomplished that purpose. It has identified attitudes that need to be discussed and practices that

need to be examined and in some cases challenged. Those attitudes and practices are outlined below.

Conclusions

The following conclusions are drawn about the pastor's role as the chief steward of the congregation from the recent research in stewardship, the surveys of vicarage supervisors, district stewardship leaders, the pastors in the Doctor of Ministry course, and especially the Survey Monkey online survey.

1. Many pastors feel unprepared to lead stewardship in the local congregation. They acknowledge that they did not receive training at the seminary in stewardship. In addition, some pastors continue to relate stewardship primarily to the financial and administrative tasks of the congregation.
2. Pastors are reluctant to attend workshops, seminars, and continuing education opportunities that deal with stewardship issues.
3. Pastors of larger churches are more likely to champion stewardship education in the congregation because of the financial realities larger congregations face.
4. Pastors report that they are good to excellent models as stewards. Yet, some pastors realize that they do not steward their relationship with God and with themselves well.
5. Pastors are reluctant to know members' contribution records primarily because they feel that pastoral care might be compromised with such knowledge.
6. Pastors know that stewardship is more than an annual fund appeal, but their actions regarding stewardship education demonstrate that they often do not act on that knowledge.

7. Pastors would benefit from a fuller theological understanding of the Biblical concepts of the steward and stewardship.
8. Pastors, as a rule, do not want to talk about money matters with congregational members. In some cases congregations do not want their pastors to talk about money at all.
9. Stewardship education is needed at the Synodical, District, and local church levels. Seminaries and the Concordia University System would do well to be more intentional about holistic stewardship education for all their students.
10. Financial management courses are needed at the congregational level and pastors need to be involved.

These conclusions speak not only to the need for instruction of pastors in Christian stewardship but also to the areas of most need. Starting with the pastor's own relationship to God and extending to his role as Chief Steward in the congregation, the pastor must understand the whole-life nature of stewardship and be able to preach and teach intentionally about the importance of what it means to be a steward. In addition, the pastor must take the lead in helping every member understand what the Bible says about money and the responsibility every member has to steward faithfully everything that has been entrusted to his or her care.

A detailed outline of the training is in Appendix Three. The outline addresses those areas in the survey with the greatest "gaps" between importance and performance. The areas include:

- The pastor understands that stewardship is a spiritual issue.
- The pastor stewards his own relationship with God well.
- The pastor helps members understand first fruits, proportional, and sacrificial giving.

- The pastor provides planned giving education and opportunities for members.
- The pastor keeps intentional stewardship education as a priority.
- The pastor realizes his identity as steward.
- The pastor takes the lead in teaching members of all ages what the Bible says about money.

CHAPTER SEVEN

SUMMARY & CONCLUSION

The purpose of this project is to provide training for pastors in Christian stewardship that will help them lead their congregations intentionally and effectively in this oftentimes neglected area of ministry. This training can take the form of courses, workshops, conferences, or seminars. The topics addressed in all of these possible venues is the focus of this MAP.

The research undertaken for this MAP corroborates previous research in identifying the pastor as the key to stewardship in the congregation. The pastor's interest in stewardship, or the lack thereof, will be mirrored by the congregation. This chapter provides a summary of the key elements needed to train pastors for leadership in Christian stewardship.

The first element in a training process for pastors is the Biblical and theological foundation for stewardship. Beginning in Gn chapter one, the Bible speaks about how God's people are to respond to His creation. Both the Old Testament and the New Testament address the role of stewards as administrators and caretakers. In the New Testament Paul attaches the metaphor of steward to the role of the pastor. Special emphasis is given to stewarding the Gospel faithfully. The pastor is challenged, first, to evaluate his own life as steward in the light of Scripture.

The next element to address is the pastor's identity as steward. As baptized children of God we are identified as Christians, as disciples, and as stewards. A steward is one who manages what belongs to someone else. A Christian steward understands that God is the Owner and he or she is a manager who is charged with responsibilities by the Owner. In the materialistic culture which is so prominent in our society, this ownership/stewardship distinction is vital to living as

God's people. Getting this wrong makes Biblical stewardship impossible. This is especially true for the pastor as the chief steward in the congregation. Identifying as a steward and living as a steward is his God-given responsibility.

Another element that is key in training pastors is the fact that stewardship is a spiritual issue and an important aspect in the formation of the Christian. The Christian life is stewardship and stewardship is the Christian life. God cares how we live as His people. Paul makes this clear in his epistles. How we use the various talents and abilities God has entrusted to our care matter to Him. How we use the financial resources He has graciously given matter to Him. How we care for each other, nature, and all the other gifts He provides matter to Him. The fact that God has redeemed us by the blood of Jesus makes a difference in how we respond to His gifts. Stewardship is a spiritual issue. The pastor who understands this will be involved in the stewardship ministry in the congregation. He will monitor the stewardship activities of the people he serves. He will teach the biblical truth about what it means to be a steward and live out that stewardship.

The pastor will also be trained concerning the importance of the congregational stewardship culture. It is necessary to know how to identify and evaluate the culture and how to make corrections in that culture when necessary. Every congregation has a stewardship culture. For many it is limited to the financial aspects of ministry. This must be broadened and deepened to include all of the Christian's life. The pastor will be assisted in this activity as he is able to distinguish between technical and adaptive change and when to apply technical solutions and/or adaptive solutions.

In addition, training is provided that will be of benefit to the pastor in the area of leadership—steward leadership in particular. It is my belief that stewardship education in most

congregations employs the shotgun approach. This approach throws stewardship information out to the whole congregation in a sermon on a Stewardship Sunday hoping that something hits the target and changes people. A rifle approach is better. A rifle approach knows that leaders are supposed to lead. Stewardship education in the congregation will be imparted first to the leaders so that they understand the Biblical and theological foundations and take the opportunity to measure their own stewardship against those foundations. It is only when the pastor and the leaders know what stewardship means and live it out that they will be able to impart it to the rest of the congregation. Additional information about steward leadership is in Appendix One.

Stewardship training for the pastor will also include the topic of money. Money is a powerful influence and a substitute god for many people including Christians. Unless the church imparts Biblical truths about money to its members, the world will teach them its materialistic and consumeristic ways of living. Pastors struggle with money issues to the same degree their parishioners do. Some pastors will admit to not knowing what the Bible teaches about money. A Biblical view of money is needed by clergy and laity alike. Appendix Two provides more information about the Biblical view of money.

Stewardship, properly understood, blesses members individually and churches corporately. As one student in the D. Min. class I taught wrote in his evaluation of the course, "I now believe that the number one reason the LCMS has been in decline for decades is a failure to teach stewardship to our pastors who in turn fail to teach it to our laity." This project is one attempt to teach holistic stewardship to pastors who in turn will teach it to laity.

Contributions to Ministry

The research cited in this MAP demonstrates that most pastors have not had intentional stewardship training at any level of education. Few stewardship courses are taught at the

seminary level and those that are tend to be elective and not required. This is true although many, if not most, of the issues congregations continue to struggle with are related to stewardship. This includes such things as the hesitancy on the part of many members to become involved in the life of the congregation, the continuing decline in worship attendance for many churches, and the lack of sufficient funding to provide for ministry expenses.

This project can address those issues and many more by providing training for pastors that will equip them to lead effectively as the chief steward in the congregation. Pastors who are equipped as steward leaders can be instrumental in leading congregations that not only survive, but thrive.

The research also indicates that pastors are reluctant to attend educational opportunities that focus on stewardship. There are many reasons for this including the fact that pastors may not have their own stewardship lives in order or they do not think that such topics are interesting or theological enough. Understanding stewardship as a whole-life issue and addressing the pastor's stewardship needs first is an approach that might get pastors interested in attending stewardship training sessions. It might also be helpful to emphasize the discipleship impact that good stewardship practices have on people. Presenting stewardship as a program to get congregational members to give more money so it can meet its budget has not worked. An approach that focuses first on the identity of the steward may be the place to begin in addressing the whole stewardship educational process in a new way.

Congregations whose members understand and live out their stewardship responsibilities have a much better chance of reaching not only their communities with the Gospel, but their influence may well extend to the whole world as the Great Commission says.

Contributions to Personal and Professional Growth

To put it simply, the biblical understanding of stewardship has changed my life.

Understanding my identity as a steward means that I am not an owner. Everything that I have has been entrusted to my care by God. He doesn't give me the task of ownership, he gives me the task of stewardship. I am responsible for everything he extends to my care so that it can flourish as He intends it to flourish. This means that I steward my relationship with my wife so she flourishes as God intends her to flourish. It means that I steward my relationship with my children so they flourish as God intends them to flourish. Everything I have is a trust from God to be used for His purposes and to His glory.

The courses offered in the Doctor of Ministry Program have been a particular blessing to me. The professors of every course I took in the program allowed me to take the instruction received in the course and apply it to stewardship. Of special help to me personally was the opportunity to take wrap-around courses in stewardship. These courses, along with the required courses, deepened my knowledge of Scripture and the Lutheran Confessions and allowed me to pursue my passion. I have a greater appreciation and a deepened knowledge not only of theology but also of what stewardship education involves in the congregation and how to make that happen.

As I continue to serve as the Director of Stewardship at Concordia Seminary in St. Louis, I look forward to the opportunity to use what I have learned throughout this process to help seminarians, pastors, and congregations grow in their understanding of biblical stewardship and, as a result, steward the congregations they serve so they flourish as God intends them to flourish.

Recommendations

The research for this project was designed to identify topics that need to be addressed in training pastors to be effective steward leaders. There is certainly more research that can and should be done in this area. While knowledge, attitudes, and skills of the learner are basic to any educational endeavor, attitude is often the most difficult to address. Additional research that addresses stewardship attitudes of pastors would be very beneficial.

The attitude pastors have toward stewardship is one aspect that keeps them from attending learning opportunities centered around Christian stewardship. Understanding the importance of stewardship in the life of the individual and in the corporate life of the congregation is needed. Seminaries can play an important role in addressing the attitude of seminarians toward stewardship. Ronald E. Vallet writes:

It is crucial that those who have a new vision of stewardship sit face to face with seminary faculty and say that stewardship is not just about programs to raise funds, but is rather a way of being in the world without which the church cannot be the church. If that is the case, stewardship belongs to the teaching of the Old and New testaments, to church history, to systematic theology, and to ethics...One of the worst things that can happen in seminaries is to shove something as important as stewardship is into a special studies program...What could have the effect of changing the whole curriculum then gets buried in a corner...What could make a difference is for the church to say to seminaries,

“Stewardship, when it is understood properly, is *the* question.” I have tried to argue that stewardship encompasses the survival questions of the *oikoumene* and the whole creation. Stewardship is a central way of shaping the research and teaching of all seminary fields.⁹⁸

Vallet suggests that stewardship is *the* question. He pushes the point hard to demonstrate the real need seminaries have to examine the role stewardship plays in the instruction of seminarians.

⁹⁸ Ronald Vallet. *Stewards of the Gospel: Reforming Theological Education*. (Grand Rapids: William B. Eerdmans, 2001), Xiv.

Still another aspect of the life of seminarians and pastors that impact their understanding and practice of stewardship is student debt. Student debt is an issue that impacts most college graduates today. It is compounded for students at the seminary because many of them bring significant undergraduate student debt with them. Pastors who have significant student debt may find it difficult to model generous giving in the congregations they serve. Further research could be a benefit in helping students address this vexing issue.

Pastors are stewards of the mysteries of God. Steward is an important biblical metaphor. Pastors have the privilege and the responsibility to steward the whole counsel of God. Pastors are to be both faithful and fruitful. They need training to be able to lead their congregations in being faithful and fruitful stewards as well. It is my prayer that this project will be a benefit to pastors and congregations alike.

Soli Deo Gloria!

APPENDIX ONE

PASTOR AS STEWARD LEADER

Leadership is God's gift to His people. Whether that leadership is in the home, the community, at church, or at work it is an essential aspect of humans relating to each other. This is especially true for the pastor who is called to lead a congregation. Chemnitz writes in *Ministry, Word, and Sacraments*:

The nature of the ministry of the church...is a spiritual, or ecclesiastic, office, instituted and ordained by God Himself for discharging and performing necessary functions of the church, so that pastors, or preachers, are and ought to be ministers of God and of the church in the kingdom of Christ, and stewards of the mysteries of God.⁹⁹

He points out that this office of the ministry is entrusted by God to pastors for three basic purposes:

1. To feed the church of God with the true, pure, and salutary doctrine of the divine Word.
Acts 20:28; Eph. 4:11; 1 Pt 5:2.
2. To administer and dispense the sacraments of Christ according to His institution. Mt 28:19; 1 Co 11:23.
3. To administer rightly the use of the keys of the church. Mt 16:19; Jn 20:23.¹⁰⁰

Each of the items listed above is a leadership responsibility. Administration is a leadership term. The pastor is called to be a leader. Whether he is in the pulpit, at the communion rail, at the

⁹⁹ Martin Chemnitz, *Ministry, Word, and Sacraments* (St. Louis: Concordia, 1981), 26.

¹⁰⁰ Chemnitz, *Ministry, Word, and Sacraments*, 26.

baptismal font, in the home (his own or the homes of his members), or in the community he has the responsibility to lead by word and example.

This leadership life of the pastor is one of reception just as it is for every Christian. Kleinig writes in *Grace Upon Grace*, “Our whole life as the children of God is a life of reception. We have been justified by the grace of God the Father, so we now live by faith in His grace.”¹⁰¹

The gifts received come from Christ are for the building up of the church. God gives His gifts to His people. The New Testament makes that clear:

[4] Now there are varieties of gifts, but the same Spirit; [5] and there are varieties of service, but the same Lord; [6] and there are varieties of activities, but it is the same God who empowers them all in everyone. [7] To each is given the manifestation of the Spirit for the common good. [8] For to one is given through the Spirit the utterance of wisdom, and to another the utterance of knowledge according to the same Spirit, [9] to another faith by the same Spirit, to another gifts of healing by the one Spirit, [10] to another the working of miracles, to another prophecy, to another the ability to distinguish between spirits, to another various kinds of tongues, to another the interpretation of tongues. [11] All these are empowered by one and the same Spirit, who apportions to each one individually as he wills. (1 Cor 12:4–11 ESV)

[4] For as in one body we have many members, and the members do not all have the same function, [5] so we, though many, are one body in Christ, and individually members one of another. [6] Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; [7] if service, in our serving; the one who teaches, in his teaching; [8] the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness. (Rom 12:4-8 ESV)

[11] And he gave the apostles, the prophets, the evangelists, the shepherds and teachers, [12] to equip the saints for the work of ministry, for building up the body of Christ, [13] until we all attain to the unity of the faith and of the knowledge of the Son of God, to mature manhood, to the measure of the stature of the fullness of Christ, (Eph 4:11–13 ESV)

Pastors are called to use the gifts God gives and to lead with zeal (Rom. 12:8). Not all pastors have natural leadership skills and need help in developing those skills or honing the ones

¹⁰¹ John Kleinig, *Grace Upon Grace* (St. Louis: Concordia, 2008), 10.

they already have. A challenge for the pastor is sifting through all that has been written and taught about leadership so that he is first and foremost a godly leader. Harris Lee in *Effective Church Leadership* writes, “Leadership in the church may use insights from the secular world, but it is rooted in the faith ‘once delivered to the saints.’ Church leaders... are inspired by the Lord of the church... and by the fact that leadership is a gift, a calling, and a ministry.”¹⁰²

Lee suggests that the call to leadership consists of three things. First it is a call to a position. The pastor is called to the Office of the Holy Ministry. In the Supplement to the Diploma of Vocation the congregation “authorizes and obligates” the person holding the pastoral office to administer to them the Word of God in its full truth and purity, to administer the holy sacraments, to demonstrate the mind and spirit of Christ as he serves the members, to equip and enable the members to serve one another, etc. The position of pastor carries with it many responsibilities. Second, says Lee, the call to leadership is a relationship, with both other leaders and the people to be led. The pastor does the hard work of building and maintaining relationships. Third, the call to leadership is a call to action.¹⁰³ Leaders have God-given responsibilities to fulfill as is noted in the Scripture passages listed above. Leaders are to lead.

Scripture uses several metaphors to describe these aspects of spiritual leadership. One of those metaphors is shepherd. Jesus calls himself the Good Shepherd in Jn 10. St. Paul uses this imagery when he writes to the Ephesian elders in Acts 20, “Pay careful attention to yourselves and to all the flock, in which the Holy Spirit has made you overseers, to care for the church of God, which he obtained with his own blood.” David Bennett notes in *Metaphors of Ministry*:

The shepherd image is one of the few that is applied exclusively to leaders, and not to members of the community as a whole. Therefore, it becomes a very important image for understanding what is distinctive about the role of leadership... a term like

¹⁰² Harris Lee, *Effective Church Leadership* (Minneapolis: Augsburg Fortress, 1989), 19.

¹⁰³ Lee, *Effective Church Leadership*, 23–24.

