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Stewardship Educational Program Based on the Lukan Pericopes (Pentecost Season - Series C)

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STEWARDSHIP EDUCATIONAL PROGRAM

BASED ON THE LUKAN PERICOPES

(Pentecost Season - Series C)

BY

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March 23, 1999

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STEWARDSHIP EDUCATIONAL PROGRAM
BASED ON THE LUKAN PERICOPES
(Pentecost Season - Series C)

A THESIS SUBMITTED AS FULFILLMENT OF
REQUIREMENTS OF THE DOCTOR OF MINISTRY

BY
GLEN W. BORHART
MARENGO, ILLINOIS
APRIL, 1999
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There are many that made this Major Applied Project and the degree of Doctor of Ministry possible. I entered the program in order to be a better pastor to the people of Zion Lutheran Church in Marengo, Illinois. I would thank the congregation for its encouragement, financial support and release time. They made all of my experiences meaningful and fruitful. My prayer is that we have all grown through the process which has brought us to this point. The Lord has made it all possible. To Him be all praise and thanks.

I thank those at Concordia Seminary who helped me. Glenn Nielsen was a great help in the fine-tuning of the Major Applied Project. David Peter was there to coordinate the final stages of the degree program. I also thank George Robbert, Louis Brighton and Joel Okamoto as they served on the oral examination committee.

During the three years I spent achieving this degree I had the opportunity to meet a dozen or so other parish pastors. These fellow students of the Doctor of Ministry program were fine examples of dedicated shepherds. I learned many important things from them. The professors, whose classes I participated in, shared with me a wealth of experience and wisdom. I thank them for a very good time of learning.

Finally, I thank my wife, Dale Ann, for cooperating with me in this endeavor. It meant time away from her and our family. At times, it meant a heavier load for her to carry. As I celebrate, I know she celebrates with me.
Notes on Form

Certain forms were used in this paper in order to aid the reader. All of the passages from Luke and 2 Corinthians 8 & 9 were printed in *bold italics*. *These formed the foundation for the project and I wanted them to stand out.* The listing of any of The Lutheran Church Missouri Synod’s biblical stewardship principles are always CAPITALIZED. Whenever one of the members of Zion Lutheran Church is quoted the words will be in *regular italics*. Footnotes are utilized in all parts of the paper except in the Bible studies in chapter three. The reference notes are placed in the text in order to make it easier for the reader and any future student who may wish to utilize the material. The four-part Bible study at the end of chapter three uses a number of different fonts and formats in order to make it easier for the student who may be using the materials. All of the scriptural references are from the New International Version. The left margin of the Bible study is two inches in order to make it easier to copy from the library copy of the Major Applied Project.
THE ABSTRACT

This Major Applied Project seeks to enable the members of the congregation to grow in the stewardship of all that the Lord has entrusted to their care. Through regular and ongoing scriptural education the members of the congregation will mature in their faith. As faith grows, Christian stewardship grows. The scope of this Major Applied Project is limited, yet the principles utilized here will serve as a model for any pastor or congregation to better implement a program of year-round stewardship education. By its connection to the weekly Gospel readings, the program addresses the Christian’s role as steward in the ebb and flow of worship, witness and life.
CHAPTER ONE

INTRODUCTION

Considering the awesome love which God has showered upon us through His Son, Jesus Christ, and our feeble response to that love, all Christians daily need to echo the words of the apostles in Luke 17:5, "Increase our faith!" Our sinful nature will touch every part of our lives as long as we live on this side of heaven. Our lives as God’s stewards will need a continual strengthening as we walk through our days on this earth. The prayer of this project is that God will help the people of Zion Lutheran Church, and others, to mature in their lives as God’s stewards as they study and hear the Word of God and then apply it.

The What and Why of the Project

In many congregations the majority of the support for their mission comes from a minority of people. "It is sometimes said that 20 percent of the people give 80 percent of the money."¹ Surely some congregations have more of their members who are supporting the ministries of the church. A study of Zion, Marengo, Illinois, completed two years ago indicated that 1 percent of the giving units gave 11 percent of the offerings, 7 percent gave 42 percent, 17 percent gave 71 percent, and 30 percent gave 88 percent.² One of the great challenges facing

¹Kennon L. Callahan, Giving and Stewardship in an Effective Church (San Francisco: Harper, 1992), 107.
²See Appendix 1.
congregations is to help all of the members to mature in their faith. In order to move members of the church from a diet of milk to meat there will need to be an on-going process of growth. Just as the human body needs regular and nutritious food to remain healthy and to grow, those in the Body of Christ will increase in their faith only as they come into contact with the sure Word of God, their spiritual food.

The Word of God is the lifeblood of the local congregation. The Word which serves as the centerpiece for parish life is the Gospel reading each Sunday. Many times the Gospel lesson is used to establish the theme of the day for the assembly of believers. The hymns, introit, collect, Old Testament and Epistle readings, and the sermon will all seek to supplement and support the message of the Gospel of the Day. The pastor and the people who are looking to grow in their faith and stewardship will find many opportunities to relate the message of the public worship of the congregation to their roles as the Lord’s servants.

The Gospel lessons for the pericopal series, which are read during the Pentecost Season, seem to be especially adaptable to the education of the congregation in regards to their stewardship. Basically, the series take one of the synoptic Gospels and "walks" through the chapters during this Summer/Fall time of the year. Series "C" utilizes the Gospel of Luke. The "A" series follows the readings from Matthew and the "B" series has pericopes from Mark.

Using the Gospel lessons is a natural way to incorporate the stewardship aspect of the church in the life of the people. This liturgical "fit" is better than bringing in an artificial or unrelated program. When the people hear one clear message or theme in the worship services and all that surrounds the gathering, they can leave with one solid thought to carry with them during the week.
Past Pastoral Practice

I have engaged in many different approaches to stewardship in the congregations I have served. Most all of the approaches centered on some sort of annual stewardship campaign. A few years ago, when I served on the Board for Stewardship Life in the Northern Illinois District of the LCMS, I was trained to be a presenter for the Congregational Stewardship Workbook. In Section IV: "Financing Your Congregation's Mission," the workbook lists ten different methods of contacting the members of the church for the annual stewardship campaign. During my nineteen years of ministry, I have utilized most all of the methods. I have been involved in the following methods: (1) loyalty/commitment Sunday, (2) group/cottage meetings, (3) every member visits, (4) personal interviews by the pastor, (5) pony express-type program, (6) night with pastor meetings, (7) contact by mail letter campaign. Of the ten methods described in the workbook, the only ones I have not been a part of are the last three: contact by telephone, contact by video, and the monthly stewardship mailing program. There are certainly pros and cons with all the methods. The workbook is good at pointing them out.

As I have used each of the different methods, it has become evident that there needs to be more to the stewardship education of the congregation than the yearly campaign. It is too easy for the members to think that once they have filled out their financial commitment cards and checked off a few items on the time and talent sheets, they have done their stewardship duty for the year. And if the weeks during the campaign are the only time that the pastor and

3Dick Gahl and Dave Hoover, eds., Congregational Stewardship Workbook (St. Louis: The Department of Stewardship, LCMS, 1993).

4Ibid., Section IV, B4 - B19.
the stewardship committee mention Christian stewardship, the issue has truly become a once-a-year, departmentalized portion of each member's faith. If that is the case, little growth will occur. This can be a failing of any and all methods which are used only during a short period of time in the parish and then forgotten until next year.