‘shepherd’ reminds us that even on the human level, some are responsible to lead while others follow, some have authority while others are called to respond to that authority. Christ is not the only shepherd; he has appointed human shepherds to assist him. The shepherd image conveys ideas of tenderness, nurture, and devotion; but it also implies discipline, the setting of limits, and the right to establish direction.¹⁰⁴

Shepherd is an apt metaphor for ministry.

There are other metaphors that provide insight for pastoral leadership as well. One that has significance for the pastor is steward. As was mentioned earlier Paul uses that metaphor for pastors in his first letter to the Corinthians and again in his letter to Titus.

In each passage the emphasis is that the steward is one who serves under authority and that the steward is accountable to the Owner.

Bennet notes that the metaphor is also used for Christians in general. He writes:

Although the two passages mentioned use the *oikonomos* metaphor for Christian leaders (apostles and overseers), Peter chooses the term for an exhortation intended for all of his readers: ‘Each one should use whatever gift he has received to serve others (*diakonountes*), faithfully administering (*hos kaloi oikonomoi*) God’s grace in its various forms’ (1 Pt 4:10). Thus, Peter sees each Christian as an *oikonomos*, equally responsible to make use of the gifts and ministry opportunities that God has provided... ‘Steward’ designates authority without superiority. While responsible for important decisions in a household, the steward is neither a king nor a father, neither a prophet nor a political leader. Yet the steward is authoritative in the group, exercising both power and service... The steward is emphatically not the owner. Not possessing any ultimate authority, this type of leader helps to interpret the owner’s wishes for the community. The steward’s authority is thus dependent, a ‘guest authority.’¹⁰⁵

Steward leader is a helpful metaphor for the Office of the Holy Ministry that is packed with meaning. The steward understands his place as one under authority. The steward exists to serve both the master and those whose interests the master has at heart. The steward knows unmistakably that he is not the owner. The steward does not follow his own ambition or act as

¹⁰⁴ David Bennett, *Metaphors of Ministry* (Eugene: Wipf & Stock, 1993), 129–30.

¹⁰⁵ Bennett, *Metaphors of Ministry*, 123–4.

the owner. His place is to steward all that has been entrusted to his care by the Owner for the Owner. To understand his role in any other way is to disqualify himself as a steward. Luke speaks of that very issue in chapter 12, “the master of that servant will come on a day when he does not expect him and at an hour he does not know, and will cut him in pieces and put him with the unfaithful.”

In *The Steward: A Biblical Symbol Come of Age*, Douglas John Hall gives a helpful illustration of the importance of this metaphor.

Visiting a Canadian farmhouse attic once, I came across a beautiful picture, an antique of the nineteenth century that had been shunted off to the attic by an earlier generation of the family, whose members were presumably ashamed of its old-fashioned lines and theme. The family presently living in the old country mansion either did not know about the picture or else was unaware that, in the meantime such items were in great demand in fashionable city antique stores. The picture was in fact worth far more now than it had originally cost.¹⁰⁶

Hall goes on to suggest that stewardship is like that picture.

“It has been more or less relegated to the attic (or the basement!) by congregations that have grown ashamed and weary of it. But in the meantime events and attitudes have developed within our world that make it priceless.”¹⁰⁷

The metaphor of steward fights against the ownership mindset which is so prevalent in our society and even in our churches. It is a mindset that tears apart rather than builds up. Properly understood the steward metaphor will help pastors fulfill all the duties enumerated in the “Supplement to the Diploma of Vocation” given to every LCMS pastor when a call is extended especially the last paragraph which states:

To serve the congregation as an example of Christian conduct; to endeavor earnestly to live in Christian unity with the members of the congregation, fellow workers, and sister congregations of the Synod; and by the grace of God to do everything possible for the edification of the congregation and the upbuilding of the church in Christ.

¹⁰⁶ Douglas John Hall, *The Steward: A Biblical Symbol Come of Age* (Eugene: Wipf & Stock, 1990), 20–21.

¹⁰⁷ Hall, *The Steward*, 21.

As stated earlier, the steward metaphor is not the only nor is it the most important metaphor for ministry, but it does offer tremendous help to the pastor in understanding and going about the tasks of leadership. It can literally change the way he thinks, leads, and lives. Hall writes:

Scripture's steward metaphor is both a major theme and one which has direct application to the question of human identity and vocation. This is of course due to the whole manner in which, in these Scriptures, human identity is bound up with God on the one hand, and all the rest of creation on the other. For the biblical way of defining human being is from first to last relational.¹⁰⁸

Leaders who understand the steward metaphor realize the importance of that relational aspect of life. They understand that the Christian stewards his relationship with God first and foremost. The Christian stewards his relationship with himself. The Christian stewards his relationship with all others both inside the household of faith and outside in the community. The Christian also stewards his relationship with all of creation. Framed in this way, the leader sees that his stewardship impacts all of life.

With that in mind and with the many books on leadership that espouse varying styles for pastors to use in leading the congregation, it is suggested that the pastor consider steward leadership. Valuing everything under his care, this kind of leader understands that his position, influence, organization, and resources are on loan, and must be used for the benefit of the rightful owner. This leader gives authority away, empowers others, decreases himself so he may increase the value of others, and seeks the highest good of others. He does all of this knowing that the owner is God. It is the only style of leadership that I am aware of that puts this ownership issue in proper perspective.

R. Scott Rodin clarifies this owner – steward dynamic in his chapter in the book *Becoming a Steward Leader*. He writes,

¹⁰⁸ Hall, *The Steward*, 25.

Owner leaders take their organization on their own shoulders and tie their own self-worth to its success, which requires that they protect turf, use people as a means to an end, and exert control over every situation. Their leadership is typified by power and fear and results in anxiety, stress, and burnout. They are leaders in bondage, and they, in turn, enslave the people they lead.

Steward leaders yield their organization to God and seek only to be obedient, responsive servants of the true Owner. As a result, they are set free to lead! In this freedom they give away power and build up the people around them. They are at peace with success or struggle because they are at peace with themselves. And God works through them to set their people free.

As Christians who are called to lead, we are on a journey from our old ownership ways to the victorious life of the steward leader. The journey is marked by an almost continuous battle to let God be the absolute Lord of our lives and of all aspects of our calling as leader.¹⁰⁹

Mission and Stewardship Connection

The connection between stewardship and mission is essential. It has been said that mission without stewardship is impossible and stewardship without mission is unnecessary. There is certainly some truth in that statement, but it suggests that stewardship is primarily a means to an end. It is far more than that. Douglas John Hall suggests that the biblical metaphor of the steward as a manner of speaking about the nature and substance of the Christian mission is an important concept to develop. Hall asks:

What if the mission itself requires something like the biblical metaphor of the steward if it is to be grasped imaginatively and engaged in faithfully...What if stewardship, instead of being just the *means* of our mission, were a vital dimension of its *end* – that is, an indispensable aspect of what Christian mission actually is?¹¹⁰

Hall's helpful article suggests that the steward metaphor encourages mission. He continues:

If 'the steward' is not the master and possessor; if from the perspective of this biblical office and metaphor the pretensions of mastery are of the essence of sin, sin as *pride*, it is equally true that the anthropological symbol of stewardship confronts head on the other, contradictory *imago hominis* by which disillusioned moderns are enticed:

¹⁰⁹ R. Scott Rodin, "On Becoming A Steward Leader," in *Becoming a Steward Leader*, eds. Mark Vincent and Joseph Krivickas (Camino de los Mares: Christian Leadership Alliance, 2012), 55.

¹¹⁰ Douglas John Hall, "Stewardship as a Missional Discipline," *Journal for Preachers* 22 no. 1 (1998): 9.

Sisyphus, withdrawal, passivity, *ennui*. The steward in biblical literature is *accountable* – answerable to Another; therefore mastery is ruled out. But the steward in this literature is also responsible; therefore, passivity is ruled out.”¹¹¹

The symbol of the steward makes it clear that we exist for the service of others – we are stewards of the Gospel – and that means mission. The steward metaphor drives us out of an ownership mindset and into a posture of faithful obedience to the Master – and that means mission. Hall concludes:

I have proposed here that stewardship – or better, the symbol of the steward – is one evocative and provocative linguistic form with which Christians may engage their context, especially this North American context. It is not the only language in which that engagement needs to occur, and it must not be hardened into ‘eternal truth.’ But it is all the same a highly suggestive and, where it is deployed with imagination, gripping language, one that is indigenous to our tradition, accessible to ordinary people, respectable and interesting to the circles of some of our period’s best observers, and (this being a journal for preachers, let me accentuate) *extraordinarily communicable in sermon and Christian teaching*.¹¹²

Steward is an apt metaphor for ministry.

Conclusion

The metaphor of steward is a biblical way for the pastor to approach both his personal life and his role as leader in the congregation. The pastor is God’s steward entrusted with the very mysteries of God. As such he is to proclaim and teach the whole counsel of God. As the chief steward in the congregation he studies God’s word for a fuller understanding of what it means to be a steward himself, he models faithful stewardship for the congregation, and will do all he can to intentionally instruct and encourage those in his charge so that they, too, might live in obedience to God’s word as they freely and joyfully serve their neighbors.

¹¹¹ Hall, “Stewardship as a Missional Discipline,” 25.

¹¹² Hall, “Stewardship as a Missional Discipline,” 26.

APPENDIX TWO

MONEY IN SCRIPTURE

Craig Blomberg writes, “I have discovered that many Christians today are not willfully choosing to be disobedient to the Scriptures in the area of financial stewardship. They are merely unaware of the Bible’s teaching on the topic.”¹¹³ Blomberg’s observation, I believe, is accurate.

Stewarding the money that God entrusts to His people is a difficult task. For the most part the Church has not done a very good job of helping people deal with this significant issue in their lives. Christians who face the challenge of managing money should be able to look to the church for guidance. The painful truth is, however, that most churches avoid the issue entirely. The only time many churches talk about money at all is when it is time for the yearly drive to gather pledges for the congregational budget. Churches are uniquely positioned to help members be aware of the Bible’s teaching on the topic of money. The following questions are important as a church begins to address this issue: What does the Bible say about money? What are the Biblical principles that can help the Christian manage God’s money? What attitude should the Christian have toward money and possessions?

The Importance of Money

Stewardship is about the whole-life of the Christian and not just about money. Money is, however, an important aspect of stewardship. Money plays a central role in society and in the

¹¹³ Craig Blomberg, *Heart, Soul, and Money* (Joplin: College Press, 2000), 9.

lives of individuals. It can be used for good. Money can be used to finance missionaries who take the Gospel to the ends of the earth. Money can be used to help neighbors who have special needs. Money can be used to pay for the mundane but necessary commodities of life. Money can be a good thing.

Money can also be used for evil purposes. Money can be used to finance drug addictions. Money can be used to end the life of an unborn child. Money can be used to pay for “entertainment” that damages the soul. Money can be used for evil. Jaroslav Pelikan writes:

For in the mystery of the divine dispensation or *oikonomia* (the etymological origin of the English words “economy” and “economics”), the logical faculty and a pleasing appearance and even money could become either demonic or divine: “If you use it skillfully, it is skillful; if you are deficient in skill, it is affected by your lack of skill, being itself devoid of blame. Such an instrument is money.”¹¹⁴

Money is important and how it is used is important. Unfortunately, as was mentioned earlier, many in the church today are reluctant to talk about finances. Donald Senior writes:

If some involved in religious institutions are reluctant or ambivalent in dealing with financial matters, the same is not true of the Bible and of Jesus himself. The gospels attest that Jesus talked a lot about money. Sixteen of the thirty-eight parables found in the gospels deal with handling money and possessions. Howard Dayton, who has written and lectured extensively on the Bible and finances, claims that “the Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,350 verses on money and possessions.” I haven’t checked these statistics, but it is surely true that the Bible and Jesus himself were not afraid to deal with the singular importance of money and possessions in human life. The Scriptures engage the realities of human life in all its dimensions, including finances as one of the most important.¹¹⁵

Jesus understood the importance of money. He instructed His followers to be vigilant when it comes to wealth and money. He warned them not to store up treasures on earth where moth and rust can destroy them or where thieves can steal them (Mt 6:19). He told them that they

¹¹⁴ Anthony Scott, ed. *Good and Faithful Servant: Stewardship in the Orthodox Church*. (Crestwood: St Vladimir’s Seminary, 2003), 19.

¹¹⁵ Donald Senior. *The Gift of Administration: New Testament Foundations for the Vocation of Administrative Service*. (Collegeville: Liturgical Press, 2016), 106.

cannot serve both God and money (Mt 6:24). He asked the disciples in Mt 16:24, “For what will it profit a man if he gains the whole world and forfeits his soul?” He told the disciples that it would be hard for those who have wealth to enter the kingdom of God (Mk 10:24). Jesus told them that they do not need to worry about the things that money can buy because God knows what they need and will take care of them (Lk 12:30–31).

In his first letter to Timothy, Paul highlights a negative aspect of money when he says that those who desire to be rich fall into temptation that may well plunge them into ruin and destruction. He warns that the love of money is a root of all kinds of evil. Craving for money has even led some to wander from the faith (1 Tm 6:9–10). On the positive side, Paul tells Timothy to command those who have money to use it for good works and to share it generously (1 Tm 6:19).

Martin Luther also recognized the importance of money in the Christian’s life. He wrote in the First Commandment in his *Large Catechism*:

Many a person thinks that he has God and everything in abundance when he has money and possessions. He trusts in them and boasts about them with such firmness and assurance as to care for no one. Such a person has a god by the name of 'Mammon' (i.e. money and possessions; (Matthew 6:24), on which he sets all his heart. This is the most common idol on earth...This care and desire for money sticks and clings to our nature, right up to the grave.¹¹⁶

Mark Vincent makes the point that “handling money is a creative act, a work of art. While we intend something beautiful, we always risk creating disaster instead. Either way, we set economic activity in motion.”¹¹⁷

Vincent suggests that one of the reasons extra caution is needed when dealing with money

¹¹⁶ Paul McCain, Robert Baker, Gene Veith, Edward Englebrecht, *Concordia: The Lutheran Confessions? A Reader’s Edition of the Book of Concord* (St. Louis: Concordia, 2005), 385.

¹¹⁷ Mark Vincent. *A Christian View of Money: Celebrating God’s Generosity*. (Eugene: Wipf & Stock, 1997), 23.

is the godlike (small “g” but godlike nonetheless) strength money possesses. He describes this “godlike” strength in seven ways:

1. It outlives you. Money was here before you, and it will be here after you pass away.
2. Its circle of influence is greater. Money goes places you can’t go and touches people you cannot reach.
3. Money is mysterious. Its properties, impact and behavior cannot fully be described by anyone—even economists.
4. Money lives among the things we are tempted to worship. If money lives longer, has greater power, and is shrouded in mystery, it begins to sound like a god.
5. Money mimics things promised in the New Jerusalem. The Christian’s eternal reward includes no crying, plentiful feasts and beautiful housing. With money we purchase a virtually real imitation. It might not be a wedding feast of the Lamb, but for seven bucks you eat all you want at a Ponderosa. Maybe not a heavenly mansion, but you can buy a home in a gated community.
6. It is an instrument you wield. This verb “wield” describes the action of a sword and a scalpel an agent of healing. Money can do either, and sometimes both at the same time.
7. Everything can be economized. Does my church want to establish another congregation or send a missionary? There is an economic cost. Do I want a graduate degree? Money again. Do I hope to treat my wife to a wedding anniversary holiday? It’s not free. What about repairing the environment? Money. Money. Money. Every noble intention has economic implications.¹¹⁸

Vincent’s point is simply that in choosing our intentions about money, whether those intentions be good or bad, a decision must be made as to whether or not money will rule us. The Christian steward knows that the money God entrusts to his or her care makes a good servant but a terrible master. The attitude the Christian steward has about money must be informed and shaped by what the Bible says about it.

¹¹⁸ Vincent, *A Christian View of Money*, 22–23.

Money in the Old Testament

An examination of money and possessions in the Old Testament reveals a number of helpful themes. In the first book of the Bible we see the generosity of God. He creates human beings in His image and then gives all of creation to them and tells them to have dominion over every living thing. He calls Abram to be the father of a new nation and prospers him (Gn 12:1–7). He blesses Abraham's son Isaac and gives him material possessions (Gn 26:12–14). He gives the children of Israel the promised land and fills it with crops and animals in abundance (Dt 7:13). His generosity is shown to his people by the promise that if they would live in obedience to him he would open the windows of heaven to them (Mal 3:10).

From the theme of God's generosity to humankind follows the freedom of human beings to be generous to one another. One of the ways this is demonstrated is through the concept of the Jubilee (Lv 25). Foster writes, “There was an important social principle in the Jubilee. If faithfully executed, it would have utterly eliminated the age-old problem of the rich becoming richer and the poor becoming poorer...The vicious cycle of poverty could be broken.”¹¹⁹

Another aspect of the year of Jubilee was the reminder that the Children of Israel did not own the land—it belonged to God (Lv 25:23). “The principle of equitable distribution rather than hoarding, and managership rather than ownership was as revolutionary then as it is now.”¹²⁰ The unfortunate thing about the year of Jubilee is that the Israelites never implemented it.