The longer I am in ministry, the more I am convinced that if there is to be growth in congregational and individual faith and stewardship, there needs to be a year-round educational program. The key to the *Congregational Stewardship Workbook* is the "Needs Assessment Inventory" which is found in the first section of the workbook. There are fifteen different aspects of congregational and individual stewardship rated in the inventory. Because of our Lutheran school here at Zion, I added a sixteenth category. Over fifty of the leaders of my current congregation filled out the inventories. Of the sixteen different areas of stewardship, year-round stewardship was seen as the third greatest need to be addressed here at Zion Lutheran Church, Marengo, Illinois. The Stewardship Board and Directors made year-round stewardship their number one priority. Ever since that time the Stewardship Board and I have made a concerted effort to make stewardship a part of our congregation's life throughout the year.

The *Congregational Stewardship Workbook* has a few pages pertaining to year-round stewardship, but its main concern is that a congregation "acts its size." In order to find some useful materials to help us in our year-round efforts, we had to look elsewhere. One of the first things we did at Zion was to publish some stewardship materials every month in the newsletter.

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5Ibid., Section I, B1 - B14.

6See Appendix 2.

7Gahl and Hoover, *Congregational Stewardship Workbook*, Section II, D1 - D10.
There are a number of good resources available. It was just a matter of choosing one which was easy to understand and did not cost too much. There is a very good newsletter, *Stewardship*.

A copy of the September, 1998, issue is found in Appendix 3. We would pick out a few of the articles and place them in the newsletter. This enabled us to keep some educational materials in front of those who received and read the newsletter. The subscription cost of the Parish publication was minimal.

Two years ago our church contracted with KLW Enterprises for $82.50/month for materials to be used in our year-round stewardship educational program. The amount charged by KLW Enterprises varies depending on the size of the congregation. A participating congregation receives a monthly packet of materials to use in the congregation. The following materials are included in the packet.

- A short stewardship thought to be placed in the weekly bulletin.
- A Lay Speaker Presentation which is to be shared in the worship services.
- A newsletter-ready article, "Applying Biblical Teachings."
- A two page paper with instructions to Sunday school teachers, youth workers and Bible class teachers. Included were discussion questions for lower grade students and other questions for the older students and the adults.
- All of the materials were sent as a hard copy and also on a computer disc.

An attempt was made to have the materials for a specific month revolve around a certain topic

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8 Parish, *Stewardship* (Madison Heights, MI: Parish Publications, Inc.). The newsletter’s address is 32401 Industrial Drive, Madison Heights, MI 48071, phone 1-800-521-4486.

9 KLW Enterprises is a company lead by Kenneth L. Williams, 28 Rockingham Place, Belleville, IL 62223.
and a particular Bible verse. These were in no way related to the weekly readings shared with the congregation in worship. It is interesting to note that Kenneth L. Williams is not a Lutheran, but he has a set of materials which he has prepared for Lutheran congregations which has been looked over by Lutherans.

The members of the Stewardship Board at Zion thought the materials were well done. The monthly packets enabled us to have something to share without needing to come up with our own ideas every month. On the negative side, the board wondered if the materials we were receiving were worth nearly $1,000.00 per year. I began to think to myself that it would not be that hard to write the same type of material right here at home. In addition, it would then be possible to have these educational tools relate to the weekly Bible readings. Out of this history came the idea for this Major Applied Project.

**The Needs of Zion**

Zion Lutheran Church in Marengo, Illinois, is a large congregation. The Church was established in 1880, and the school has been open continuously since 1886. At the present time there are 1,807 baptized members and 1326 communicant members. The average attendance is 650. The Lutheran School has 306 students from preschoolers to eighth graders. Between the church and school, there are 25 full-time staff and 6 part-time staff members. Our budget for the July 1998 - June 1999 fiscal year is $1,098,075.00. At the present time, no school tuition is charged to our own members. Zion is a very strong parish. The members are proud of what the Lord has done here over the decades. There is a very strong core of members who support the work of the Lord here with their gifts.
There are also challenges facing this congregation. One of the needs at Zion is to continue to educate as many of the members as possible in the joys of living lives of faithful Christian stewardship. It is not the purpose of this project to raise more money for the coffers of Zion, or for the District or Synod. The goal is to help Christians increase in their faith. I am a realist, and I know that it is nearly impossible to reach all of the members of a church the size of Zion with any project or program. Yet, more will be reached with a program that is before the people on a weekly and monthly basis. Over the longer time period and due to its more frequent and regular approach, more people will be impacted by God’s Word to live the faithful life.

The goal of this Major Applied Project is to enable the members of the parish to grow in their faith and then to put that faith into action as they serve the Lord with all He has entrusted to them. As the pastor of the church, my challenge is to lead the congregation in spiritual growth by properly using the Means of Grace as given to us in the Word and the Sacraments. There are other methods which can achieve results, but I am determined to have the Gospel be the source of motivation.

**Organization and Design of the Project**

The main objective of the project is to help the members of the congregation grow in their Christian stewardship. This will be accomplished by approaching them through several different avenues. All of the materials developed will relate to the weekly Gospel readings. From June through November (Second Sunday after Pentecost through the Sunday of Fulfillment) stewardship themes from the Gospel readings will be developed and shared with the
congregation on a regular basis. With the format used by KLW Enterprises as a guide, I will write three different items each month. After selecting a simple and clear verse from one of the monthly Gospel readings, I will write a short devotional thought to be inserted into the bulletin for the entire month. Expanding on the same thought, a one-page article will be written for the monthly newsletter. Approaching the topic of the month from another angle will be the purpose of the three to four minute "temple talk" to be read at the worship services during one of the weekends of the month. June, July, August, and September are not usually the months we talk about stewardship. The approach will not be hard sell, yet the people will be given some things to consider.

As we approach October, the annual stewardship campaign will be tied into the same approach. The theme for the concentrated effort will be related to one of the Gospel lessons for the month. From that theme will come the title of the four-week Bible study which will be taught in October. Also related to the theme will be the sermon to be preached on stewardship weekend. The third chapter of this paper will contain all of the printed materials used in the project. Also included will be the word study and the contextual background done in the writing of the sermon. The sermon will also be included. It may serve as a guide for someone who might want to preach or teach on the same topic. The letters to the congregation related to the Fall stewardship campaign will also be enclosed. The letters include the one sent to the whole congregation along with the commitment cards and sheets. Another letter will be written to thank all those who responded with their pledges. A different letter will be sent to those who did not respond. This last letter would be one which encourages the members to remember the privileges and opportunities they have to serve the Lord. The main goal of this Fall campaign
is that the members of the church have an opportunity to grow in their faith and grow in their response to the love showered upon them by the Lord.

The second chapter of the paper will develop the theology of Christian stewardship. The timing of this project makes it possible to include the *Biblical Stewardship Principles* which have been approved by The Lutheran Church Missouri Synod at the 1998 Synodical Convention. The eight principles entail the width and breath of biblical stewardship. A careful study of 2 Corinthians 8 and 9 will be dovetailed into the expanded look at the principles. References from the Confessions of the Lutheran Church will also be used. Once a solid foundation has been laid, the chapter will conclude with a careful look at Christian stewardship as depicted in the Gospel of Luke.

A follow-up of the whole project will be done. Chapter Four will evaluate the program as we have experienced it so far. It is always difficult to measure spiritual growth. A questionnaire will be given to the congregation. The questions will ask specifically about the components of the Major Applied Project. The responses will be compiled and analyzed in order to see the areas in which the project was beneficial. At the same time, areas in need of growth and change will be noted with an eye to the future. The questionnaire will be made available to the entire congregation. If there are not enough responses, I will directly ask the leadership of the church to fill out the questionnaire and return it to me.

Many stewardship programs will state how much more the members of the church gave because of the program. As stated before, the purpose of this project is not to raise money. The aim is to raise and grow the disciples of Christ as they study the Word of God. The project was designed to fit the Pentecost season for 1998. It could be used again in the year 2001, or
2004, or 2007 and so on. The need for the people of God to grow in their faith and stewardship will never end. Using the Word of God as the tool to aid that growth will never go out of style. It is my prayer that the people of Zion continue to grow and mature in the faith God has so graciously given them. If I can help them do that, thanks be to God.
CHAPTER TWO

THE THEOLOGY OF CHRISTIAN STEWARDSHIP

The question this chapter will answer is the same one Jesus poses in Luke 12:42-43, "Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time?" The key word in the Greek is oikonomos. Derived from two words, oikos, which means house or dwelling, and nomos, which refers to the law, the compound word is used to describe and name the person who is placed in charge of the day to day administration of the household. The English translations are usually "steward" or "manager." The steward is serving someone else. He would be a "manager in a private position." The goal of every maturing Christian is to be the "faithful and wise manager" of the many responsibilities the Lord has placed in his hands.

It is easy to find many different definitions of Christian stewardship. One of the definitive works on stewardship was written by T.A. Kantonen in 1956, A Theology For Christian Stewardship. He explains the broad meaning of stewardship as found in the Bible.

Stewardship is the English word used to translate the New Testament word oikonomia.... 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 oikonomos, steward, is a slave or hired servant to whom the owner entrusts the management of his household.... 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 preacher of the gospel. He speaks of himself as 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 [literally *stewardship plan, oikonomia*] for the fullness of time, to unite all things to him, things in heaven and on earth."²

Kantonen helps us to see that the concept of stewardship is not one to be limited to what we put into our offering envelopes. As he makes clear, everything that has to do with our lives is a part of our stewardship. All that we have and all that we do relates back to our relationship to God who has made it all possible in the first place.

The idea of stewardship as a trusting relationship between the Lord and His people is well expressed by Roy Bleick.

Stewardship is the responsible administration of something that has been received as a trust. As a steward the Christian is to be under no illusions about his position. He is steward and not master. He is the property manager, not the property owner. He is the one entrusted, not the one who gives the trust. Yet when this concept of stewardship is fully developed in its New Testament concept, it implies even more than trusteeship and responsibility.³

The definition of stewardship generally used in The Lutheran Church--Missouri Synod adds to the thought of "responsibility" which both Kantonen and Bleick mention in their definitions. The words "free and joyous" are part of the definition and helps to show us "...for God loves a


cheerful giver. "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." The Synod’s definition adds the elements of joy, eagerness and privilege to the whole realm of stewardship. These are often not part of what we think of when we consider stewardship.

In the survey of the congregation, the question was asked: "If you were asked, 'What is stewardship?', how would you answer?" The answers varied greatly and they will all be listed later in chapter four. Below are listed some of the replies which I felt were on target. Our laypeople can sometimes be surprising with their understanding and insights.

"Stewardship is the responsibility and privilege to care for all things, both physically and spiritually, which God has placed in our possession."

"It is giving of myself to God - all that I have and all that I am."

"My responsibility as a custodian of God’s gifts to me."

"A form of worship."

"Taking care of what someone else owns or has given you."

"Stewardship is how I use and distribute what God has loaned me."

The definitions of stewardship range from the official words of the Synod to the naive church member in the pew who defines it as money! As good or bad as definitions may be, they mean little unless the people of God are willing to begin living according to them. When definitions become principles by which we live, the people of God will be the stewards God has called them to be.

4 2 Cor. 9:7.

5 The Department of Stewardship Ministry of The Lutheran Church--Missouri Synod, *Biblical Stewardship Principles* (St. Louis: The Lutheran Church--Missouri Synod, 1997), 3.
**2 Corinthians 8 & 9 and the Eight Biblical Stewardship Principles**

The theology of Christian stewardship comes from the Word of God. The Bible teaches God's people about stewardship from the book of Genesis to Revelation. In Genesis the Lord places the creation into human hands to care for until He returns. In Revelation we ask the Lord to come again. Until He does, we are His stewards. Many of the chapters in the Bible have pertinent teachings concerning all the things God has entrusted into our care. Standing out from all the other chapters, chapters 8 and 9 of 2 Corinthians have a storehouse of teaching about who we are as God's stewards. The chapters are especially helpful to New Testament Christians who seek to grow in their service of the Lord and their fellow brothers and sisters in Christ.

At the 1998 Synodical Convention, The Lutheran Church--Missouri Synod ratified the Biblical Stewardship Principles as presented by the Department of Stewardship Ministry. The call for these principles came from the 1995 convention, Resolution 4-074. These principles were to be used by all of the different entities within the Synod, including congregations. The Synod in convention endorsed the principles wholeheartedly. In the next few pages, the eight principles will be closely examined and correlated with the verses in 2 Corinthians 8 & 9. In order to give an overview of the principles and their meanings, they will be listed at this time.

I. **GOD'S STEWARDS ARE GOD'S STEWARDS.**

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

II. **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.

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6Ibid.
III. **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.

IV. **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.

V. **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.

VI. **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.

VII. **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.

VIII. **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.7

The following pages will take the eight principles and examine each one. I have gone through the verses of 2 Corinthians 8 & 9 and linked them up with the principles. Some of the verses would relate to a number of the principles, but for purposes here, I have chosen to link the verses with only one of the principles. I strove to find verses to match up with all eight of the principles. Further theological insights on each of the principles will be offered from the Confessions and Lutheran writers.

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7Ibid., 4.
I. God's Stewards are God's Stewards.

One of St. Paul's goals was to raise money for the Christians in Jerusalem. The eighth and ninth chapters of 2 Corinthians are written to encourage the members of that congregation in participating with other churches in raising funds to be sent back to Jerusalem. This collection is mentioned a number of other times in the New Testament including 1 Corinthians.

Now about the collection for God's people: Do what I told the Galatians churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem. If it seems advisable for me to go also, they will accompany me. 8

It is the same collection that is mentioned in Romans.

Now, however, I am on my way to Jerusalem in the service of the saints there. For Macedonia and Achaia were pleased to make a contribution for the poor among the saints in Jerusalem. 9

As St. Paul cites the example of the Christians in Macedonia to the Corinthians, he is sharing with them some very important insights into the biblical theology of stewardship. God's stewards are God's stewards because they belong to Him.