This theme of God's ownership is key to a proper understanding of the role of money in the life of the believer. Ownership is the cornerstone of everything we have to say about money. As Ps 24 makes clear, everything and everyone belongs to God. As was mentioned previously, God

¹¹⁹ Richard J. Foster. *Freedom of Simplicity*. (San Francisco: Harper and Row, 1981), 21.

¹²⁰ Foster, *Freedom of Simplicity*, 22.

owns us twice. He owns us once by creation and again in the redemption won for us by Christ. God's ownership is demonstrated time and time again in both the Old Testament and in the New. For example, in the Old Testament the law of the first-fruits was established to keep the ownership of God in proper perspective. This law refers to the divine ownership of all wealth. The first and best of crops and animals were to be brought to the priest to avoid the temptation of using them for themselves (Dt 18:4). This was done so that the people did not forget that God was the giver and owner of everything. Foster makes the point, "The law of the first fruits also illustrates how our generosity flows out of God's generosity. This law stipulated that the first of the crop to ripen was to be given to God. It was in effect, an act of trust in the generosity of God."¹²¹

Similar to the first fruits theme was the tithe as a concept of joyful celebration. First mentioned in connection to Abraham who gave Melchizedek a tenth of the spoils taken in war, the tithe was "a full tenth of the Israelite's income, beyond the first fruits, was to be given away in celebration of the gracious provision of God. The money was used to care for the Levites, the sojourner, and the poor and needy."¹²²

In the tithe one can see God's concern for the poor and downtrodden. Every third year the tithe was used to help those who couldn't help themselves (Dt 14:28–29). God's people were to share the wealth God bestowed generously on them with those who were less fortunate. Foster writes:

Perhaps the patriarch Abraham should be the paradigm for our understanding of the principle of generosity. He was a man who was given great wealth. However, it was never a wealth to be hoarded; rather, it was freely shared with the clan. Indeed, Abraham exhibited an unusual posture of relaxed nonchalance toward possessions.

¹²¹ Foster, *Freedom of Simplicity*, 22.

¹²² Foster, *Freedom of Simplicity*, 23.

When the covetous spirit of Lot brought them into conflict, Abraham literally gave him the pick of the land (Gen. 13:5–12. Freely he received, freely he gave.¹²³

Much more could be said about the tithe, but that is beyond the scope of this project.

Money in the New Testament

The Old Testament reminds us frequently that God is the Owner and that our attitude is to mirror God's attitude of generosity. The New Testament teaches us that it is Christ's redemptive work that forms our attitude toward money. Word and Sacraments, as the Means of Grace, transform our lives so they conform to His will. We see things differently when it comes to the treasures God gives. Just as in the Old Testament, the New Testament says clearly that it is not only our treasures that belong to God, but we belong to Him as well. 1 Cor 6:19 and Ti 2:14 make it clear that we are God's possession.

With God's ownership in mind, Mt 6 speaks of the necessity to stockpile "treasures in heaven" and not "treasures on earth." The treasures Jesus refers to here are not just money, but all those things that capture our trust. Here Jesus gives three reasons why we are not to put our trust in earthly riches.

The first reason is that the world is a very uncertain place (Mt 6:19–20). The ups and downs of an earthly economy are painfully evident. Putting our treasure there might seem profitable for a while, but it will ultimately fail. The second reason is the fact that where we put our focus will capture our whole life. Where our treasure is, there will our heart be as well. There is no getting around it. What we value most will get our attention—all our attention. The third reason Jesus gives for not laying up treasure on earth is that God provides. Just as He provides for all plant and animal life so he cares for us. We can trust Him and His Word completely.

¹²³ Foster, *Freedom of Simplicity*, 24.

The Gospel of Luke addresses the topic of money and possessions more than any other Gospel. Luke contains a passionate plea for the poor and the disadvantaged. The *Magnificat* in Lk 1 advocates for those of low degree. In Lk 3 John the Baptist advises those with two coats to share with those who have none. In Lk 4 Jesus advocates for the oppressed as he preaches good news to the poor and proclaims release to the captives. In Lk 6 the beatitudes contrast the rich and the poor. In Lk 14 Jesus encourages the dinner host to invite those who are lame and blind. In Lk 16 the rich man ignores Lazarus and experiences consequences. In Lk 19 Zacchaeus is confronted by Jesus and gives half of his goods to the poor. Evidence in Scripture is plentiful that God is concerned for the poor and downtrodden.

St. Paul expresses these same concerns in his Epistles. Christians were instructed to "remember the poor" (Gal 2:10 and Acts 15:35) and "give to those in need" (Eph 4:28). Paul encourages Timothy to command Christians to "be generous and willing to share" (1 Tm 6:17–18). James also encourages his readers to keep themselves unstained from the world (Jas 1:27). If someone is in need we are to give to that need (Jas 2:15). John also warns that if we do not help when we have the ability to do so we do not have the love of God in us (1 Jn 3:17).

Ben Witherington III gives a good summary of Old and New Testament teaching on money and possessions in his book *Jesus and Money*. He writes:

...much of the orientation towards money and wealth in the New Testament carries forward Old Testament assumptions about the subject. First is the assumption that God is the creator and owner of all things. Second, God's creatures are not owners but only stewards of material things, even when one has worked for them and earned them in one sense. Third, we find in the Old Testament the conviction that human beings are fallen, and that the internal battles with things like greed are ongoing: one cannot afford to be naïve about that. And finally, in light of the multitudinous warnings in the Bible about wealth (repeatedly associated with idolatry and apostasy),

a believer must be wary and take a cautious approach to the issue of money and possessions.¹²⁴

Perhaps the church should talk more about money and less about giving. It is only when the pastors and leaders of churches talk more about what the Bible says about money that members will be helped to understand God's will for them when it comes to money. Again, pastors have the responsibility to preach and teach the whole counsel of God. Money and its use are part of the whole counsel of God.

Conclusion

The steward is a servant or trustee who is privileged to administer what belongs to the master. He does so as an instrument of the master's will. Derek Tidball writes:

[The steward] completely identifies with the aims of his master and knows how his master would wish his desired objectives to be brought about. Moreover, his master has put all the necessary resources for their achievement at his disposal. The relationship between master and steward is close and it gives the steward a certain independence from the criticisms and designs of others. He is, however, unlikely to abuse his master's trust, for the steward knows that accountability is another mark of their relationship.¹²⁵

The pastor wants to know what the master says about money so that he can manage it faithfully. He also knows that his God-given responsibility is to help the members of the congregation do the same.

¹²⁴ Ben Witherington, *Jesus and Money* (Grand Rapids: Brazos Press, 2010), 142.

¹²⁵ Derek Tidball, *Skillful Shepherds: An Introduction to Pastoral Theology* (Grand Rapids: Ministry Resources Library, 1986), 105.

APPENDIX THREE

COURSE'S CONTENT

Richard Foster identifies what he calls the “principle of connection” in Scripture. He describes it as a teaching approach that both Jesus and Paul used. The principle of connection is connecting where people are with where they should be or need to be. It also includes connecting the past with the present. Foster gives the example of Jesus using this principle in Mt 5:17, “Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them.” Jesus demonstrates how his teaching connects with the past and fulfills it.¹²⁶

This principle of connection is a fitting approach to the subject of stewardship as it relates to the pastor. Developing a training process that begins where the pastor is in his attitude toward stewardship and connects him to where Scripture would have him is the focus of this project. This appendix will examine stewardship connections. A detailed outline of the training is presented.

Stewardship Connections

Introduction

R. Scott Rodin writes:

In order to assure that we make the right start, we must immediately change our language. For too long, attempts to undergird Christian tithing and fundraising with some sort of theology have employed the term *stewardship*. The problem that should be immediately apparent is that this focus indicates a classic false start. *Stewardship* is the practice, the work, the vocation of a steward. It is the ‘how-to,’ the ethical

¹²⁶ Richard Foster, *The Challenge of the Disciplined Life* (San Francisco: Harper Collins, 1985), 159.

imperatives of the call to be a steward. The very term indicates that we can move past the whole discussion of what it means to be a steward and focus on the practice of stewardship. This is a false start... This false start is really following the ways of the world. We want quick solutions. We start at the end... it is clear quite quickly that by missing the start, the ending will make little sense... In all of these ways while we have produced resources for understanding what stewardship looks like, we have failed to raise up stewards.¹²⁷

Definitions

Steward: One who manages or takes care of what belongs to someone else.

Christian Steward: One entrusted with God's gifts to manage for His purposes.

Christian Disciple: One who follows Christ and learns from Him.

Stewardship: The management of something that belongs to another.

Christian Stewardship: 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.

A Framework for Stewardship

Four Relationships

1. God – we steward our relationship with God.
2. Self – we steward our relationship with ourselves.
3. Others – we steward our relationship with others.
4. Creation – we steward our relationship with creation which includes money.

Four Mandates or Realms

1. Home – we live out our closest relationships in the home.
2. Occupation – we use our talents and abilities in our vocations.

¹²⁷ Rodin, *Stewards in the Kingdom*, 17-18.

3. Church – we are called to bring the Gospel to the whole world.
4. Society – we serve as citizens in our community and beyond.

Stewardship Connections Detailed Outline

I. Connecting the Pastor to Stewardship

Leo Tolstoy observed, “Everybody thinks of changing humanity and nobody things of changing himself.”¹²⁸

A. The Baptismal Life

Robert Kolb notes:

In Baptism, God has given us a program and a pattern for new life in Christ. God comes to repeat His baptismal action through daily repentance, in which He turns us from sin to Himself. Baptism lays down the pattern for the entire Christian life of repentance and rebirth. It is a pattern of daily dying to a fondness for sin by confessing to God all our troubled and traitorous attitudes and acts. It is a pattern of daily rising to new confidence before God because we know that he loves and forgives us, and of daily rising to new love for those around us since we want to reflect God’s love toward us in their lives.¹²⁹

Dr. Kolb makes the observation that to be human as God created us to be human involves three things:

1. Identity – knowing who we are.
2. Meaning – knowing that our lives have purpose.
3. Security – knowing that we are safe.

Pastors encourage spiritual disciplines for others, but sometimes fail to practice the disciplines themselves. The Holy Spirit works through Word and Sacrament for the pastor just as

¹²⁸ Frank Mead, ed. *Encyclopedia of Religious Quotations* (London: Peter Davis Ltd. 1965), 400.

¹²⁹ Kolb, *Speaking the Gospel Today*, 195.

He does for everyone else. Richard Foster suggests three kinds or groups of disciplines Christians can practice. The first group consists of the inward disciplines of meditation, prayer, fasting, and study. The second group has the outward disciplines of simplicity, solitude, submission and service. The final group is the corporate disciplines which include confession, worship, guidance, and celebration.¹³⁰ Self-evaluation in each of these areas is helpful for all Christians including pastors.

B. The Thread of Stewardship Throughout Scripture

1. Gn 1 & 2
2. Mal 3
3. Lk 3; Lk 12; Lk 15
4. Titus

C. The Law/Gospel Distinction

1. The First Use of the Law

The first use of the law is the coercive power which holds in check the destructive forces of evil. It is summarized in the “you shall not” of the Ten Commandments. Stewardship, Kantonen notes, readily lends itself to presentation at this level. The most important aspect of stewardship at this level is responsibility. We, as law-abiding citizens, are to work for justice and economic opportunity for all people. “This,” writes Kantonen, “is the way in which stewardship is often presented and this is probably what it means to the average churchgoer.”¹³¹

The problem with this level is that there is nothing particularly Christian about it. This exhortation to responsibility could be used with any group that has a religious or moral bent.

¹³⁰ Richard Foster, *Celebration of Discipline* (New York: Harper & Row, 1978), 1.

¹³¹ Kantonen, “Stewardship in Christian Doctrine,” 165.

“Worse still,” acknowledges Kantonen, “such stewardship may lead to a legalistic bargaining with God to the *do ut des* of primitive religion.”¹³²

2. The Second Use of the Law

The second use is the accusing function of the law. Paul describes the law as the tutor or trainer who prepares one for what is to come. “The law,” writes Kantonen, “teaches a man that he is a sinner whose only hope is the forgiveness of sins. It is a mirror in which a man sees himself as he really is. It can accuse and convict but not save.”¹³³

3. The Third Use of the Law

The third use of the law serves as a guide for the Christian. This use has been a point of discussion and disagreement since Luther’s own time. What needs to be underscored here is that the believer is still bound by the law but is released from its curse.

F. Samuel Janzow writes:

Now, whether or not Luther ever uses the term, the third use or function of the Law is amply in evidence in Luther’s manner of teaching in his *Large Catechism*. He lets the Word of God in His law offer clarification and guidance to Christians as to what are to be their responses in attitude and conduct to the love of God and His gifts of grace.¹³⁴

4. The Gospel

On the level of the gospel,” Kantonen writes, “stewardship is an expression of the restored direct personal relation to God. Its structure is thus remarkably simple: the divine gift and the human response, grace and gratitude.”¹³⁵ Giving does not bubble up in the heart of man, but originates

¹³² Kantonen, “Stewardship in Christian Doctrine.” 165.

¹³³ Kantonen, “Stewardship in Christian Doctrine.” 166.

¹³⁴ F. Samuel Janzow, *Getting into Luther’s Large Catechism* (St. Louis: Concordia, 1978), 12.

¹³⁵ Kantonen, “Stewardship in Christian Doctrine.” 171.

in the depth of God's heart. God is love and it is God's love that gives. The Christian's whole life is one of receiving what God gives. Kantonen notes that in receiving the gifts of God the Christian also gives. "That is why," Kantonen writes, "the characteristic traits of genuine Christian giving reflect faithfully God's own agape. It is spontaneous and creative, free from the desire to obtain something in return, and unconditioned by the worth or worthlessness of the recipient."¹³⁶

D. The Two Kinds of Righteousness Matrix

Robert Kolb and Charles Arand describe the two kinds of righteousness in their book, *The Genius of Luther's Theology*.

Working within the matrix of the two kinds of righteousness, the reformers clarified the nature of the relationship between the Creator, who bestows 'passive righteousness' on his creatures (first in creation and then in redemption) through the creative and re-creative Word, and the human creature, who responds in faith and trust. The distinction between the two kinds of righteousness allowed the reformers without qualification to extol the gospel by removing human activity as a basis for justification before God. At the same time, it clarified the relationship of the human creature to the world in which God had placed him or her to live a life of 'active righteousness' for the well-being of the human community and the preservation of the environment. The two kinds of righteousness, however, are inseparable from one another: The passive righteousness of faith provides the core identity of a person; the active righteousness of love flows from that core identity out into the world.¹³⁷

E. The Chief Steward

John Herman describes the responsibilities of the chief steward:

It is the privilege and responsibility of the pastor to teach the broad Scriptural conceptions of Christian stewardship to his people. He is also to lead them to a practical and fuller expression of the principles as individual Christians and as members of a Christian congregation. Stewardship belongs to the whole counsel of God. The levels of Christian stewardship in a Christian congregation are set in the main by the pastor... The principles and practice of Christian stewardship must

¹³⁶ Kantonen, "Stewardship in Christian Doctrine." 172.

¹³⁷ Kolb and Arand, *The Genius of Luther's Theology*, 26.

become the absorbing passion in his life. He should endeavor to become the number one steward in his congregation. His entire activities as pastor, his personal life, must be convincing proof that he practices what he preaches.¹³⁸

F. Principles of Biblical Stewardship

The Lutheran Church–Missouri Synod at its 1995 Convention (Resolution 4-07a) asked the Department of Stewardship to "articulate the biblical principles of financial stewardship (Bylaw 9.01) which should guide all of our stewardship and appeal efforts."

- **God's Stewards are God's Stewards.**

God's stewards are stewards by the virtue of creation and their re-creation in Holy Baptism; therefore, they belong to the Lord.

- **God's Stewards are Managers, not Owners.**

God's stewards have been entrusted by God with life and life's resources and given the privilege of responsibly and joyfully managing them for Him.

- **God's Stewards are Saints and Sinners.**

God's stewards rejoice in and live out what God has declared them to be through the cross. At the same time His stewards recognize they are sinners who fight sin and its consequences each day.

- **God's Stewards are Uniquely Singular, yet Profoundly Plural**

God's stewards recognize that their lives are not solo performances but are personal responses to God, lived out within the community of faith to benefit the whole world.

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

God's stewards recognize that the Lord sets them apart from the world and by the transforming power of the Gospel sends them into the world to live out the Gospel.

¹³⁸ J. E. Herrmann, *The Chief Steward* (St. Louis: The Lutheran Church—Missouri Synod, 1951), 19.

- **God's Stewards are Loved and Loving.**

God's stewards recognize that their stewardship flows out of God's act of love for them in Christ which empowers them, in turn, to love others in acts of Christ-like love.

- **God's Stewards are Served and Serving.**

God's stewards recognize that their stewardship involves a Gospel-powered style of life which is demonstrated in servanthood within all the arenas of life.