2 Corinthians 8:5 makes it clear: "And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will." In order to serve the Lord without reservation, Christian stewards will first recognize that they are stewards solely by the work of God in his life. The Macedonians dedicated their efforts to the Lord, knowing that He had first given Himself to them. Luther's explanation of the Third Article makes it very

8 1 Cor. 16:1-4.
clear: "I believe that I cannot by my own reason or strength believe in Jesus Christ, my Lord, or come to Him, but He has called me by the Gospel, enlightened me with His gifts and sanctifies and keeps me in the one true faith. "\textsuperscript{10} As God's stewards, we live in the freedom of our baptisms everyday. The redemption of Christian stewards by the Holy Spirit through the power of the Word is really the second creation of God in that person's life. Going all the way back to Adam and Eve, it is God alone who has created each and every human being. "God has made me and all creatures."\textsuperscript{11} Isaiah places the two creations together beautifully when he writes, "But now, this is what the Lord says - he who created you, O Jacob, he who formed you, O Israel: fear not, for I have redeemed you; I have summoned you by name; you are mine."\textsuperscript{12} The Christian steward who understands that who he is, as a child of God, is a gracious gift from his Creator and Redeemer, will be willing to give himself to the Lord. This child of God will celebrate the fact that he is privileged to serve this loving Lord.

Knowing whose you are as a steward of God, and who you are serving, has the power to change attitudes. Instead of looking out only for our own concerns, we look to serve the Lord. True-Christian motivation cannot be in place if we forget that we belong to God. In Acts, chapter five, Ananias and Sapphira forgot that they were God's stewards. Instead of serving the Lord, they sought to serve themselves. Instead of looking for the Lord's approval, they wanted the approval of others. They died in their selfishness.

\textsuperscript{10} Martin Luther, \textit{Luther's Small Catechism With Explanation} (St. Louis, Missouri: Concordia Publishing House, 1991), 15.

\textsuperscript{11} Ibid., 13.

\textsuperscript{12} Is. 43:1.
The avenues of service will be as varied as the needs of the Lord and our neighbors. God's stewards will be open to serve wherever the need arises. St. Paul was asking the Corinthians to serve by helping fellow believers in far away Jerusalem. God's stewards of today may be asked to serve their neighbor next door or their neighbor in China. The fact is, we have been saved by GRACE ALONE, FAITH ALONE, SCRIPTURE ALONE AND CHRIST ALONE. We belong to the Lord in every way. This fact frees us to follow our Father's will. What a great joy it is to serve our Lord with gladness.

II. God's Stewards are Managers, not Owners.

There are classic verses in God's Word which illustrate this principle. After the six days of creative work, "The Lord God took man and put him in the Garden of Eden to work it and to take care of it." Ever since that time, mankind has had the privilege to manage the creation of the Lord. Even though our management is now touched by the sins of our fathers and our own failings, the Lord still honors us with this great responsibility. Creation is still the Lord's, as the psalmist makes perfectly clear, "The earth is the Lord's, and everything in it, the world, and all who live in it." "He has given me my body and soul, eyes, ears, and all my members, my reason and all my senses, and still takes care of them." The key words to understand are "He has given..." We have an awesome challenge to care for this world in which the Lord has placed us.

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13Gen. 2:15.

14Ps. 24:1.

15Luther, Luther's Small Catechism With Explanation, 13.
A number of verses in St. Paul's second letter to the Corinthians help to show nature of our roles as managers of the many things the Lord entrusts to us.

8:6-7 *So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything -- in faith, in speech, in knowledge, in complete earnestness and in your love for us -- see that you also excel in this grace of giving.*

8:12 *For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*

9:10-12 *Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God.*

The "grace of giving" in 8:7 helps to place our actions into the right perspective. There is nothing that we can give that has not first been given to us. The riches of God are placed at our disposal. Everything we are able to do is in response to what He has already done.

The willingness referred to in 8:12 is the work of the Holy Spirit through the Word of God. Sinful human nature is not going to be willing to think of anyone or anything before itself unless it has been radically transformed by the power of God. The Augsburg Confession makes it very clear in Article II:

*It is also taught among us that since the fall of Adam all men who are born according to the course of nature are conceived and born to sin. That is, all men are full of evil lust and inclinations from their mothers' wombs and are unable by nature to have true fear of God and true faith in God. Moreover, this inborn sickness and hereditary sin is truly sin and condemns to the eternal wrath of God all those who are not born again through Baptism and the Holy Spirit.*

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Again, the child of God is responsible for managing only what the Lord has placed into his hands. The response of the steward will be judged "according to what he has, not according to what he does not have." The parables where the master gives different numbers of talents to different servants are good examples of how the Lord works. Those who are blessed are to be a blessing to others. The Christian steward acknowledges that all he has comes from the Lord’s hand. The stewards of God receive all that He gives with thankful hearts. The LifeLight Bible question concerning 8:11-12 centers in on the motivation of the giver when it asks, "What matters most to God about our offerings?"17

The one who supplies the "seed to the sower and bread for food" in 9:10-12 is certainly Himself the owner of the seed and the bread. What could be some of the seeds that the Lord provides for His stewards? A man may build a business from the talents he has with his hands and his mind. The gift of that mind, the use of those hands, the timing of his endeavors are among the "seeds" which the Lord had given for that man to sow. From a small beginning, and with the Lord’s blessing, much can be accomplished. The joys of life are found when people are able to use the gifts entrusted to them in a way that will benefit themselves, their families, the Lord and His Church. Riches will be measured in many more ways than just a financial portfolio.

The hymn of dedication summaries this principle:

We give You but Your own  
In any gifts we bring;  
All that we have is Yours alone,  
A trust from You, our King.

May we Your bounties thus
As stewards true receive
And gladly, Lord, as You bless us,
To You our firstfruits give.18

III. God's Stewards are Saints and Sinners.

One of the great paradoxes of our faith is spoken of in this principle. At the same time, we are saints of God with all of our sins forgiven and, we wrestle with our sinful nature as long as we live on this earth. This fact touches every aspect of our lives, including our stewardship. As stewards, we rejoice that we belong to God through the grace shown in Jesus Christ. As stewards, we mourn the fact that we continue to sin and fall short of God's will for us on our daily lives.

Even though St. Paul is fully aware of all the shortcomings of the congregation in Corinth, he calls them saints. In the second epistle he greets the Corinthians with the words, "To the church of God in Corinth, together with all the saints throughout Achaia: Grace and peace to you from God our Father and the Lord Jesus Christ."19 In the opening words of the first letter, St. Paul had defined who God's saints are: "To the church of God in Corinth, to those sanctified in Christ Jesus and called to be holy, together with all those everywhere who call on the name of our Lord Jesus Christ--their Lord and ours."20 The Apostles Creed calls all those who have faith in Jesus Christ the "communion of saints." Today's stewards live in the joyful

18 The Commission on Worship of The Lutheran Church--Missouri Synod, Lutheran Worship (St. Louis: Concordia Publishing House, 1982), Hymn #405:1-2.

19 2 Cor. 1:1b-2.

20 1 Cor. 1:2.
fact that they belong to the Lord through the work of Christ on the cross. We live and serve as children of the resurrection.

God’s stewards will war against sin and all that it touches each and every day we live in this earthly kingdom. From Adam, to Abraham, to Moses, to David, to Peter, to Paul, we see the consequence of the sinful curse. From the pastor in the pulpit to the child in the nursery, the stain of sin is evident. The world, our sinful nature and the devil himself threaten to undermine all our efforts to be good stewards. St. Paul describes the struggle succinctly:

For what I do is not the good I want to do; no, the evil I do not want to do--this I keep on doing. Now, if I do what I do not want to do, it is no longer I who do it, but it is sin living in me that does it. So I find this law at work: When I want to do good, evil is right there with me. For in my inner being I delight in God’s law; but I see another law at work in the members of my body, waging war against the law of my mind and making me a prisoner of the law of sin at work within my members. What a wretched man I am! Who will rescue me from this body of death? Thanks be to God - through Jesus Christ our Lord! So then, I myself in my mind am a slave to God’s law, but in the sinful nature a slave to the law of sin.\footnote{Rom. 7:19-25.}

God’s law of love makes us saints. The law of sin fights against us continuously. An important fact to remember is that, even in our struggles, we have the power of the Lord helping us. Otherwise, we would truly be wretched men and women. We would also be wretched stewards.

When St. Paul wrote the second letter to the Corinthians, he was fully aware of their condition of being both saints and sinners. The opening verse of chapter nine indicates his assurance that they would be willing to help because they are saints of God. The same verse makes it clear that he knows the Corinthians will face roadblocks in their gathering of funds.

9:1-6\footnote{Rom. 7:19-25.} There is no need for me to write to you about this service to the saints. For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give;
and your enthusiasm has stirred most of them to action. But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. For if any Macedonians come with me and find you unprepared, we - not say anything about you - would be ashamed of having been so confident. So I thought it necessary to urge the brothers to visit you in advance and finish that arrangements for the generous gift you promised. Then it will be ready as a generous gift, not as one grudgingly given. Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

The struggle for all of us as God's stewards is easily seen in these words. On one hand St. Paul sees the Corinthians as saints. He can boast of them. He can talk about their eagerness to help. He can also praise them for the generous gifts they promised to give. At the same time, knowing they are sinners, St. Paul must remind them of their promises. He seemed to feel it was necessary to send some brothers to check up on them. And he hopes that they will not give grudgingly.

This principle, which reminds us that stewards are saints and sinners, drives home two very important points. First of all, the people of God can only serve the Lord because He has first touched our lives with the Gospel of Jesus Christ. Our Lutheran Fathers wrote of this fact when they spoke of justification in Article IV of the Augsburg Confession.

It is also taught among us that we cannot obtain forgiveness of sin and righteousness before God by our own merits, works, or satisfactions, but that we receive forgiveness of sin and become righteous before God by grace, for Christ's sake, through faith, when we believe that Christ suffered for us and that for his sake our sin is forgiven and righteousness and eternal life are given to us. For God will regard and reckon this faith as righteousness, as Paul says in Romans 3:21-26 and 4:5.22

Waldo J. Werning applies this point clearly to stewardship when he writes the following words.

God motivates us for stewardship by giving the Gospel -- His covenant Word of grace.

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Faithfulness to the call is always the product of the Gospel. Stewardship can have no other foundation than the Gospel of forgiveness and God’s promises. God’s absolving and strengthening grace is the theological thread in His plan that keeps all stewardship messages and activities in proper perspective.\(^{23}\)

The Gospel of Jesus Christ is the heart and soul of every Christian. The Gospel is the lifeblood of Christian stewardship. The Gospel motivates and empowers God’s stewards.

The second point which the saint/sinner perspective demonstrates is the need for continual encouragement of the steward in his stewardship task. Our sinful nature will not leave us alone for one minute. We need to remember our baptismal relationship to the Lord daily. Martin Luther reminds us what our baptism with water indicates.

> It indicates that the Old Adam in us should by daily contrition and repentance be drowned and die with all sin and evil desires, and that a new man should daily emerge and arise to live before God in righteousness and purity forever.\(^ {24}\)

The trials and tribulations we face as God’s stewards will last a lifetime. Yet we live with a vitality and confidence which is unwavering because it relies on the power of God.

We also believe, teach and confess that, although the genuinely believing and truly regenerated persons retain much weakness and many shortcomings down to their graves, they still have no reason to doubt either the righteousness which is reckoned to them through faith or the salvation of their souls, but they must regard it as certain that for Christ’s sake, on the basis of the promises and the Word of the holy Gospel, they have a gracious God.\(^ {25}\)

Our maturing as children of God is to continue all the days of our lives. Our role as stewards goes on daily, weekly, monthly and yearly. Can there really be much of a question as to the


\(^{24}\)Luther, *Luther’s Small Catechism With Explanation*, 22-23.

necessary of a year-round stewardship educational program? As long as we live, we will sin. As long as we live, we will need to hear the sweet words of the Gospel.

IV. God’s Stewards are Uniquely Singular, yet Profoundly Plural.

Fingerprints are singular and unique. The faith by which every Christian is saved is his/her own. In our baptisms, the Lord calls each of us by name and claims us to be His own. By means of our baptism, we are brought into the family of God, the Church. Once in the Church, we are never alone and we will never be alone again.

It is also taught among us that one holy Christian church will be and remain forever. This is the assembly of all believers among whom the Gospel is preached in its purity and the holy sacraments are administered according to the Gospel. For it is sufficient for the true unity of the Christian church that the Gospel be preached in conformity with a pure understanding of it and that the sacraments be administered in accordance with the divine Word. It is not necessary for the true unity of the Christian church that ceremonies, instituted by men, should be observed uniformly in all places. It is as Paul says in Eph. 4:4,5, "There is one body and one Spirit, just as you were called to the one hope that belongs to your call, one Lord, one faith, one baptism." 26

In this assembly of believers we are called to be stewards. We serve the Lord as individuals and are blessed as individuals. We have also been given the opportunity to be stewards together with our brothers and sisters in Christ. The opportunities to serve are multiplied by the same power as there are fellow believers. In this one Body of Christ, we have a unity and strength which has no earthly limits.

St. Paul emphasized the role of the individual steward in relation to others as he was writing to the Corinthians. The collection for the saints in Jerusalem was a golden opportunity

to exhibit the plurality of stewardship. The following verses from 2 Corinthians eight and nine highlight St. Paul's thoughts. The verses give us a good example of how we can continue to be faithful stewards today.

8:5 *And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.*

8:13-15 *Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."*

8:22-24 *In addition, we are sending with them our brother who has often proved to us in many ways that he is zealous, and now even more so because of his great confidence in you. As for Titus, he is my partner and fellow worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.*

9:13-14 *Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you.*

The apostle Paul is writing to the individual members of the congregation. Each one of the members decided if they were going to be a part of this collection for Jerusalem. For the most part, the selected verses speak concerning the whole community of faith in Corinth. The words are easily transferred to the local congregation of today. St. Paul speaks of others who will be served. In 2 Cor. 8:22-24, there are a number of references to the working together of the Body of Christ. Some of the nouns make it clear. St. Paul used the terms brother(s), partner, fellow worker, representatives and churches to show how we are all in this together.
"Stewardship is a joint venture within the Body of Christ." As individuals, we are privileged to be a part of the Lord's great venture of love in this world.

V. God's Stewards are In the World, but not Of the World.

God's stewards will deal with a world that would attempt to pull them away from the ways of Christ. This world cannot be escaped. Yet we do not need to follow the ways of the world. The Lord has provided another way. Jesus' high priestly prayer shows His great love for His children who live in this world.

My prayer is not that you take them out of the world but that you protect them from the evil one. They are not of the world, even as I am not of it. Sanctify them by the truth; your word is truth. As you sent me into the world, I have sent them into the world.