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

God's stewards live intentionally in the light of God's eternal purpose while being firmly committed to His rule in the here and now.

G. Biblical Metaphor of the Steward

1 Cor 4:1-2

Douglas Hall writes:

In 1 Cor 4:1-2, Paul applies the concept of the steward explicitly to himself as an apostle and implicitly to the church at large. One notes again how this reference is set in a textual context of warning: Christians are not to act according to the ways of the world, where people try to make names for themselves or form parties around this or that great one... 'Moreover it is required of stewards that they be found trustworthy.' Here the property for which the Christian stewards have responsibility is not the material effects of a royal household, nor noble prisoners like Daniel and his companions, nor the accoutrements of a feast as in John 2:8, but the mysteries of God: that is, the gospel itself, which is intended for the whole family of humanity, God's household.¹³⁹

Ti 1:7

Hall continues:

The biblical authors themselves could and did realize much about the possibilities of this motif as a vehicle for communicating the meaning of the Christian message and the character of the Christian life... The question is this: Why was this metaphor not

¹³⁹ Hall, *The Steward*, 36-37.

taken up by evolving Christianity? Why has it in fact played so minor a role in the unfolding of church history? Other biblical metaphors with less real potential for symbolic profundity achieved greater notice than ‘the steward.’” If this is truly such an inclusive metaphor as our biblical reflections suggest, how is it that more has not been made of it in the theology as well as the practice of Christianity in the world?¹⁴⁰

II Connecting Lay Leaders to Stewardship

A. Stewardship: A Spiritual Issue

Spiritual issues have to do with faith. Spiritual issues are about our relationship to God in Christ and how we live out that relationship. Stewardship is a spiritual issue.

Four Statements:

1. If faith has anything to do with how we manage our relationships with others, then stewardship is a spiritual issue.
2. If faith has anything to do with how I live the life given me daily, then stewardship is a spiritual issue.
3. If faith has anything to do with how I treat God’s wonderful creation, then stewardship is a spiritual issue.
4. If faith has anything to do with how I manage the money and possessions entrusted to my care, then stewardship is a spiritual issue.

If we are not willing to teach ourselves and our fellow believers how to manage our lives for the Savior, the sinful world is more than willing to teach its brand of self-centered living.

B. Steward Leaders on a Journey.

R. Scott Rodin describes the journey of a steward leader:

The journey of becoming a steward leader is uncompromising, unequivocal, unrelenting, and unending. It is a journey of faith that God uses to transform hearts and equip men and women for faithful and effective service wherever they are called.

¹⁴⁰ Hall, *The Steward*, 50–51.

This journey usually involves a movement in three parts: discovery, commitment, and accountability.¹⁴¹

1. Discovery

- a) A steward must know the heart and will of the Master
- b) A steward must represent the heart and will of the Master.

2. Commitment at Four Levels

- a) Intimacy with God
 - 1) God is primarily concerned with who we are, not what we do.
 - 2) Our challenge as a steward leader is to focus on bearing the fruit of the Spirit rather than producing the fruit of our own hands.
 - 3) We move from owner leaders to steward leaders.

Rodin adds:

Owner leaders take their organization on their own shoulders and tie their own self-worth to its success, which requires that they protect turf, use people as a means to an end, and exert control over every situation. Their leadership is typified by power and fear and results in anxiety, stress, and burnout. They are leaders in bondage, and they, in turn, enslave the people they lead.”¹⁴²

Steward leaders yield their organization to God and seek only to be an obedient, responsive servant of the true Owner. As a result, they are set free to lead! In this freedom they give away power and build up the people around them. They are at peace with themselves. And God works through them to set their people free.¹⁴³

- b) The knowledge of our identity as children of God in baptism, translates into the confidence that we were created to have a place and a role in God’s kingdom.

“Scripture sets up for us a tension in how we are to understand and steward this identity. I

¹⁴¹ R. Scott Rodin, “On Becoming a Steward Leader.” In *Becoming a Steward Leader*, edited by Mark L. Vincent and Joseph Krivickas, 46.(San Clemente: Christian Leadership Alliance, 2012).

¹⁴² Rodin, “On Becoming a Steward Leader,” 55.

¹⁴³ Rodin, “On Becoming a Steward Leader,” 55.

believe that understanding and maintaining this tension is the single most challenging and important component in the life of the steward leader.”¹⁴⁴ We call that tension *simul justus et peccator*.

- c) Steward leaders love their neighbors not as a means to and end but as an end in itself.

Rodin explains:

Loving our neighbors starts by realizing that every single person is on his or her own unique journey with God. God is calling and wooing and working in the lives of everyone we come in contact with every day. None of us live in a static moment. We’re all becoming transformed daily into the image of Christ.¹⁴⁵

- d) Steward leaders are consistent in the care of creation.

Again, Rodin writes:

On this fourth level, like none of the others, steward leaders are in the battle of their lives. This is the enemy’s territory. The steward leader stands as a warrior in the battle for the hearts and allegiance of God’s people, starting with his and her own. Nowhere will the steward leader experience the frontal attack of the enemy more than here.¹⁴⁶

3. Accountability

- a) Few stewards have developed accountability procedures.
- b) Steward leaders need to be challenged.

“Without accountability, we are free to deceive ourselves, trust in flawed perspectives, avoid tough questions, and remain unchecked and unchanged.”¹⁴⁷

C. Stewardship Conclusions

¹⁴⁴ Rodin, “On Becoming a Steward Leader,” 56.

¹⁴⁵ Rodin, “On Becoming a Steward Leader,” 62.

¹⁴⁶ Rodin, “On Becoming a Steward Leader,” 63.

¹⁴⁷ Rodin, “On Becoming a Steward Leader,” 66.

Rodin identifies the conflicting ways in which stewardship is viewed:

The present place of stewardship is a strange one. The concept is split. On the one hand, it is increasingly popular and widely used in secular circles, both in industry and in environmental concerns. On the other hand, in the mainline denominations, there is a crisis mentality which tends to equate stewardship with finances and tithing and pays little attention to the wider meaning of stewardship.¹⁴⁸

Five Conclusions:

1. Humanity needs the concept of stewardship. We need to be reminded that we are stewards and not owners. Living in an ownership culture makes it even more necessary to understand the concept of stewardship.
2. There are two distinct kinds of stewardship. On the one hand, all humans are called upon to practice stewardship and live as stewards. We are all citizens of the world and responsible for the planet on which we live. On the other hand, Christian stewardship is different in that it is rooted in God's gift to us in Jesus Christ.
3. Stewardship has not functioned as a meaningful concept for the majority of church members. Many members interpret the concept as they like. As a result, most are confused about what it really means. To be a meaningful concept today stewardship must be counter-cultural.
4. The intimate connection between stewardship and finances must be maintained. Money is a priority in life. People are obsessed with money. Congregational leaders must help members understand the connections between faith and money. As Avery says, the church must become the place where as a community we struggle together with our stewardship in all its forms.

¹⁴⁸ William Avery, *A Brief History of American Stewardship* (Chicago: Lutheran Laity Movement, 1995), 31.

5. Church members need to live as stewards if the mission of the church is to flourish.¹⁴⁹

D. Stewardship Conversations

Avery observes:

All stewardship talk which begins with money starts at the wrong place. The place to begin meaningful stewardship conversation is with the concept of freedom...God's love is freely given to us simply because we are God's children, simply because God loves us apart from our worthiness or unworthiness. When we learn this truth and appropriate it at the center of our being, then we are truly free.¹⁵⁰

1. Difficult at Best

- a) Deep down we may not be confident that other people's stewardship is really any of our business.
- b) We might be nervous about exposing our own stewardship to public scrutiny.
- c) We may worry that our efforts will appear to be motivated by self-interest.
- d) We might feel that we have bigger fish to fry.
- a) We might think that stewardship is an institutional issue and not a spiritual issue.
- b) We might feel that we don't know enough about stewardship to speak intelligently (and biblically) on the subject.

2. Needed for Sure

David Lose writes:

Some changes in life—the loss of a job, the death of a loved one—we have no control over. Many others, however—starting a healthy diet, exercising, cutting back on television, or spending more time with family—are entirely within our control. Being

¹⁴⁹Avery, *A Brief History of American Stewardship*, 34.

¹⁵⁰Avery, *A Brief History of American Stewardship*, 34.

a more intentional steward and leading others in more faithful stewardship is decidedly part of the latter category.¹⁵¹

Stewardship is part of the whole counsel of God.

- a) It is getting increasingly difficult for Christians, even those who go to church, to distinguish the difference between the pull of the culture and the pull of the Holy Spirit.
- b) Stewardship isn't only about money, but instead it is about identity and values.
- c) People are more eager to talk about stewardship than we often imagine.
- d) Stewardship conversations often lead to a deeper confidence in the Gospel.

Lose continues:

Open, honest conversation about our role as God's stewards, about the challenges of viewing and using money in a healthy and faithful way, and about our responsibility to use money and all of our gifts in a way that honors God and respects our neighbors, provides people with a biblical and theological framework to help them make sense of an important and pervasive aspect of their lives.¹⁵²

E. Stewardship Culture

Aubrey Malphurs writes, "The fact is, culture eats strategy for lunch. You can have a good strategy in place, but if you don't have the culture and the enabling systems, the culture of the organization will defeat the strategy."¹⁵³

Every congregation has a culture. There is a macro culture involving the whole congregation and there are micro cultures involving specific areas of ministry. Stewardship is one of those micro cultures.

1. Culture shapes both our attitudes and our actions.

¹⁵¹ David Lose. "Afterword: Stewards for Good—On Becoming a More Confident Stewardship Leader" in *Becoming a Steward Leader* (San Clemente: Christian Leadership Alliance), 127.

¹⁵² Avery, *A Brief History of American Stewardship*, 31–34.

¹⁵³ Aubrey Malphurs, *Look Before You Lead* (Grand Rapids: Baker Books, 2013), 17.

2. Culture is vital to effective stewardship ministry.
3. Culture impacts the way stewardship is practiced individually and corporately.
4. Understanding the stewardship culture is vital for leaders is they are to lead the congregation in this essential area of ministry.
5. Culture trumps planning.
6. Understanding culture helps the church plan for effective stewardship education in the congregation.

It has been suggested that you can change the culture of a church if you can get 20-25% of the active adults to embrace a new idea.

III. Connecting Members to Stewardship

A. Steward's Identity

“Our research indicates that churchgoers are more likely to see themselves as Americans, consumers, professionals, parents, and unique individuals than zealous disciples of Jesus Christ. Until that self-image is reoriented, churches will not have the capacity to change their world.”¹⁵⁴

1. Christian

A Christian is a child of the Holy Spirit, an heir of eternal life, a companion to the holy angels, a ruler of the world and a partaker of God's divine nature. He is a wonder of the world, a terror of Satan, an ornament of the church, a desirable object of heaven with a heart full of supplications and with hands full of good works.¹⁵⁵

2. Disciple

Disciple simply means one who follows Christ and learns from him. Robert Kolb writes, “What we do as Christians is always secondary to, and a result of, who we are as children of God. Our actions flow from our attitude, an attitude of trust in Jesus Christ.”¹⁵⁶

¹⁵⁴ George Barna. *Revolution* (Carol Stream: Tyndale House Publishers, 2005), 88.

¹⁵⁵ This quote is attributed to Martin Luther in *Portals of Prayer* (St. Louis: Concordia, September 1, 1986).

¹⁵⁶ Robert Kolb, *The Christian Faith*, 10.

3. Steward

A steward is a child of God who realizes his or her role in life as a partner, a trustee, a manager, a caretaker or temporary custodian of gifts that belong to God. The Christian steward *receives* God's precious gifts gratefully, *manages* God's precious gifts carefully and responsibly, *shares* God's precious gifts with others generously, and *returns* God's precious gifts joyfully with increase.

B. Stewardship Framework

Stewardship is an invitation to place all things in eternal perspective.

One of the tasks of stewardship is to guard against the invasion of materialism.

Stewardship is one of the requirements for meaningful life.

Stewardship is a spiritual practice that changes lives.

Stewardship is the Christian life.

1. Our Vocation as Stewards in Four Relationships

- a) We are stewards of our relationship with God, and we respond to this calling with obedience and joy by nurturing and deepening our relationship with him.
- b) We are stewards of our relationships with ourselves, and we respond to this calling with obedience and joy by seeking to always be in that God-pleasing balance of being precious and beloved by God and also humble, thankful, and obedient to his Word.
- c) We are stewards of our relationships with our neighbors, and we respond to this calling with obedience and joy by entering into caring, supportive, and loving relationships with one another, seeking to love our neighbors as ourselves, to work for peace and reconciliation.
- d) We are stewards of God's creation and all the material possessions that we have, and we respond to this calling with obedience and joy by caring for God's amazing creation and placing all of life in the service of our Lord and his

people.¹⁵⁷

2. Our Vocation as Stewards Serving in Four Realms

- a) In the home with relationships as spouse, parent, child, and the extended family.
- b) Occupational responsibilities embrace all economic functions as well as the social functions of friendship and mutual support in the workplace.
- c) Societal responsibilities may be divided into the formal and the informal; the formal include participation in state functions and duties, from voting and paying taxes to activities in public action groups and political parties in a democracy, while the informal encompass all contacts with neighbors, near and far.
- d) Congregational responsibilities begin with the common calling to worship and the Word, both in evangelization and edification, and extend to the formal and informal responsibilities which God's people bestow on pastors, teachers, evangelists, elders, committee members, and ushers.¹⁵⁸

C. Biblical Foundation

1. God is the Owner

"The earth is the LORD's and the fullness thereof, the world and those who dwell therein," Psalm 24:1

2. I am a Steward by God's Grace

"For the grace of God has appeared, bringing salvation for all people,¹² training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age,¹³ waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ,¹⁴ who gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works." Ti 2:11-14

¹⁵⁷ Rodin, "On Becoming a Steward Leader," 49.

¹⁵⁸ Kolb, *The Christian Faith*, 36.

3. I am Accountable to the Owner

“And no creature is hidden from his sight, but all are naked and exposed to the eyes of him to whom we must give account.” Heb 4:13

D. Ownership

“The biblical truth—that it all belongs to God—is the cornerstone of everything we have to say about stewardship.”¹⁵⁹

1. One Tree in Eden
2. One Day in Seven
3. First-born in Israel
4. The First Tenth
5. Our Bodies

Two Cautions:

The first caution has to do with a false sense of ownership. Getting this one wrong can make a true sense of stewardship impossible, because the steward falsely imagines that the owner’s property belongs not to the owner but the steward.

The second caution has to do with our believing that we deserve what we have because of superior intellect, hard work or some other inwardly focused assumption. “We tend to take a very individualistic view of success, ignoring the multitude of complicated factors that have caused one person to achieve wealth and power, while others have not...Remember the words from Deuteronomy 8, “But remember the Lord your God, for it is he who give you power to get wealth.”¹⁶⁰

Two Celebrations:

The first thing to be celebrated is that God has named us stewards in the first place. It is a high privilege and a tremendous responsibility. As God’s steward, we are placed in a position of esteem by Him.

¹⁵⁹ Lane, *Ask, Thank, Tell*, 22.

¹⁶⁰ Lane, *Ask, Thank, Tell*, 29.

The second thing to be celebrated is that God does not leave us alone and to our own devices when it comes to stewardship. God promises to be with us as we serve Him and others in His name.

E. Faithful Thinking as God’s Steward – It’s About Attitude

1. Stewardship is about understanding that 100% of what we have belongs to God.
2. Stewardship is about knowing that everything we have whether little or much is a divine gift.
3. Stewardship is about more than just giving time, talent, and treasure to church.
4. The steward understands that the division of stewardship education into time, talent, and treasure is inadequate for the Christian steward.
5. Stewardship is about vocation.
6. Stewardship is about gratitude.
7. Stewardship is about trust.

C. K. Robertson writes:

Moving from a position of ownership to one of stewardship really is liberating, for like David we can choose to move from a position where we are at the center of total responsibility—and the anxiety that accompanies it—to a place where we can still work hard but at the same time let go, turning clenched fists into open hands of praise and giving.¹⁶¹

F. Faithful Living as God’s Steward – It’s About Action

Mark Powell makes the observation that “Stewardship is more than money, and faithful stewards seek to please God in how they live.”¹⁶²

1. Stewardship Reaches Out

¹⁶¹ C. K. Robertson, *Transforming Stewardship* (New York: Church, 2009), 30.

¹⁶² Mark Powell, *Giving to God* (Grand Rapids: Eerdmans, 2006), 78.

2. Stewardship Brings In
3. Stewardship Builds Up

Robertson connects stewardship to the community of faith, “The goal (of stewardship) is always the building up of the community of believers who together can have an impact on the world around them.”¹⁶³

Powell makes the following connection between stewardship and faithful living:

Stewardship is a matter of faithful living, of recognizing that all we are and all we have belongs to God and is to be given to God as an act of worship, as an expression of faith, and as a spiritual discipline through which we commit our hearts in love and praise. Such faithful living is a response to the gospel, a recognition of the good news that the rule of God has come near, that Jesus Christ is our Lord, and that the Holy Spirit will direct and guide us to be the people

God wants us to be and to have the abundant, joyful lives that God wants us to have.¹⁶⁴

G. Faithful and Wise Stewards

What does it mean to be a faithful and wise steward?