The stewards of God have been set apart by the power of the Gospel. As we follow the truth of God's Word, we are enabled to resist the ways of the sinful world. It seems that in the area of congregational stewardship, many fall into the trap of following the law-motivated ways of the world. The eight principles which we are examining were prepared by the Synod not only for local congregations, but also for all the agencies which represent the LCMS. The temptation to use a worldly, law-motivated approach to stewardship and fundraising is the same for all entities. As Christians, we want to be sure that things are done correctly and with the proper motivation. St. Paul wanted to be sure that the collection for Jerusalem was done properly. Verses 16-21 of 2 Corinthians 8 demonstrate the great care that was going to be taken to be sure


28John 17:15-18.
that everything was above board.

8:16-21  *I thank God, who put into the heart of Titus the same concern I have for you. For Titus not only welcomed our appeal, but he is coming to you with much enthusiasm and on his own initiative. And we are sending along with him the brother who is praised by all the churches for his service to the gospel. What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men.*

Titus' enthusiasm is commended by St. Paul. The stewards of God are to be enthusiastic also.

It is important that the zeal for the work of God be done in a way that will honor the Lord and help the people of God grow in their faith.

C.F.W. Walther knew that it was easy to misuse the Law and Gospel when it came to works of service. In Thesis XXIII of his evening lectures he states:

*In the nineteenth place, the Word of God is not rightly divided when an attempt is made, by means of the demands or threats or the promises of the Law, to induce the unregenerate to put away their sins and engage in good works and thus become godly; on the other hand, when an endeavor is made, by means of the commands of the Law rather than the admonitions of the Gospel, to urge the regenerate to do good.*

Walther's immediate comment on his thesis is:

*The attempt to make men godly by means of the Law and to induce even those who are already believers in Christ to do good by holding up the Law and issuing commands to them, is a very gross confounding of Law and Gospel. This is altogether contrary to the purpose which the Law is to serve after the Fall.*

These words can be very easily applied to stewardship practices which are many times used.

Each of the eight principles proposed by the LCMS are explained in some detail. The short paragraphs which explain the meaning of the principles were printed earlier in this chapter on

pages 14-15. An additional question is asked of each of the principles, "How is this done?"

A portion of the answer for this fifth principle cites, "Because of what God says we will not: Use spiritually defective approaches and motivations from the world that are based mainly and primarily on the criterion that they 'work.'"\(^{30}\) The Law can "work" in many ways to raise funds and move people, but the motivation is wrong.

Don Abdon walks through these verses from 2 Corinthians 8 & 9 in his instructor's edition of his *Personal Interview Stewardship Training*. His comments pertaining to the above verses and this fifth principle are down to earth and clear.

**STEWARDSHIP IS HONEST AND HONORABLE AMONG CHRISTIANS AND NEEDS NO "GIMMICKS."** Many people are extremely nervous when it comes to "talking about money" in the church. Stewardship is more than "money," but it is also "money." More often than not there is a direct connection between a man's wallet and his heart. St. Paul reminded the Corinthians, "We aim at what is honorable not only in the Lord's sight but also in the sight of men." (II Cor. 8:21). We do not need all sorts of high-pressure tactics and "gimmicks" to make Christian stewardship work. WE DO NEED THE GOSPEL AS THE MOTIVATION, HOWEVER.\(^{31}\)

Our goal, as we live in this world as stewards of the Lord is to live according to His power and have our lives directed by His Gospel.

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

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

The two principles listed here go together in many ways. Our Lord Jesus Christ expressed His love for us by coming to this earth to serve us. He served humankind by doing

\(^{30}\)The Department of Stewardship Ministry, *Biblical Stewardship Principles*, 18.

things which no other could do. His love took Him to the cross of Calvary. Knowing all that Jesus did leads His disciples to emulate His example.

Your attitude should be the same as that of Christ Jesus, who being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death - death on a cross. 32

When the stewards of God, by His grace, come to know the love and service of Christ, they then love and serve others. "A new command I give you; Love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another." 33 These principles will guide the Christian steward in all he does in service to the Lord and his fellow man.

Among the verses from 2 Corinthians 8 & 9 which relate to the steward as a loving servant are:

8:3-4  For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints.

8:8-9  I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

When people love, they want to do all that is possible to help others. St. Paul then cites the example of the Macedonians. They went the extra mile, on their own, to show their love for the saints back in Jerusalem. It was the selfless love of Christ which has enabled God's children

32Phil. 2:5-8.

33John 13:34-35.
to share in the riches of eternal life both now on earth and eternally in heaven. Our response to His love is the only true motivation in our Christian stewardship. "The only thing that counts is faith expressing itself through love."34

The steward who is loved will seek to express that love in service. Again, St. Paul helps us by giving clear pictures of this love in action.

8:1-2  *And now, brothers, we want you to know about the grace that God has given to Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.*

9:7-9  *Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever."

As stewards of the Lord, we will look for opportunities to serve others. Martin Luther’s explanations to the Ten Commandments express many positive examples of how we look to serve others. His explanations are usually written in two parts. The first part speaks of what we should not do. The second part of the explanation generally speaks to what we should do. The following positive thoughts of Luther will help to guide Christian stewards in their service to others.

<table>
<thead>
<tr>
<th>Commandment</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fourth Commandment</td>
<td>...honor them, serve and obey them, love and cherish them.</td>
</tr>
<tr>
<td>Fifth Commandment</td>
<td>...help and support him in every physical need.</td>
</tr>
<tr>
<td>Sixth Commandment</td>
<td>...love and honor each other.</td>
</tr>
<tr>
<td>Seventh Commandment</td>
<td>...help him to improve and protect his possessions and income.</td>
</tr>
<tr>
<td>Eighth Commandment</td>
<td>...defend him, speak well of him, and explain everything in the kindest way.</td>
</tr>
<tr>
<td>Ninth Commandment</td>
<td>...help and be of service to him in keeping it.</td>
</tr>
</tbody>
</table>

34Gal. 5:6b.
Tenth Commandment = ...urge them to stay and do their duty.\(^{35}\)

As you love your neighbor as yourself, you will be serving both your neighbor and your Lord as a true steward of the Gospel.

VIII. God's Stewards live with an awareness of the Present and Future, of Time and Eternity.

As God's stewards, we serve a Lord who says without any reservations, "I am the Alpha and Omega, who is, and who was, and who is to come, the Almighty."\(^{36}\) As children of God, we live in the kingdom of God here on earth, with the full awareness that what we do here has eternal consequences.

Then I heard a voice from heaven say, "Write: Blessed are the dead who die in the Lord from now on." "Yes," says the Spirit, "they will rest from their labor, for their deeds will follow them."\(^{37}\)

In a very real sense, today's steward lives with one foot in the present and one in the future. He will use his or her time, talents and treasures in a way that reflects this present and future status. The Lord's eternal kingdom will be a concern in stewardship decisions that need to be made. The Christian steward's heart is ruled by the love of Christ's kingdom and that changes how he or she looks at all the gifts he has here on earth.

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where

\(^{35}\)Luther, \textit{Luther's Small Catechism With Explanation}, 10-11.

\(^{36}\)Rev. 1:8.

moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.  

Decisions will sometimes be made that might seem foolish at the present time, but the hope is that the Lord and His kingdom are being served. Whatever is done for the Lord and His Church is never lost and cannot be stolen.

From the verses of 2 Corinthians 8 & 9, only two verses have not yet been quoted. They seem to fit into our discussion of this eighth biblical stewardship principle.

8:10-11 And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means.

Far in advance of the time St. Paul was going to come and take the gifts to Jerusalem, the Corinthians had begun the work of collecting the gifts. The "payoff" was not to come soon, yet they were eager to give. In fact, even after they had completed the collection, they would not see those who would benefit. That would happen far away in Jerusalem. Many things had to happen before anyone would be benefitted. God’s stewards are constantly doing acts of love for their Lord and others that they will never see the outcome.

The congregation here in Marengo had a tremendous response to the Heifer Project International drive in the Fall of 1997. The members of the church and the students of the school raised $5,000.00 in order to "fill the ark." By doing so, they were making it possible for animals to be sent to people in desperate need all over the world. On this side of heaven, we will most likely never meet any of those people. Zion’s members also fill their Love Loaves between Thanksgiving and Christmas every year. The funds from 1998 have all been earmarked

38 Mat. 6:19-21.
to go to help the people of Central America who were devastated by Hurricane Mitch through LCMS World Relief. Ten percent of our offerings leave this congregation in order to promote the kingdom of God near and far. These are among the deeds that will follow us to heaven. They go beyond time.

When I teach the confirmands the meaning to the Second Article of the Apostles Creed, I tell them to keep some basic questions in their minds as they memorize the words. I ask them to remember the "Who?, What?, Why?, and When?" of Luther's explanation.

**Who is Jesus?**  
I believe that Jesus Christ, true God, begotten of the Father from eternity, and also true man, born of the Virgin Mary, is my Lord.

**What did He do?**  
Who has redeemed me, a lost and condemned person, purchased and won me from all sins, from death, and from the power of the devil; not with gold or silver, but with His holy, precious blood and with His innocent suffering and death.

**Why did He do it?**  
That I may be His own and live under Him in His kingdom and serve Him in everlasting righteousness, innocence, and blessedness.

**When?**  
Just as He is risen from the dead, lives and reigns to all eternity.\(^{39}\)

The "Why?" part of the answer fits perfectly into the discussion of this eighth principle. We are in His eternal kingdom. Our goal is to serve Him in a way that will be right, true and blessed. The eight biblical stewardship principles set forth by the Synod cover the theological aspects of Christian stewardship in most every detail. It would be difficult to add to their scope and breath. The following paragraphs will look at some of the key verses of Luke's Gospel as they relate to the life of God's stewards. Where possible, I will relate the Lukan verses to the principles just studied in the previous pages.

\(^{39}\)Luther, *Luther's Small Catechism With Explanation*, 14.

The evangelist Luke had a goal in mind when he began his writing.

Therefore, since I myself have carefully investigated everything from the beginning, it seemed good also to me to write an orderly account for you, most excellent Theophilus, so that you may know the certainty of the things you have been taught.\(^4^0\)

Luke wanted Theophilus and all who would read this account to see clearly the life and work of Jesus Christ. The Gospel could serve as a tool to lead people to eternal life through faith in Jesus Christ. Luke had the heart of a missionary. With his orderly account, he sought to share the Gospel with those of the Roman world.

This Gospel was written for a mission church. Luke includes many statements of Jesus which detail the responsibilities of those who will carry on the mission of preaching the good news in all the world. Many of the words and actions of Jesus were directed to his own disciples. His earthly ministry was their time of schooling in theology and mission.\(^4^1\)

"Therefore, Luke’s gospel cannot be detached from its purpose and goal: to create and nourish Christians."\(^4^2\) Once a person is led to faith through the Word, the same Word will teach him how to live and serve as a child of God. A life of service is a life of Christian stewardship.

Luke has many important points to share concerning who we are as servants, stewards and managers of the gifts of God. Eleven pericopes from Luke have been selected for the purposes of gaining some of the insights available from this book for today’s steward. There was no attempt to look at each and every verse that dealt with any aspect of stewardship.

\(^4^0\)Luke 1:3-4


The verses which will be discussed will follow in a chronological order. Each one will be written out, as was done with 2 Corinthians 8 & 9 earlier in this chapter. After the verses are presented a few thoughts will be shared.

**Stewardship as Servanthood**

Stewardship is a life of servanthood. The opening verses of Luke’s Gospel give some excellent examples of God’s saints who stood ready to serve their Lord. Zechariah, Elizabeth, Simeon and Anna would be four senior saints who stood ready to be of service to God and His plan of salvation. Joseph, though asked to do some extraordinary things, stood ready to serve.

In a way, Mary spoke for all of them,

1:35-38 *The angel answered, "The Holy Spirit will come upon you, and the power of the Most High will overshadow you. So the holy one to be born will be called the Son of God. Even Elizabeth your relative is going to have a child in her old age, and she who was said to be barren is in her sixth month. For nothing is impossible with God." *"I am the Lord’s servant," Mary answered. "May it be to me as you have said." Then the angel left her.

As a faithful child of the Lord, Mary knew that she had been served by the Lord all of her short life. Without hesitation, she was ready to serve her Lord in any way possible. There was no way that she could have ever imagined the result of this service. A willing heart is the greatest gift we can offer to our Master.

**Stewardship as Giving**

The life of a steward is a life of giving. The temptation is always to hang onto what you have. The sinful steward will be cautious about freely giving of himself. He is always wondering what he might be losing or how someone may be taking advantage of him. In a short word-picture, Luke records the words of Jesus which urge us to give what has been given us.
6:38 Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

As saints and sinners, we will struggle to trust these words of Jesus. We know that we are loved and we know we are to love one another, but it is hard. In verse 31 of this same chapter, Jesus had just shared the Golden Rule, "Do to others as you would have them do to you."

R.C.H. Lenski explains the continual circle of giving that happens when the Christian steward is serving others and at the same time is being cared for by the Lord.

Our own measure is used to measure back to us. By using it ourselves we declare that we want God to use it for us at the end. II Cor. 9:6. It is the measure we bring to God, and all he can do is to fill it. And fill it overflowingly he will. Thus they who give nothing will receive even less, and they who give much their lifelong will receive vastly more. This is both justice and grace.43

The Christian steward can come to learn that the Lord only wants to bless him. As Luke is instructing these new Christians, he needs to challenge them to follow the Lord’s ways and not the ways of the world.

Stewardship Empowered by the Holy Spirit

The necessary gift the Christian steward receives from the Father is the Holy Spirit. Nothing truly spiritual or Christian is going to happen without the presence of the Spirit in the life of the Christian. In chapter 11 of Luke’s Gospel, Jesus is teaching His disciples about prayer. The Lord’s Prayer is given as a model for all to follow. Then our Lord encourages His followers to boldly ask for those things which they need. Jesus uses a simple comparison to illustrate the great desire our Father has to give the Holy Spirit to all of those who would ask.

11:11-13  "Which of you fathers, if your son asks for a fish, will give him a snake instead? Or if he asks for an egg, will give him a scorpion? If you then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give the Holy Spirit to those who ask him!"

As we acknowledge the fact that we will struggle to follow the will of God each and every day, we need to remember that help is readily available to all who will ask the Father. The Formula of Concord, in its Solid Declaration, reminds us of the assistance God stands ready to offer.