1. For David, it meant recognizing that all good things come from God, and whatever we give is in thankful response.
2. For Francis of Assisi, it meant seeing the interconnectedness of all things, and embracing a life rich in care and compassion for all those around us.
3. For Barnabas of Cyprus, it meant moving beyond conventional fears and biases and becoming an intentional agent of potential change, clear welcome, and generous spirit.

IV. Connecting the Stewardship Committee to Stewardship

¹⁶³ Robertson, *Transforming Stewardship*, 41.

¹⁶⁴ Powell, *Giving to God*, 104.

A. The Purpose of the Stewardship Committee

1. Is it to raise enough money to pay the bills next year?
2. Is it to help God's people grow in their relationship with Jesus through the use of the time, talents, and finances God has entrusted to them?

B. Connecting Technical and Adaptive Change to Stewardship Challenges

Ron Heifetz defines technical changes as those fixes used to correct ordinary problems in a system as it is.¹⁶⁵ Adaptive changes are those that address fundamental values and that demand innovation, learning, and changes in the system itself. To say it another way, technical changes apply a “quick fix” to a situation. Adaptive changes go deeper to changing attitudes and values.

1. Technical Challenges

- a) Have ready-made solutions
- b) Someone has the answer
- c) Even if they require intense skills, some expert knows what to do

2. Adaptive Challenges

- a) No ready-made solutions available
- b) No one has *the* answer
- c) Must be solved by collaboration

In *Recreating the Church*, Richard Hamm describes it this way:

. . . systems love homeostasis, keeping things the same. This is why those who live and work in systems, including our congregations, middle judicatories and national structures, are often quick to embrace technical change. ‘Fixes’ actually help keep the status quo intact. Adaptive change has to do with seeing underlying issues and addressing them in ways that alter the fundamental nature of the system . . . Leaders across the life of the church often expend so much energy in technical change that there is no energy left for adaptive change . . . The problem is not that technical

¹⁶⁵ Ronald Heifetz, *Leadership Without Easy Answers* (Cambridge: Belknap Press, 1994), 71.

change is bad and adaptive change is good. There is a place for each. But while some technical change is almost always in order, effective leadership seeks to go deeper and to understand the adaptive issues, directing as much of the energy of the system as possible toward those. Otherwise, to use a phrase popularized by Bill Coffin, we are just “rearranging deck chairs on the Titanic”¹⁶⁶

Most congregations have attempted only technical fixes to stewardship challenges.

Adaptive solutions are also required.

Adaptive solutions require continuous learning.

The biggest mistake leaders make is applying technical solutions to adaptive challenges.

C. Connecting Stewardship to Missions

1. Stewards manage the proclamation of the Gospel.
2. Stewards are responsible to the Master.
3. The Gospel is managed within a specific context.
4. Stewardship of the Gospel involves every aspect of the Christians life.
5. The Gospel is to be taken to all nations.¹⁶⁷

Ronald Vallet writes:

In this time of rapidly shifting understandings of the church’s mission it should not be surprising that funding for the mission is inadequate. People do not give joyfully and enthusiastically to a fading vision. This trend of inadequate funding will increase as the older generation dies and newer generations no longer give out of loyalty to an institution.¹⁶⁸

6. The Mission Funding Crisis

- a) Much of what the church has relied on in the past—the prowess of financial development plans and techniques and the language of stewardship—will not

¹⁶⁶ Richard Hamm, *Recreating the Church* (St. Louis: Chalice Press, 2007), 11–12.

¹⁶⁷ Terry Forke. “Stewards of the Gospel.” Montana District, LCMS. <http://mtdistrictlems.org> (accessed September 1, 2016).

¹⁶⁸ Ronald Vallet, “The Church, Its Mission, and Its Funding,” *Journal of Stewardship* (Indianapolis: Ecumenical Center for Stewardship, 1994), 8–9.

carry the day. A new and growing awareness of financial development techniques and lore will not save the church from the mission funding crisis.

While such techniques and solutions are useful, they are not sufficient to resolve the funding crisis.

- b) Over the past 200 years, the church has gone through three stages in the language used to describe giving: charity, benevolence, and stewardship. All three of these stages provided ways of talking about faith and money. New and updated versions of talk about stewardship alone will no longer meet the needs of the crisis. An expansion of talk about stewardship will not do it. It is clear that a new stage of language to describe giving will emerge in the coming years. It is not yet clear what the changes will be. Nor do we yet understand the ways in which the language is changing.
- c) The church must struggle with the question: “What is the new understanding of mission that will take the place of national and international missions that have fueled the denominations from the beginning of the twentieth century?” While we do not yet have the answers to this question, we do know that the new understanding will not be a reflection of the old.¹⁶⁹

7. Causes of the Mission Funding Crisis

- a) The church’s understanding of its mission is no longer clear.
- b) Research indicates that the internal strength of the mainline denominations has been ebbing for several generations.
- c) Biblical Illiteracy.

¹⁶⁹ Vallet, “The Church, Its Mission, and Its Funding,” 6–9.

d) Lack of vision.

D. Connecting Generations to Stewardship

1. Traditionalists: born before 1945
2. Baby Boomers: born 1946 – 1964
3. Generation Xers: born 1965 – 1980
4. Millennials: born 1981 – 2001

Yet Unnamed: born 2002 – Haydn Shaw writes:

But today, for the first time in history, we have five generations in our families, churches, and communities...To handle this new world, we need generational intelligence...The reason we struggle with other generations is that we don't understand them. We don't know why they think differently, so we stereotype, criticize, or make jokes. But when we start to understand another generation—rather than attempting to maneuver others into seeing things our way—we open ourselves to new possibilities of relating, helping reaching, encouraging, and loving them.¹⁷⁰

Traditionalists approach money differently than the other generations...they are famous savers, and they are also givers. When this generation hears about a need, they're the first to pull out their checkbooks and write a check. Traditionalists give more money to the church and to missions than the other generations do.¹⁷¹

Affluence is a mark of the Baby Boomer generation.

No longer worried about survival, Boomers changed their value system and focus from sacrifice to self...It takes cash to become the "Me" generation, and Boomers were the first generation to have the money, time, and freedom to explore self and search for meaning. If Boomers had a slogan, it was, 'Do your own thing.'...Boomers were drawn to the idea that Jesus called his disciples 'friends.' Instead of going outside to learn right doctrine from experts or authorities, as their parents and grandparents had done, Boomers applied the larger societal shift from sacrifice to self to their faith and went inside themselves to experience God.¹⁷²

Generation Xers are more concerned that Christianity 'works,' that it makes a difference, than that it can answer all the intellectual questions...Therefore, many Xers believe that the command of Christ to bring justice to those who are poor or

¹⁷⁰ Haydn Shaw, *Generational IQ* (Carol Stream: Tyndale House, 2015), 13–14.

¹⁷¹ Shaw, *Generational IQ*, 35.

¹⁷² Shaw, *Generational IQ*, 51.

disadvantaged and to serve the community is also the best way to create opportunities to interest people in the gospel.¹⁷³

In her book *Got Religion?* *New York Post* columnist Naomi Schaefer Riley suggests that Millennials drop out of church because the church isn't much different from the larger society in not entrusting them with serious responsibility until they get into their thirties. She also points out that while flashy may seem necessary to get people through the door, what Millennials really want is a meaning place where they can settle in...They want authenticity.¹⁷⁴

E. Connecting Planning to Stewardship

Christian stewardship education needs to be intentional, systematic, whole-life, and for all ages. Planning for stewardship education in the congregations requires the following five elements:

1. Intentional, Systematic, Year-Round, Whole-Life Stewardship Education

Church members grow in their understanding and practice of Biblical stewardship as they participate in an ongoing stewardship growth process in the congregation.

2. Annual Stewardship Program for Mission and Ministry

Annual stewardship programs help congregations encourage stewarding disciples to commit to use all the resources God entrusts to them for His purposes. A commitment process helps members grow in their ability to manage time, talents, abilities, and finances for God's purposes.

- a) Asset Mapping and Personal Money Management
- b) Asset Mapping can be beneficial to the congregation in the following ways:
- c) Asset Mapping helps to recognize assets, strengths and gifts that are available

¹⁷³ Shaw, *Generational IQ*, 70.

¹⁷⁴ Shaw, *Generational IQ*, 88.

assets that are otherwise overlooked, taken for granted, unappreciated, or outside our vision

- d) Asset Mapping helps to identify beneficial relationships and builds on them in collaborative action.
- e) Asset Mapping opens opportunities for action toward the greater good.
- f) A Financial Management Course for All Members

3. A Lifetime Plan for Giving

Planned giving is a way for people to assure their passion for giving is properly and wisely directed to take care of their loved ones and the ministries they care about.

4. “Over and Above” Opportunities for Expanding Mission and Ministry

- a) Capital Fund Drives
- b) Capital campaigns are beneficial for two reasons. Because the focus is on stewardship, members grow in their understanding of Christian stewardship. In addition, through a successful campaign, additional funds are made available for expanded mission and ministry.
- c) Special Offerings
- d) Special offerings can be as wide and varied as imaginable. Special mission projects, unmet needs of congregational members, and social ministry opportunities are just a few possibilities.

V. Connecting Money to Stewardship

A. God’s Word and Money

1. Old Testament Conclusions

- a) A proper use of one’s possessions has been an important part of a right

relationship with God since the very beginning.

- b) For many biblical characters, faith played a major role in governing their behavior regarding wealth and giving positively as evidenced by Abel, Abraham, Boaz, and Job; negatively by Cain and Jacob; and a mixed record for David and Solomon.

God clearly considers enacting justice for the poor a key responsibility for those blessed with wealth—not by empty theologically ‘correct’ words or affirmations, but through visible actions.

2. The Teachings of Jesus

- a) Sermon on the Mount (Mt 5-7; Lk 6)
- b) The Rich Young Ruler (Lk 18:18-30)
- c) The Parable of the Rich Fool (Lk 12:13-21)
- d) The Rich Man and Lazarus (Lk 16:19-31)
- e) Store up Treasure in Heaven (Lk 12:33-34)
- f) The Final Judgment (Mt 25:31-45)

3. Apostolic Teaching

- a) Attitude Toward Wealth and Money (Heb 13:5)
- b) Attitude Toward Giving (Acts 20:35)
- c) Instructions on Giving

4. Seven Core Principles from Scripture on Wealth and Giving

- a) Everything we own belongs to God. Everything!
- b) Our wealth and possessions should be used for God’s purposes.
- c) Wealth is like dynamite, with great potential for both good and harm.

- d) Worldly wealth is fleeting; heavenly treasure is eternal.
- e) Giving generously to the poor is a moral duty in a fallen world.
- f) Giving should be voluntary, generous (even sacrificial), cheerful, and needs-based.
- g) Giving generously breaks the power money has over us.

B. Money – Bane or Blessing

Paul Tripp writes about the importance of money:

Money matters—there is just no getting around it. It is not unspiritual to think about it, to be concerned about it, or to talk about it often. In a very significant way your life will be shaped by what you think about money, and in a way that is inescapable, somehow, someday, your heart will struggle with money. Money is a big deal...¹⁷⁵

1. Money as a Blessing

- a) Money is a window on the goodness of God.
- b) Money is a window on what rules your heart.
- c) Money is a window on the dangers of the fallen world
- d) Money is a means of responsibility to the needs of others.
- e) Money can connect you to the work of the bigger kingdom.

2. Money as a Bane

- a) Money can cause you to forget God.
- b) Money can change the way you think about you.
- c) Money can cause you to look down on others.
- d) Money can weaken your resolve to fight temptation.¹⁷⁶

¹⁷⁵ Paul Tripp, *Sex and Money* (Wheaton: Crossway, 2013), 143.

¹⁷⁶ Tripp, *Sex and Money*, 149–56.

C. Who Will Lead Them and How?

Richard Borg observes:

Financial stewardship is an equal slice of the discipleship pie. The disciples in your congregation are making money, spending money, investing money, wasting money, giving money, or hoarding money every day of their lives...Who will influence their decision-making? Who will guide them through the maze? Who will challenge them to be wise and faithful? Who will model contentment? Who will give them the keys to financial freedom?¹⁷⁷

1. Teaching Contentment
 - a) Possessing Identity and Self-Worth
 - b) Developing Consumer-Resistance
 - c) Break Down the Wall of Silence
 - d) Commanding the Rich
 - e) Discerning God's Will
 - f) Valuing Honesty
2. Challenges to Contentment
 - a) The Success of Others
 - b) Salary Satisfaction
 - c) Family Desires
 - d) The Good Life
 - e) Entitlement
3. Cultivating Contentment
 - a) Practicing the Presence of God
 - b) Thanking God

¹⁷⁷ Borg, *The Chief Steward*, 53.

- c) Obeying God
- d) Developing Margin¹⁷⁸

4. The Four Teachings of Jesus on Trustworthiness

- a) First, in the parables of the minas and talents, the principle of proportion is laid out. In the parable of the talents, the distribution of assets was not determined by equality, but by ability (Mt 25:15). In the parable of the minas, the distribution of assets was determined by equality (Lk 19:13), but in proportion to their labor. In either case, the master was fair and just.
- b) Second, the principle of initiative. The steward is expected to take initiative and seize the opportunity to please the master by advancing the master's agenda.
- c) Third, the principle of honesty. The chief steward is responsible to model honesty and to be accountable himself and to keep all the stewards accountable.
- d) Fourth, the principle of consequence. There are consequences for the steward in his/her stewardship. The consequence may be that the steward hears the words "Well done, good and faithful servant," or the consequence may be "you wicked and lazy servant." There are consequences for the actions of stewards.¹⁷⁹

5. Helping Members Manage Finances

- a) Expose the foolish myths about money that run rampant through our secular culture.
- b) Strengthen resolve to love God and resist the idolatry of loving money and worshipping things.

¹⁷⁸ Borg, *The Chief Steward*, 90–109.

¹⁷⁹ Borg, *The Chief Steward*, 73–75.

- c) Deepen harmony in marriages that are conflicted over money.
- d) Increase resources available to fund the vision of the local church.
- e) Multiply outreach opportunities to unbelievers and those with limited income.

6. The Pastor Leads as the Chief Steward

- a) The pastor preaches on financial stewardship issues when the assigned text deals with these issues. It is part of the whole counsel of God.
- b) The pastor is a part of the financial stewardship leadership team.
- c) The pastor models effective financial stewardship.
- d) The pastor teaches financial stewardship to all ages in the congregation.
- e) The pastor knows what each person gives to the congregation.

7. The Tithe

- a) An ancient practice
- b) For the provision of the church
- c) For all Christians¹⁸⁰

8. Monitoring Giving – A Spiritual Practice

¹⁸⁰ Joel Biermann. “Extreme Stewardship” (Bible Study presented at Webster Gardens Lutheran Church, Webster Groves, MO, Fall 2012).

APPENDIX FOUR

STEWARDSHIP CONNECTIONS RESOURCES

Introduction

Rodin, R. Scott. *Stewards in the Kingdom*. Downers Grove: InterVarsity Press, 2000.

Connecting the Pastor to Stewardship

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2. Kolb, Robert and Arand, Charles P. *The Genius of Luther's Theology*. Grand Rapids: Baker Academic, 2008.
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4. Borg, Richard A. *The Chief Steward*. Xulon Press, 2008.
5. Kantonen, T. A. *A Theology for Christian Stewardship*. Philadelphia: Fortress Press, 1956.
6. Hall, Douglas John. *The Steward: A Biblical Symbol Come of Age*. Grand Rapids: William B. Eerdmans Publishing Company, 1990.
7. Lane, Charles R. *Ask, Thank, Tell*. Minneapolis: Augsburg Fortress, 2006.

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2. Peter, David. (February 26, 2015). "The Pastor as Chief Steward" March 21, 2016 from the website: www.godsstewards.com.
3. Knolhoff, Wayne. (March 16, 2010). "Living as a Leader" March 21, 2016 from the website: faithaflame.lcms.org.

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1. Rodin, R. Scott. (2012). "On Becoming a Steward Leader" in Mark Vincent and Joseph Krivickas (Eds.) *Becoming a Steward Leader* (pp. 45-68). San Clemente: Christian Leadership Alliance.
2. Avery, William O. *A Brief History of American Stewardship*. Gettysburg: The Stewardship of Life Institute, 2004.

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1. Knolhoff, Wayne. (May 13, 2015). “Stewardship Primer” March 21, 2016 from the website: www.godsstewards.com.

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1. Robertson, C. K. *Transforming Stewardship*. New York: Church Publishing, 2009.
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Internet Resources:

1. Knolhoff, Wayne. (March 16, 2010). “Living with God’s Word” March 21, 2016 from the website: faithaflame.lcms.org.
2. Knolhoff, Wayne. (March 16, 2010). “Living as God’s Child” March 21, 2016 from the website: faithaflame.lcms.org.

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1. Cortines, John and Baumer, Gregory. *God and Money: How We Discovered True Riches at Harvard Business School*. Carson: Rose Publishing, 2016.
2. Tripp, Paul David. *Sex & Money*. Wheaton: Crossway, 2013.
3. Croteau, David A. (Ed.) *Perspectives on Tithing: 4 Views*. Nashville: Academic Press, 2011.

Connecting the Stewardship Committee to Stewardship

1. Hamm, Richard. *Recreating the Church*. St. Louis: Chalice Press, 2007.
2. Shaw, Haydn. *Generational IQ*. Carol Stream: Tyndale House Publishers, 2015.

Internet Resources:

1. www.godsstewards.com
2. faithaflame.lcms.org
3. www.lcms.org/stewardship/resources

APPENDIX FIVE

SURVEY MONKEY STEWARDSHIP ASSESSMENT OF PASTORS

Thank you for your willingness to identify needs that will assist the training of pastors in the area of Christian stewardship. You are asked to respond to a series of stewardship statements. The left, or **IS** column, asks your opinion about the statements current achievement. The right column asks your opinion about how **IMPORTANT** this statement should be.

Directions:

Read each statement. In the left column, choose the number that represents your view of how well the statement is being accomplished—its performance.

In the right column, choose the number that represents your view about how the statement should be viewed—its importance.

PERFORMANCE

- 5 – Excellent
- 4 – Very Good
- 3 – Good
- 2 – Not So Good
- 1 – Poor

IMPORTANTANCE

- 5 – Extremely Important
- 4 – Important
- 3 – Somewhat Important
- 2 – Slightly
- 1 – Unimportant

	Pastor as Steward	
1. ____	1. Realizes his identity as steward.	1. ____
2. ____	2. Understands that stewardship is about all of life and not just money.	2. ____
3. ____	3. Stewards his relationship with God well.	3. ____
4. ____	4. Stewards his relationship with himself well.	4. ____
5. ____	5. Stewards his relationship with others well.	5. ____
6. ____	6. Stewards his relationship with possessions well.	6. ____

PERFORMANCE

- 5 – Excellent
- 4 – Very Good
- 3 – Good
- 2 – Not So Good
- 1 – Poor

IMPORTANCE

- 5 – Extremely Important
- 4 – Important
- 3 – Somewhat Important
- 2 – Slightly
- 1 – Unimportant

Pastor as Teacher of Stewards		
1. ___	1. Keeps intentional stewardship education as a priority.	1. ___
2. ___	2. Preaches regularly about holistic stewardship issues.	2. ___
3. ___	3. Preaches regularly about money in the life of the individual and in the life of the congregation.	3. ___
4. ___	4. Teaches regularly about holistic stewardship issues in Bible classes.	4. ___
5. ___	5. Teaches regularly about money in the life of the individual and in the life of the congregation.	5. ___

Pastor as Chief Steward		
1. ___	1. Understands the pastoral role of Chief Steward.	1. ___
2. ___	2. Serves well as a stewardship model for all members.	2. ___
3. ___	3. Champions the stewardship ministry in the congregation.	3. ___
4. ___	4. Models financial stewardship by giving generously to the church.	4. ___
5. ___	5. Regularly monitors what members give financially to the local church.	5. ___
6. ___	6. Understands the pastoral role of Chief Steward.	6. ___

The Congregation Organized for Stewardship		
1. ___	1. Members are regularly encouraged to grow as stewards.	1. ___
2. ___	2. Members are encouraged to live out their stewardship both inside and outside the congregation	2. ___
3. ___	3. The congregation conducts regular personal financial management courses for individuals, couples, and families	3. ___
4. ___	4. Members of all ages are taught what the Bible says about money	4. ___
5. ___	5. Members understand and live out what first fruits, proportional, and sacrificial giving is all about.	5. ___
6. ___	6. Provides planned giving education and opportunities for members.	6. ___

APPENDIX SIX

RAW DATA FROM SURVEY MONKEY ASSESSMENT OF PASTORS

Q1: Realizes his identity as steward – Importance

Answer Choices	Responses	
Extremely Important	83.33%	75
Important	15.56%	14
Somewhat Important	1.11%	1
Slightly Important	0.00%	0
Unimportant	0.00%	0
Total		90

Q2: Realizes his identity as steward – Performance

Answer Choices	Responses	
Excellent	22.22%	20
Very Good	33.33%	30
Good	32.22%	29
Not so Good	10.00%	9
Poor	2.22%	2
Not Applicable	0.00%	0
Total		90

Q3: Understands that stewardship is about all of life and not just money – Importance

Answer Choices	Responses	
Extremely Important	84.27%	75
Important	13.48%	12
Somewhat Important	2.25%	2
Slightly Important	0.00%	0
Unimportant	0.00%	0
Total		89

Q4: Understands that stewardship is about all of life and not just money – Performance

Answer Choices	Responses	
Excellent	30.00%	27
Very Good	41.11%	37
Good	18.89%	17
Not so Good	6.67%	6
Poor	3.33%	3
Not Applicable	0.00%	0
Total		90

Q5: Stewards his relationship with God well – Importance

Answer Choices	Responses
Extremely Important	76.67% 69
Important	21.11% 19
Somewhat Important	2.22% 2
Slightly Important	0.00% 0
Unimportant	0.00% 0
Total	90

Q6: Stewards his relationship with God well – Performance

Answer Choices	Responses
Excellent	12.22% 11
Very Good	34.44% 31
Good	41.11% 37
Not so Good	11.11% 10
Poor	1.11% 1
Not Applicable	0.00% 0
Total	90

Q7: Stewards his relationship with himself well – Importance

Answer Choices	Responses	
Extremely Important	43.82%	39
Important	43.82%	39
Somewhat Important	8.99%	8
Slightly Important	3.37%	3
Unimportant	0.00%	0
Total		89

Q8: Stewards his relationship with himself well – Performance

Answer Choices	Responses	
Excellent	8.99%	8
Very Good	25.84%	23
Good	47.19%	42
Not so Good	16.85%	15
Poor	1.12%	1
Not Applicable	0.00%	0
Total		89

Q9: Stewards his relationship with others well – Importance

Answer Choices	Responses	
Extremely Important	58.43%	52
Important	37.08%	33
Somewhat Important	4.49%	4
Slightly Important	0.00%	0
Unimportant	0.00%	0
Total		89

Q10: Stewards his relationship with others well – Performance

Answer Choices	Responses	
Excellent	10.00%	9
Very Good	41.11%	37
Good	42.22%	38
Not so Good	5.56%	5
Poor	1.11%	1
Not Applicable	0.00%	0
Total		90

Q11: Stewards his relationship with possessions well – Importance

Answer Choices	Responses	
Extremely Important	53.93%	48
Important	35.96%	32
Somewhat Important	8.99%	8
Slightly Important	1.12%	1
Unimportant	0.00%	0
Total		89

Q12: Stewards his relationship with possessions well – Performance

Answer Choices	Responses	
Excellent	12.22%	11
Very Good	35.56%	32
Good	38.89%	35
Not so Good	12.22%	11
Poor	1.11%	1
Not Applicable	0.00%	0
Total		90

Q13: Keeps intentional stewardship education as a priority in the congregation – Importance

Answer Choices	Responses	
Extremely Important	35.56%	32
Important	51.11%	46
Somewhat Important	13.33%	12
Slightly important	0.00%	0
Unimportant	0.00%	0
Total		90

Q14: Keeps intentional stewardship education as a priority in the congregation – Performance

Answer Choices	Responses	
Excellent	11.11%	10
Very Good	20.00%	18
Good	36.67%	33
Not so Good	26.67%	24
Poor	5.56%	5
Not Applicable	0.00%	0
Total		90

Q15: Preaches regularly about holistic stewardship issues – Importance

Answer Choices	Responses	
Extremely Important	37.08%	33
Important	46.07%	41
Somewhat Important	13.48%	12
Slightly Important	3.37%	3
Unimportant	0.00%	0
Total		89

Q16: Preaches regularly about holistic stewardship issues – Performance

Answer Choices	Responses	
Excellent	10.11%	9
Very Good	30.34%	27
Good	37.08%	33
Not so Good	16.85%	15
Poor	5.62%	5
Not Applicable	0.00%	0
Total		89

Q17: Preaches regularly about money in the life of the individual and in the life of the congregation – Importance

Answer Choices	Responses	
Extremely Important	28.09%	25
Important	40.45%	36
Somewhat Important	21.35%	19
Slightly Important	10.11%	9
Unimportant	0.00%	0
Total		89

Q18: Preaches regularly about money in the life of the individual and in the life of the congregation – Performance

Answer Choices	Responses	
Excellent	10.00%	9
Very Good	21.11%	19
Good	42.22%	38
Not so Good	18.89%	17
Poor	6.67%	6
Not Applicable	1.11%	1
Total		90

Q19: Teaches regularly about holistic stewardship issues – Importance

Answer Choices	Responses	
Extremely Important	39.33%	35
Important	42.70%	38
Somewhat Important	15.73%	14
Slightly Important	2.25%	2
Unimportant	0.00%	0
Total		89

Q20: Teaches regularly about holistic stewardship issues – Performance

Answer Choices	Responses	
Excellent	13.33%	12
Very Good	22.22%	20
Good	41.11%	37
Not so Good	17.78%	16
Poor	3.33%	3
Not Applicable	2.22%	2
Total		90

Q21: Teaches regularly about money in the life of the individual and in the life of the congregation – Importance

Answer Choices	Responses	
Extremely Important	25.56%	23
Important	45.56%	41
Somewhat Important	24.44%	22
Slightly Important	4.44%	4
Unimportant	0.00%	0
Total		90

Q22: Teaches regularly about money in the life of the individual and in the life of the congregation – Performance

Answer Choices	Responses	
Excellent	6.74%	6
Very Good	24.72%	22
Good	40.45%	36
Not so Good	20.22%	18
Poor	5.62%	5
Not Applicable	2.25%	2
Total		89

Q23: Understands the pastoral role of chief steward – Importance

Answer Choices	Responses	
Extremely Important	50.00%	45
Important	37.78%	34
Somewhat Important	7.78%	7
Slightly Important	1.11%	1
Unimportant	3.33%	3
Total		90

Q24: Understands the pastoral role of chief steward – Performance

Answer Choices	Responses	
Excellent	22.22%	20
Very Good	34.44%	31
Good	27.78%	25
Not so Good	10.00%	9
Poor	2.22%	2
Not Applicable	3.33%	3
Total		90

Q25: Serves well as a stewardship model for all members – Importance

Answer Choices	Responses	
Extremely Important	55.56%	50
Important	38.89%	35
Somewhat Important	4.44%	4
Slightly Important	0.00%	0
Unimportant	1.11%	1
Total		90

Q26: Serves well as a stewardship model for all members – Performance

Answer Choices	Responses	
Excellent	18.89%	17
Very Good	46.67%	42
Good	23.33%	21
Not so Good	7.78%	7
Poor	1.11%	1
Not Applicable	2.22%	2
Total		90

Q27: Champions the stewardship ministry in the congregation – Importance

Answer Choices	Responses	
Extremely Important	36.36%	32
Important	52.27%	46
Somewhat Important	7.95%	7
Slightly Important	2.27%	2
Unimportant	1.14%	1
Total		88

Q28: Champions the stewardship ministry in the congregation – Performance

Answer Choices	Responses	
Excellent	12.22%	11
Very Good	33.33%	30
Good	37.78%	34
Not so Good	11.11%	10
Poor	4.44%	4
Not Applicable	1.11%	1
Total		90

Q29: Models financial stewardship by giving generously to the congregation – Importance

Answer Choices	Responses	
Extremely Important	60.67%	54
Important	34.83%	31
Somewhat Important	3.37%	3
Slightly Important	0.00%	0
Unimportant	1.12%	1
Total		89

Q30: Models financial stewardship by giving generously to the congregation - Performance

Answer Choices	Responses	
Excellent	38.89%	35
Very Good	32.22%	29
Good	18.89%	17
Not so Good	5.56%	5
Poor	2.22%	2
Not Applicable	2.22%	2
Total		90

Q31: Regularly monitors what members give financially to the congregation – Importance

Answer Choices	Responses	
Extremely Important	7.78%	7
Important	30.00%	27
Somewhat Important	25.56%	23
Slightly Important	16.67%	15
Unimportant	20.00%	18
Total		90

Q32: Regularly monitors what members give financially to the congregation – Performance

Answer Choices	Responses	
Excellent	6.67%	6
Very Good	7.78%	7
Good	31.11%	28
Not so Good	18.89%	17
Poor	14.44%	13
Not Applicable	21.11%	19
Total		90

Q33: Members are regularly encouraged to grow as stewards – Importance

Answer Choices	Responses	
Extremely Important	48.31%	43
Important	41.57%	37
Somewhat Important	7.87%	7
Slightly Important	2.25%	2
Unimportant	0.00%	0
Total		89

Q34: Members are regularly encouraged to grow as stewards – Performance

Answer Choices	Responses	
Excellent	13.33%	12
Very Good	30.00%	27
Good	36.67%	33
Not so Good	15.56%	14
Poor	3.33%	3
Not Applicable	1.11%	1
Total		90

Q35: Members are encouraged to live out their stewardship both inside and outside the congregation –

Importance

Answer Choices	Responses	
Extremely Important	52.22%	47
Important	42.22%	38
Somewhat Important	3.33%	3
Slightly Important	1.11%	1
Unimportant	1.11%	1
Total		90

Q36: Members are encouraged to live out their stewardship both inside and outside the congregation –

Performance

Answer Choices	Responses	
Excellent	11.11%	10
Very Good	33.33%	30
Good	42.22%	38
Not so Good	10.00%	9
Poor	2.22%	2
Not Applicable	1.11%	1
Total		90

Q37: The congregation conducts regular personal financial management courses for individuals, couples, and families – Importance

Answer Choices	Responses	
Extremely Important	12.22%	11
Important	37.78%	34
Somewhat Important	22.22%	20
Slightly Important	23.33%	21
Unimportant	4.44%	4
Total		90

Q38: The congregation conducts regular personal financial management courses for individuals, couples, and families – Performance

Answer Choices	Responses	
Excellent	7.78%	7
Very Good	15.56%	14
Good	18.89%	17
Not so Good	22.22%	20
Poor	26.67%	24
Not Applicable	8.89%	8
Total		90

Q39: Members of all ages are taught what the Bible says about money – Importance

Answer Choices	Responses	
Extremely Important	42.22%	38
Important	47.78%	43
Somewhat Important	8.89%	8
Slightly Important	1.11%	1
Unimportant	0.00%	0
Total		90

Q40: Members of all ages are taught what the Bible says about money – Performance

Answer Choices	Responses	
Excellent	10.00%	9
Very Good	23.33%	21
Good	47.78%	43
Not so Good	13.33%	12
Poor	4.44%	4
Not Applicable	1.11%	1
Total		90

Q41: Members understand and live out what first fruits, proportional, and sacrificial giving are all about – Importance

Answer Choices	Responses	
Extremely Important	40.91%	36
Important	48.86%	43
Somewhat Important	7.95%	7
Slightly Important	2.27%	2
Unimportant	0.00%	0
Total		88

Q42: Members understand and live out what first fruits, proportional, and sacrificial giving are all about – Performance

Answer Choices	Responses	
Excellent	10.00%	9
Very Good	20.00%	18
Good	38.89%	35
Not so Good	22.22%	20
Poor	7.78%	7
Not Applicable	1.11%	1
Total		90

Q43: Planned giving education is provided for members – Importance

Answer Choices	Responses	
Extremely Important	24.72%	22
Important	42.70%	38
Somewhat Important	19.10%	17
Slightly Important	8.99%	8
Unimportant	4.49%	4
Total		89

Q44: Planned giving education is provided for members – Performance

Answer Choices	Responses	
Excellent	7.87%	7
Very Good	13.48%	12
Good	26.97%	24
Not so Good	33.71%	30
Poor	12.36%	11
Not Applicable	5.62%	5
Total		89

RESPONSES TO SURVEY QUESTION: DEFINITION OF STEWARDSHIP

Only in a holistic fashion.

LSB#786 Lord of All Good: "Lord of all good, our gifts we bring You now; use them your holy purpose to fulfill. Tokens of love and pledges they shall be, that our whole life is offered to Your will." The use and management of our talents, our time and our financial resources in furthering our ministry here in New England.

Managing God's stuff - the things He had blessed you with.

Time...talent...treasure

usually as money.

It is a cliché but TIME TALENTS AND TREASURE

Stewardship is defined in the light of discipleship. "A good disciple of Jesus is a good steward of material things."

It is the life of the Christian in vocation. We are to be good stewards of those things for which we are responsible.

The management of God's gifts

Saying "Thank you JESUS, with all that we have, all that we are, and all that we hope to be!"

The life response of a grateful Christian to our gracious God

Responding to God's generosity at home, Church, and community

Managing what God has given from a holistic perspective (body, time, gifts, finances, discipleship, etc.).

The use of all of our earthly resources this side of heaven knowing that everything belongs to God.

Management of life and life's resources for the service of Christ, the church, and the world

Obedience to God's call to use well all that we have been given.

The lifelong management of all of God's spiritual and temporal gifts

Living under the cross letting the blessings of God flow through us to others.

Time, talent, and tithes

In my eyes as pastor, I define it as managing everything that God has given to me as an individual, and corporately as a congregation.

The joyful activity of God's people managing His blessings for His purposes.

Stewardship is defined as our lives as Christians, ransomed by Christ, being lived as God's spiritual priests, offering ourselves as living sacrifices to Him.

Here's the problem: if people aren't coming to church, they won't hear this at all. Without people giving time to come on Sunday morning, the rest of stewardship isn't going to happen. When people hear "stewardship" all they think is money. It is more helpful for describing the ways we manage our time and action as part of the Christian life. I'm afraid too many people simply close their ears when they hear the word "stewardship" because they think we're just going to start talking about money now. It is better to help people understand the needs we have and call them to action.

The faithful, proportional first-fruits giving of time, talent, and treasures voluntarily and cheerfully (1 Cor 16:2; 2 Cor 9:6-8)

Responding to the great gifts of God with our time, talents and treasures.

The management of the many and various gifts God has given to us.

God is the giver of all that we have and we are blessed to put it all to use to serve Him and our neighbor.

In response to the goodness and grace of God, thankfully giving our whole life in service to Him

It isn't.

All of life

Stewardship is living all aspects of one's life for the glory, honor, and service to God.

We often use the word "caretaker" as opposed to steward, to emphasize our "care-taking" of all God's resources. The word steward is often understood as Steward.

Holistically

The way I teach it is that we are managers of God's possessions for his purposes, specifically for the sake of giving the Good News of Jesus to others.

Living our lives openly before the Lord, eager to serve Him and our neighbor

The care and management of stuff that belongs to someone else...in this case, God.

God is the creator, maker and owner of all things. We have been given the privilege and responsibility of using the time, talents and treasures that God gives us for the good of our neighbor and for the glory of God.

Life itself is a gift from God. What we do with that gift, what God wants us to do with that gift, is second only (and only possible because) of our relationship with God through Jesus Christ

(from Constitution) Members of the congregation shall conform their entire lives to the rule of God's Word and to that end make diligent use of the means of grace, exercise faithful stewardship of God's many gifts and talents, impart and accept fraternal admonition as the need of such admonition becomes apparent, and be readily available for service in the kingdom of Christ within and beyond the congregation. (Practically) We do not currently have a Stewardship Committee, although Stewardship principles are covered regularly thru worship, sermons and

bible classes. Everyone expects and appreciates the ongoing emphasis on Stewardship and Discipleship.

Care and use of what God has given- time, talent, treasure, relationships faithful management of time, talent and resources

Stewardship is taught as living out what we have been given via the Six Disciplines: Worship, Prayer, Bible Study, Service, Giving of Money, Witness holistically: all we have and are from the Lord, we serve him and he cares for us

Grace Lutheran, Leslie is a small town/rural congregation with a number of elderly and some who live on limited means. The members do give generously. This is the only congregation I have ever come to know that regularly tithes on its offerings to District and Synod.

Luke warm

Managing the resources God has given for the sake of people discovering life in the Good News of Jesus.

Giving of your time, talents and treasures back to the Lord who first gave them to you.

A joyful response to God in tangible means, returning to him a portion of what he has given to us.

Caring for the blessings God has given us and sharing those blessings with others!

As every decision a child of God makes once they become a child of God.

Time, Talents, Treasure. All gifts from God

Faithful use of the gifts God has given demonstrating faith in Him and love for the neighbor.

It's woven into the fabric of our congregation. 10% of the offering is given to the Synod. 10% of other gifts is used for students of synodical schools or in our ministry to students of a nearby university or to other needs in the community at large.

Giving of your time, talents, and treasures to the Lord and others at church and in the community.

The entirety of the life lived in response to God's graciousness to us in Christ.

Managing God's stuff for the benefit of others

We call our Stewardship Board the Board of Christian Life

Total person, time, talent, and treasure

The management of time, treasures, and talents for the Lord's kingdom

Meeting the budget

Briefly, as the faith-filled and faithful management of all of God's blessings, to His glory and the furthering of His kingdom.

"Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes." –LCMS Biblical Stewardship Principles

Managing all of life's resources, which belong to God, for the glory of God and service to our neighbor.

Understanding that as God's children all we have is his and it's our job to manage it effectively for his kingdom.

RESPONSES TO SURVEY QUESTION: ADDITIONAL COMMENTS

We pastors need more stewardship training, so we are able to lead our people.

It is my experience that most parishioners wish to be good stewards. What is often lacking is what that is to look like and how are they to do it. We just finished a Financial Peace University as a tool to help those that wished in getting a handle on their finances so that tithing would be possible.

I tried to make this as objective as possible based on what we've done in the past, not what we're looking forward to in the future. We're working with Generis on a generosity audit and hopefully partnering with them for a few years - so we have plans to correct a lot of these stewardship issues in the works. So, in short, I answered as objectively as possible about what we've done rather than what we're planning to do.

Good stewardship results from a personal relationship with a gracious Savior!

The survey questions with importance vs. performance was worded sort weird. I'm concerned that my answers will make it look like my church is doing great, when in reality they are very average as a congregation. We've had outside consultants (Generis) look at our finances.

I was able to answer these questions so much better after the amazing course I took as a D. Min. Student at Concordia Seminary in June 2016 under Professor Knolhoff- - it changed my life.

Establishing the congregation's vision as well as stewardship education are both important for inspiring stewards' responses.

I would never want to see what each individual is giving. That would not be good for my sinful nature. I would be tempted to think of people differently based on the amounts they give.

You should receive a prize for most confusing survey design. I tried to check boxes but it was only a guess. The pastor before me - 40 years - what did they give to synod/district each

year? Zero, and $40 \times 0 = 0$. Why did no one do anything? (I know, they couldn't, because we are entirely congregational) And you expect me to fix two lifetimes of this? And it cripples not just the finances of the congregation, but its health. I am persuaded that no one cares. So, why should I?

Perhaps a listing of hymn verses to be sung as the congregation's gifts are brought to the altar.

Our church is not stewarding its leadership with timely responses to the changing culture. Thank you for inquiring and seeking our feedback. It shows that someone wants to be responsive to the congregation's needs, even if it is all about money. It really needs to be about Jesus, not just about perpetuating a church that is dying, with all its dinosaur like forms. We need to get efficient and responsive. Thanks again for asking.

Whatever resources created might serve best if they fit within the three-year pericopes. It's more natural to preach or use illustrations when they occur naturally within the texts.

Only to say that this is extremely important for the individual, as well as for the congregation. And the pastor HAS to lead. God bless your efforts.

How do you encourage new Christians to give more (including, but not only, money!)

I don't believe that Pastors ought to be a role model for giving in the church. In the church where I serve the giving numbers for members are confidential, like many congregations. If members' giving is confidential and between them and the Lord, shouldn't the pastor be given the same treatment?

The Financial Secretary is the only person in the congregation charged with monitoring the financial giving of members. The pastor and leaders monitor financial giving on a corporate basis.

Our congregation does not allow pastors (or anyone outside of the Stewardship Committee) to see individual's offering amounts.

I found this survey odd. And I don't understand what value you will derive from it. It is self-reporting. And it asks value questions that aren't always appropriate. For example, is it a bad or not very good thing that I don't review what individual members put in the offering plate? I've never done that and have no interest in beginning the practice.

The importance questions were easy to understand. The performance "answer scale" sometimes made no sense. There was a question about monitoring members' giving (which I took to mean individually rather than as a whole) which I rated unimportant because I don't believe pastors should be aware of individual member giving. So, when it comes to performance, what am I supposed to answer? I would want the pastor to do a "poor" job of monitoring member giving? Or would I want him to do an "excellent" job of NOT monitoring member giving based on my importance rating? I thought the question areas and topics were excellent - but the structure of this survey was confusing!!!!

Any new material from the Center for Stewardship?

Unfortunately, our situation is too much money. Can't spend it because then we won't have it.

APPENDIX SEVEN

SURVEY OF VICARAGE SUPERVISORS

1. 1 to 10 (10 being most important) how important is it for you to train vicars in the area of stewardship? Circle the number:

1----2----3----4----5----6----7----8----9----10

2. Which of the following have you used (will you use) with your vicar? (circle the letter of all that apply)
- We will have regular conversations about stewardship topics
 - The vicar will be a regular member of the stewardship committee
 - The vicar will preach on a stewardship topic
 - The vicar will teach on a stewardship topic
 - Other _____
3. What expectations do you have regarding the vicar's stewardship knowledge? (circle the letters of all that apply)
- I expect that the vicar knows that stewardship is about the **whole life** of the Christian
 - I expect that the vicar understands the pastoral role as **chief steward** in the congregation
 - I expect that the vicar **models good stewardship** for the members of the congregation
 - I expect that the vicar knows how to **prepare a sermon and teach a Bible study** on Christian stewardship
 - I expect that the vicar has gone through a **financial management course**
 - I expect that the vicar understands and can teach **what the Bible says about money**
 - I expect that the vicar knows how to read and understand a **congregational budget**
 - I expect that _____
4. What areas of Christian stewardship have you found the vicar to be the strongest? (circle the letters of all that apply)
- Personal stewardship
 - Congregational stewardship
 - Understanding what the Bible says about stewardship
 - His identity as steward
 - Modelling stewardship in his life
 - Ability to lead in intentional stewardship education in the congregation
 - Other _____

5. What areas of Christian stewardship have you found the vicar to be the weakest? (circle the letters of all that apply)
- a. Personal stewardship
 - b. Congregational stewardship
 - c. Understanding what the Bible says about stewardship
 - d. His identity as steward
 - e. Modelling stewardship in his life
 - f. Ability to lead in intentional stewardship education in the congregation
 - g. Other _____
6. What are the five most important elements a seminary course on stewardship should include? (circle five)
- a. A Theology for Christian Stewardship
 - b. God's Ownership
 - c. Identity as steward
 - d. The pastor as chief steward in the congregation
 - e. What the Bible says about money
 - f. How to construct and live by a budget in his personal life
 - g. How to construct and read a congregational budget
 - h. How to lead a congregation in intentional stewardship education
 - i. The accountability of the steward
 - j. Vocation and Stewardship
 - k. Discipleship and Stewardship
 - l. Whole Life Stewardship
 - m. Preaching a stewardship sermon
 - n. Teaching stewardship to all age groups
 - o. Leading as a steward (Steward Leadership vs Servant Leadership)
 - p. Questions about stewardship members will ask
 - q. Case studies about congregational practices in stewardship
 - r. Other _____
7. What resources in addition to "Stewardship Conversations" would be helpful to have as you instruct your vicar in this important area of ministry?
8. Comments/Concerns:

APPENDIX EIGHT

SURVEY OF DISTRICT STEWARDSHIP LEADERS

1. On a scale of 1 to 10 (10 being most important) how important is training pastors in Christian stewardship in your district? (circle the number)
1----2----3----4----5----6----7----8----9----10
2. What is ***the main reason*** pastors may be hesitant to participate in stewardship learning opportunities? (circle one)
 1. Pastors do not think stewardship is very important. They have bigger fish to fry.
 2. Pastors do not think the Bible talks very much about stewardship.
 3. Pastors do not have a handle on their own life of stewardship.
 4. Pastors have not been trained in the importance of Christian stewardship.
 5. Pastors think stewardship is an institutional issue and not a spiritual issue.
 6. Pastors think members do not want him to talk about stewardship.
 7. Pastors get negative vibes about stewardship from other pastors.
 8. Other _____
3. What are the most basic elements a pastor needs to know and understand to lead a congregation in stewardship? (circle **three** that you feel are the most important)
 1. That he knows his **identity** as a steward
 2. That he knows that stewardship is about the **whole life** of the Christian and not just about money
 3. That he knows that stewardship is a **spiritual issue**
 4. That he understands the pastoral role as **chief steward** in the congregation
 5. That he **models good stewardship** for the members of the congregation
 6. That he knows how to **prepare a sermon and teach a Bible study** on Christian stewardship
 7. That he has gone through a personal **financial management course**
 8. That he understands and can teach **what the Bible says about money**
 9. That he knows how to read and understand a **congregational budget**
 10. That he _____
4. In what areas of Christian stewardship have you found pastors to be the **strongest**? (circle **three**)
 1. Personal stewardship
 2. Congregational stewardship
 3. Understanding what the Bible says about stewardship

4. His identity as steward
 5. Modelling stewardship in his life
 6. Ability to lead intentional stewardship education in the congregation
 7. Other _____
5. In what areas of Christian stewardship have you found pastors to be the weakest? (circle **three**)
1. Personal stewardship
 2. Congregational stewardship
 3. Understanding what the Bible says about stewardship
 4. His identity as steward
 5. Modelling stewardship in his life
 6. Ability to lead intentional stewardship education in the congregation
 7. Other _____
6. What are the **five** most important elements stewardship training for pastors should include? (circle **five**)
1. A Theology for Christian Stewardship
 2. God's Ownership
 3. Identity as steward
 4. The pastor as chief steward in the congregation
 5. What the Bible says about money
 6. How to construct and live by a budget in his personal life
 7. How to construct and read a congregational budget
 8. How to lead a congregation in intentional stewardship education
 9. The accountability of the steward
 10. Vocation and Stewardship
 11. Discipleship and Stewardship
 12. Whole Life Stewardship
 13. Preaching a stewardship sermon
 14. Teaching stewardship to all age groups
 15. Questions about stewardship members will ask
 16. Other _____
8. What would be most helpful to you in encouraging stewardship education among pastors in your district?
9. Comments/Concerns:

APPENDIX NINE

SURVEY OF PASTORS IN DOCTOR OF MINISTRY COURSE

1. What is ***the main reason*** you feel pastors are hesitant to participate in stewardship learning opportunities? (circle one)
 - a. Pastors do not think stewardship is very important. They have bigger fish to fry.
 - b. Pastors do not think the Bible talks very much about stewardship so they don't either.
 - c. Pastors do not have a handle on their own life of stewardship.
 - d. Pastors have not been trained in the importance of Christian stewardship.
 - e. Pastors think stewardship is an institutional issue and not a spiritual issue.
 - f. Pastors think members do not want him to talk about stewardship.
 - g. Pastors get negative vibes about stewardship from other pastors.
 - h. Other _____

2. What knowledge should pastors have regarding stewardship? (circle **three** which you feel are the most important)
 - a. To know that stewardship is about the **whole life** of the Christian
 - b. To know that stewardship is a **spiritual issue**
 - c. To understand the pastoral role as **chief steward** in the congregation
 - d. To **model good stewardship** for the members of the congregation
 - e. To know how to **prepare a sermon and teach a Bible study** on Christian stewardship
 - f. Go through a **financial management course**
 - g. Understands and teaches **what the Bible says about money**
 - h. To know how to read and understand a **congregational budget**
 - i. To know that _____

3. What areas of Christian stewardship do you feel are strengths for you? (circle **three** of your strengths)
 - a. Personal stewardship
 - b. Congregational stewardship
 - c. Understanding what the Bible says about stewardship
 - d. My identity as steward
 - e. Modelling stewardship in my personal life
 - f. Ability to lead in intentional stewardship education in the congregation
 - g. Other _____

4. In what areas of Christian stewardship would you like to grow? (circle the **letters** of all that apply)
- Personal stewardship
 - Congregational stewardship
 - Understanding what the Bible says about stewardship
 - My identity as steward
 - Modelling stewardship in my personal life
 - Ability to lead in intentional stewardship education in the congregation
 - Other _____
5. What are the ***five most important*** elements stewardship training for pastors should include? (circle **five**)
- A Theology for Christian Stewardship
 - God's Ownership
 - Identity as steward
 - The pastor as chief steward in the congregation
 - What the Bible says about money
 - How to construct and live by a budget in his personal life
 - How to construct and read a congregational budget
 - How to lead a congregation in intentional stewardship education
 - The accountability of the steward
 - Vocation and Stewardship
 - Discipleship and Stewardship
 - Whole Life Stewardship
 - Preaching a stewardship sermon
 - Teaching stewardship to all age groups
 - Leading as a steward (Steward Leadership vs Servant Leadership)
 - Questions about stewardship members will ask
 - Case studies about congregational practices in stewardship
 - Other _____
6. On a scale of 1 to 10 (10 being most important) how important was stewardship to you when you entered the ministry? (circle the number)
- 1---2---3---4---5---6---7---8---9---10
7. On a scale of 1 to 10 (10 being most important) how important is stewardship to you now? (circle the number)
- 1---2---3---4---5---6---7---8---9---10
8. What is the reason for the difference (if there is one)?
9. Comments/Concerns:

APPENDIX TEN

EVALUATION OF DOCTOR OF MINISTRY COURSE

1. List two insights or learnings about stewardship you gained from this class.
2. Which two books that you read for this class were most meaningful for you?
3. What elements of the class did you find most helpful?
4. What elements of the class did you find least helpful?
5. Evaluate the amount of work required for the class? (Too much/about right/suggestions?)
6. What content would you like to see added to the class?
7. What content would you like to see removed from the class?
8. How will you use the information gained from this class in your personal life and in your ministry?
9. Additional comments:

APPENDIX ELEVEN

SYLLABUS FOR STEWARDSHIP COURSE P-452

P452 Christian Stewardship for the Church Today

Concordia Seminary, St. Louis

Spring 2014

Catalog Description

This course will examine how Christian stewardship impacts the comprehensive ministry of the congregation, its leaders, and its members. It will provide a biblical and theological understanding of the Christian's role as steward and the interface of stewardship with Christian discipleship. The course will include the study of biblical texts related to what it means to be a steward and what it means to live out that identity both as an individual and in the life of the congregation. Students will be familiarized with a variety of resources to assist in nurturing a healthy stewardship culture in the congregation.

Pastoral Formation Outcomes

The student will faithfully articulate his Lutheran identity as embodied in the story and confession of the Scriptures, The Book of Concord, and the Church's life.

The student will interpret reality theologically for effective ministry within the present generation.

The student will respect and accept the creaturely diversities in which the biblical revelation is to be communicated and appropriately enculturated.

The student will demonstrate a Christ-centered life and ministry.

The student will embody the habits of effective pastoral care and leadership for the sake of those both inside and outside the Church.

Course Vision Statement

The vision for this course is that the learner understands and lives out what it means to be God's steward as he models Christian stewardship in the congregation he serves. Christian Scharen summarizes this vision in the following quote from his book, *Faith as a Way of Life*:

One of the most pressing needs of pastoral ministry is to develop, sustain, and legitimize reflection on Christian faith not simply as a set of propositions to believe, commandments to obey, or rituals to perform, but as an orienting force that impacts every aspect of daily life.

(Scharen, 2008, p. 5)

Course Goals

After completing this course the learner will:

Have a biblical understanding of whole-life stewardship.

View stewardship as an element of discipleship.

Embrace the role of leader in congregational stewardship ministry.

Propose a strategy for year-round stewardship education for a congregation.

Know how to examine and implement change in the stewardship culture of a congregation.

Develop the ability to examine and use various stewardship resources in the congregation.

Technology Requirements

There are no specific technology requirements for this course. Laptops are permitted for the purpose of taking notes and other computer-based activities related to the course and approved

by the course instructor. The instructor maintains the right to penalize students for computer usage that is either immoral and/or distracting to others.

Academic Honesty

Academic integrity is the pursuit of scholarly activity free from fraud and deception and is an educational objective of this institution. All seminary policies regarding academic integrity apply to this course. Academic dishonesty includes, but is not limited to, cheating, plagiarizing, fabricating of information or citations, facilitating acts of academic dishonesty by others, having unauthorized possession of examinations, submitting work of another person or work previously used without informing the instructor, or tampering with the academic work of other students. For any material or ideas obtained from other sources, such as the text or things you see on the web, in the library, etc., a source reference must be given. Direct quotes from any source must be identified as such. Any instances of academic dishonesty WILL be pursued.

Learning Differences

Students who have a documented disability and anticipate needing accommodations in this course should make arrangements to meet with the instructor during the first week of the course. Students seeking further accommodations are asked to contact the Dean of Ministerial Formation and follow the instructions of that office for obtaining accommodations.

Syllabus Revision Statement

The course instructor may modify the standards and requirements set forth in this syllabus at any time. Notice of such changes will be by announcement in class.

Course Outline

Unit One – Leading with God’s Word

Session One Course Introduction –The importance of Christian stewardship

Session Two The definition of Christian stewardship

Session Three Stewardship Topic: Instructor

- Session Four Christian stewardship in the Old Testament
- Session Five Christian stewardship in the New Testament
- Session Six Stewardship Topic: Class Member

Unit Two – Leading as God’s Child

- Session One My identity as Christian, Disciple, and Steward
- Session Two Stewarding my relationship with God
- Session Three Stewardship Topic: Class Member
- Session Four Stewarding my relationship with myself
- Session Five Guest Instructor: What Does the Pastor Need to Know about Finances
- Session Six Guest Instructor: Time Management

Unit Three – Leading as the Chief Steward

- Session One Guest Instructor: Stewarding the Congregation
- Session Two Stewarding my relationship with others
- Session Three Stewardship Topic: Class Member
- Session Four Stewarding my relationship with creation
- Session Five Pastor as Steward Leader
- Session Six Stewardship Topic: Class Member

Unit Four – Leading as the Culture Sculptor

- Session One Three congregational approaches to Christian stewardship
- Session Two The stewardship culture in the congregation
- Session Three Stewardship Topic: Class Member
- Session Four Assessing and identifying the stewardship culture
- Session Five Changing the stewardship culture
- Session Six Stewardship Topic: Class Member

Unit Five – Leading in God’s Economy

- Session One Society and money
- Session Two Jesus and money
- Session Three Stewardship Topic: Class Member
- Session Four Planning a Financial Management Course for the Congregation
- Session Five Teaching stewardship to new members
- Session Six Stewardship Topic: Class Member

Required Reading

- Biermann, Joel. *Stewardship: A Theological Perspective*. Available at faithaflame.lcms.org.
- Christopher, J. Cliff. *Rich Church Poor Church: Keys to Effective Financial Ministry*. Abingdon.
- Jamieson, Janet T. and Philip D. *Money: A Practical Guide for Pastors*. Westminster John Knox Press.
- Kantonen, T.A. *A Theology for Christian Stewardship*. Available at faithaflame.lcms.org.
- Malphurs, Aubrey. *Look Before You Lead: How to Discern & Shape Your Church Culture*. Baker.
- Rodin, R. Scott. *The Steward Leader: Transforming People, Organizations and Communities*.

IVP Academic.

Willard, Chris and Sheppard, Jim. *Contagious Generosity*. Zondervan.

Witherington III, Ben. *Jesus and Money: A Guide for Times of Financial Crisis*. Brazos Press.

Suggested Reading

Lane, Charles. *Ask, Thank, Tell*. Augsburg/Fortress.

Rodin, R. Scott. *Stewards in the Kingdom: A Theology of Life in All Its Fullness*. IVP.

Scharen, Christian. *Faith as a Way of Life*. Eerdmans.

Course Assignments

1. The student is required to write a summary and insights paper for each of the required reading texts. Each summary and insights paper will be 500 to 600 words.

2. The student will select 4 of the stewardship questions (pick only one from each set) and write answers to the questions. The paper will be 500 to 600 words.

3. The student will write a facilitator's guide to an assigned lesson and present that lesson to the class. The guide will be 500 to 600 words.

3. The student will write a money autobiography of 500 – 1000 words.

4. The student will prepare a stewardship education plan for a congregation. The plan will be 1500 - 2000 words in length.

Stewardship Questions (Pick only one question from each set.)

Set One:

1. Is stewardship law or gospel? Explain your answer.
2. Explain the phrase, "stewardship is caught as much as it is taught."
3. How can speaking about stewardship in terms of time, talent, and treasure be a disservice to the Biblical meaning of stewardship?
4. Some have suggested that the word "stewardship" has too much baggage and another word should be used. What do you think?
5. Why must pastors take the lead in stewardship in the congregation?

Set Two:

6. What is the proper motivation for giving?
7. Why do many pastors avoid talking about money?
8. Why do congregational members not want to hear about money?
9. Explain why you believe a pastor should or should not know what members give.
10. How would you respond to someone who asks, "Should I tithe on my gross income or on my net income?"

Set Three:

11. What does it mean to be a faithful steward?
12. How are stewardship and discipleship related?
13. What is the difference between a volunteer and a disciple?
14. How would you teach the difference between needs and wants?
15. What does it mean to give generously?

Set Four:

16. What is a cheerful giver?
17. What is proportionate giving?
18. What is first fruits giving?
19. What is sacrificial giving?
20. Where should I give?

Set Five:

21. Does money follow mission? Explain your answer.
22. What would you say to a fellow pastor who says, "I don't preach about money."
23. How would you respond to a parishioner who says shortly after you arrive, "Pastor, we don't talk about money in this congregation?"
24. A member says to you, "Pastor, I can't give much money to church, but I can give of my time." How would you respond?
25. Construct a question of your choosing.

APPENDIX TWELVE

SYLLABUS FOR STEWARDSHIP COURSE DM-951

DM 951: Stewardship Connections

Concordia Seminary, St. Louis

Summer 2016 (June 13 to June 17)

I. Course Description

This course explores the pastoral practices and the practical aspects that are useful in leading a congregation in Christian stewardship. It will include a study of biblical texts related to stewardship, one's own attitude toward the various aspects of the steward's life, the importance of pastoral leadership in congregational stewardship, the analysis of stewardship resources, and discussion of practical application to contemporary parish life.

II. Objectives

A. Knowledge

1. To understand the Biblical definition of stewardship and the Biblical principles of stewardship.
2. To understand the difference in approach and application of technical and adaptive change.
3. To discern the distinction between discipleship and stewardship.

4. To understand the role of Chief Steward in the congregation.
5. To comprehend the importance of money in the life of the individual and the congregation.

B. Attitudes

1. To appreciate that stewardship is a spiritual issue.
2. To appreciate that change is needed in how members understand Christian stewardship.
3. To be confident in one's identity as God's steward.
4. To respect God's ownership by both creation and redemption.
5. To grow in appreciation of our accountability before God and our fellow Christians.

C. Skills

1. To model good stewardship on individual and corporate levels.
2. To mobilize a congregation in developing a whole-life, year-round stewardship education process.
3. To effectively teach stewardship concepts to leaders and congregational members.
4. To inspire and invite members to be generous in all their stewardship relationships.
5. To critically evaluate stewardship resources.

III. Course Outline

A. Connecting the Pastor to Stewardship

1. Personal Stewardship

2. Chief Steward in the Congregation
 3. A Healthy Stewardship Culture
- B. Connecting Lay Leaders to Stewardship
1. Growing as Stewards
 2. Technical and Adaptive Solutions
 3. Modeling Service and Giving
- C. Connecting Members to Stewardship
1. Whole Life Stewardship
 2. Relationships
 3. Generosity
- D. Connecting Money to Stewardship
1. What the Bible Says
 2. Personal Money Management
 3. Corporate Modeling
- E. Connecting the Stewardship Committee to Stewardship
1. Vision and Values
 2. Planning Process
 3. Evaluation

IV. Assignments

Pre-residency Assignments

Prior to the first day of class complete a two-page double spaced paper on the topic: “My philosophy of Biblical stewardship.” Email to the instructor by June 1.

Prior to the first day of class complete a two-page double spaced paper on the topic: “What stewardship education looks like in my congregation.” Email to the instructor by June 1.

Due at the beginning of class the first day of the course each student is required to read 1500 pages and to write reviews on each work read. The reviews should include the purpose the author had in writing the book, a brief summary of the book, and a reflection on the most important “take away” the student had from the book.

Due at the beginning of class the first day of the course each student is to be prepared to give a 15-minute presentation/discussion on one of the books read for the course. This book is to be from the list of books below. The book must be approved by the instructor before the first session of the course. Presentations will take place during class sessions. (Students will email the instructor at knolhoffw@csf.edu by June 1 the list of books that are being read and reviewed for the class. After each book list the number of pages in the book. Rank the list in order of personal interest. When the instructor receives the class members’ lists, he will assign each student a book on which to give their presentation to the class for discussion.)

Due at the beginning of class is a two-page double spaced review of a stewardship resource found on godssteward.com; faithaflame.lcms.org; lcms.org/stewardship; or elca.org/stewardship

V. Texts

You are required to read 1,500 pages for this course. The books below marked with an asterisk (*) are required reading. The rest of the reading requirement can be made up of books of your own choosing from those listed below.

Preparing the Pastor for Stewardship

*Biermann, Joel. “A Theological Foundation for Stewardship.” 20 pages. Available at www.Godsstewards.com

Hermann, J. E. *The Chief Steward: A Manual on Pastoral Leadership*. St. Louis: Concordia Publishing House, 1951. 113 pages. Available at faithaflame.lcms.org

Kantonen, T. A. *A Theology for Christian Stewardship*. Philadelphia: Muhlenberg Press, 1956. 126 pages. Available at faithaflame.lcms.org

*Blomberg, Craig. *Christians in an Age of Wealth: A Biblical Theology of Stewardship*. Grand

Rapids: Zondervan, 2013. 271 pages.

Preparing Lay Leaders for Stewardship

Kretzschmar, Karl. *The Stewardship Life*. St. Louis: Concordia Publishing House, 1929. Counts as 100 pages. Available at faithaflame.lcms.org

Christopher, J. Clif. *Rich Church Poor Church: Keys to Effective Financial Ministry*. Nashville: Abingdon Press, 2012. 108 pages.

Foster, Richard J. *The Challenge of the Disciplined Life: Christian Reflections on Money, Sex & Power*. San Francisco, 1985. 260 pages.

Rodin, R. Scott. *The Steward Leader: Transforming People, Organizations and Communities*. Downers Grove: IVP Academic, 2010. 197 pages.

Preparing the Congregation for Stewardship

Rodin, R. Scott. *Stewards in the Kingdom: A Theology of Life in All Its Fullness*. Downers Grove: InterVarsity Press, 2000. 224 pages.

Scharen, Christian. *Faith as a Way of Life: A Vision for Pastoral Leadership*. Grand Rapids: Eerdmans Publishing Company, 2008. 134 pages.

Simon, Arthur. *How Much is Enough? Hungering for God in an Affluent Culture*. Grand Rapids: Baker Books, 2003. 192 pages.

Christopher, J. Clif. *The Church Money Manual: Best Practices for Finance and Stewardship*. Nashville: Abingdon Press, 2014. 92 pages.

Stewardship and Money

*Hewitt, Brad and Moline, James. *Your New Money Mindset*. Carol Stream: Tyndale House Publishers, 2015. 246 pages.

*Witherington III, Ben. *Jesus and Money: A Guide for Times of Financial Crisis*. Grand Rapids: Brazos Press, 2010. 192 pages.

Marcuson, Margaret J. *Money and Your Ministry*. Portland: Marcuson Leadership Circle, 2014. 128 pages.

Malphurs, Aubrey and Stroope, Steve. *Money Matters in Church: A Practical Guide for Leaders*. Grand Rapids: Baker Books, 2007. 220 pages.

Jamieson, Janet T. and Jamieson, Philip D. *Ministry and Money: A Practical Guide for Pastors*. Louisville: Westminster John Knox Press, 2009. 226 pages.

Preparing the Stewardship Committee for Stewardship

*Lane, Charles R. *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*. Minneapolis: Augsburg Fortress, 2006. 128 pages.

Christopher, J. Clif. *Not Your Parents' Offering Plate: A New Vision for Financial Stewardship*. Nashville: Abingdon Press, 2008. 123 pages.

Christopher, J. Clif. *Whose Offering Plate Is It?* Nashville: Abingdon Press, 2010. 145 pages.

Willard, Chris and Sheppard, Jim. *Contagious Generosity*. Grand Rapids: Zondervan, 2012. 187 pages.

*Malphurs, Aubrey. *Look Before You Lead: How to Discern & Shape Your Church Culture*. Grand Rapids: Baker Books, 2013. Read the first 205 pages.

VI. Post-residency Assignment

For the final project, you will craft a stewardship development plan for your church or parachurch ministry setting. Your plan will include the spiritual and strategic work required of leaders who want to move beyond raising funds to forming stewards. In addition, your plan must include background information, current ministry focus, as well as strategic initiatives, goals and objectives to be implemented.

The project will be ten to fifteen pages in length. The paper should be double spaced with Times New Roman size 12 font. The paper will be due on or before August 12, 2016.

VII. Evaluation

Classroom Participation/Presentations	25%
Pre-Course Papers	15%
Book Reviews	20%
Stewardship Development Plan	40%

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- Bell Jr., Daniel M. *The Economy of Desire: Christianity and Capitalism in a Postmodern World*. Grand Rapids: Baker Academic, 2012.
- Bennett, David W. *Metaphors of Ministry: Biblical Images for Leaders and Followers*. Eugene: Wipf & Stock, 1993.
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- . *Rich Church Poor Church: Keys to Effective Financial Ministry*. Nashville: Abingdon, 2012.
- . *The Church Money Manual: Best Practices for Finances and Stewardship*. Nashville: Abingdon, 2014.
- . *Whose Offering Plate Is It? New Strategies for Financial Stewardship*. Nashville: Abingdon, 2010.
- Conway, Daniel. *The Reluctant Steward Revisited: Preparing Pastors for Administrative and Financial Duties*. St Meinrad: St. Meinrad School of Theology, 2002.
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- Dunn, James D. G. *Jesus' Call to Discipleship: Understanding Jesus Today*. New York: Cambridge University, 1992.
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- Janzow, F. Samuel. *Getting into Luther's Large Catechism*. St. Louis: Concordia, 1978.
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