According to Christ’s teaching they are to desist from sin, repent, believe his promise, and trust in him completely and entirely. And since we are unable to do this by our own powers, the Holy Spirit wills to work such repentance and faith in us through the Word and the sacraments. And in order that we may see it through and abide and persevere in it, we should implore God to give us his grace, of which he has assured us in holy Baptism, and not doubt that according to his promise he will give it to us.\(^4^4\)

As we serve the Lord in a world that will many times oppose our efforts, it is imperative that we know that He is right beside us and always willing to help. The Christian steward who lives with this confidence will be a good and faithful servant of the Lord, His Church and his own family. That steward will have a strength and purpose which the world cannot give.

The Stewardship of Possessions

The previous pericopes help to show that the life of a Christian steward is a life of servanthood, of service, and a life empowered by the Holy Spirit. The following selected verses will enable Christian stewards to properly view and manage the material aspect of their lives.

The dialog between Jesus and the man in the crowd introduces to the hearer the issue of possessions and leads to Jesus’ parable on the proper attitude toward them. Luke is clearly interested in the proper attitude toward possessions, and this parable, found only in Luke, begins his discussion of possessions in the travel narrative. Within the account of the journey to Jerusalem, there are three discourses of Jesus, addressed to both the disciples and the crowds, on the topic of possessions (12:13-34; 16:1-31; 18:18-30).

These teachings anticipate the sharing of possessions during the church’s infancy when "all who believed were together and had all things in common; and they sold their possessions and goods and distributed them to all, as any had need" (Acts 2:44-45).\(^{45}\)

The following selections from chapter 12 make it very plain that Luke was trying to teach the new Christians the place of possessions in their lives.

12:15  *Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions."*

12:22-23  *Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes.*

12:33-34  *Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.*

Jesus is speaking plainly in these verses. The person who ends up with the most "toys" is not the winner. The things of this earthly life are passing. The words of Jesus echo the words of Solomon centuries before:

> Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?\(^{46}\)

Christian stewards will strive to remain free from the earthly concerns which so easily entangle. The temporal things of this life are to be managed and used to benefit everyone. Stewards will seek to control the material aspect of his or her life, rather than have those aspects control them.

The most important possession of the Christian steward is his or her heavenly treasures.

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\(^{46}\)Ecc. 5:10-11.
These treasures cannot be stolen, they will not rot away, and even death doesn’t cause them to be lost. These treasures of eternal life will help stewards to manage all their other concerns during their sojourn on this earth and prepare them for the greater service in heaven.

Using a negative example in the form of the shrewd manager, Jesus teaches His disciples more about the role of possessions in their lives. Chapter 16 provides a lesson learned from the reality of life in a world that most often chooses to look after its own selfish ambitions.

16:1-2 Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'"

16:10-13 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? "No Servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

The parable of the prudent manager has a number of lessons to teach. The relationship between the manager and his lord is the central thought. The manager knows that the lord is merciful and wise. The possessions in the control of the manager have been misused. They are a means to an end, not an end in themselves. For the scrupulous manager, the possessions would open doors after his dismissal. For the Christian steward, our management of the Lord’s possessions can be used to help others and ourselves.

"True Riches"

Somewhere along the line, the manager of the story learned to take advantage of the trust of the master. Like the manager, we are given opportunities to learn over the years. A child
is given small tasks and responsibilities. The teenager is given more to do. The young employee will start off slow and work his way up to more trusted positions. Someone who is trustworthy will be given more and more to care for. This is true in the material/earthly world. This same truth is carried over into our spiritual lives. The first level of stewardship focuses on earthly concerns. The second, and more important, level of stewardship focuses on what Jesus calls "true riches." What are these true riches?

What becomes evident in this structure is that the interpretation depends on what "the true thing" represents. It might well be translated "the true riches" instead of "the true thing," reminding us again of "treasure in the heavens" (12:33). The interpretation in Luke 12 suggested that Christ is the heavenly treasure, and heavenly treasures are those things that incorporate us into Christ, that is, catechesis, Baptism, and the Lord's Supper. So, to be rich toward God is to be a member of Christ's kingdom through catechesis, Baptism, and the Lord's Supper.47

Earthly riches and heavenly riches are related closely. If you are trustworthy with one, you will be trustworthy with both. If untrustworthy with one, you will be untrustworthy with both.

The statement of Christ about serving either God or money in 16:13 leads into His next comments concerning possessions in 18:22-25. The rich ruler wanted to know the requirements for eternal life. He knew the "Book" answers perfectly, but now Jesus would reveal the heart of the matter for this ruler and for many others.

18:22-25 "You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me." When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, "How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

The rich ruler did not want to make the choice between his money and God. In fact, the sadness

of the ruler indicated his choice. The ruler was like so many others who would like to conveniently keep their lives compartmentalized. God has His place in life. Money, possessions, and things of this world have their place also. All of these accounts concerning possessions were summarized by Jesus in 14:33, "In the same way, any of you who does not give up everything he has cannot be my disciple." The gods that Joshua spoke of centuries before Christ have just been replaced with different idols in our day. The decisions of today are still the same.

Now fear the Lord and serve him with all faithfulness. Throw away the gods your forefathers worshipped beyond the River in Egypt, and serve the Lord. But if serving the Lord seems undesirable to you, then choose for yourselves this day whom you will serve, whether the gods your forefathers served beyond the River, or the gods of the Amorites, in whose land you are living. But as for me and my household, we will serve the Lord.48

The Christian steward can choose to keep all his earthly possessions and end up with nothing. Or, he can dedicate everything to the Lord and end up with all he or she will ever need.49

Stewardship and Faith

The next pericope from the Gospel to be examined is Luke 17:1-10. The verses are about faith and servanthood. The life of the Christian steward is a life of faith which is centered squarely on Jesus Christ. In the opening verses of the chapter, Jesus is warning the disciples so that they do not become the skandalon which would entrap others. Jesus also encourages the disciples to rebuke and then forgive their brothers out of love. Faced with these difficult tasks, the apostles make the request of verse 5, "Increase our faith!" The response of Jesus is


49See Bible Study Lesson #2 on pages 90-93 of this paper.
interesting. "If you have faith as small as a mustard seed, you can say to this mulberry
tree, 'Be uprooted and planted in the sea,' and it will obey you." A "mustard seed" faith is
one that is growing and maturing and bearing fruit. A faith like that will find ways to be of
service to the Lord and to others. The hypothetical story of 17:7-10 helps to drive home the
point that we are all privileged to serve the Lord. "So you also, when you have done
everything you were told to do, should say, 'We are unworthy servants; we have only done our
duty.'" The Augsburg Confession cites this last verse in Article VI concerning New Obedience.

It is also taught among us that such faith should produce good fruits and good works and
that we must do all such good works as God has commanded, but we should do them for
God's sake and not place our trust in them as if thereby to merit favor before God. For
we receive forgiveness of sin and righteousness through faith in Christ, as Christ himself
says, "So you also, when you have done all that is commanded you, say, 'We are
unworthy servants'" (Luke 17:10). The Fathers also teach thus, for Ambrose says, "It
is ordained of God that whoever believes in Christ shall be saved, and he shall have
forgiveness of sins, not through works but through faith alone, without merit." 50

These verses from Luke 17 are an excellent example of the Seventh biblical principle cited in
the previous section of this paper, GOD'S STEWARDS ARE SERVED AND SERVING. The
meaning given to that principle fits here well. God stewards recognize that their stewardship
involves a Gospel-powered style of life which is demonstrated in servanthood within all the
arenas of life. I have thoroughly examined Luke 17:1-10 in an exegetical study and sermon
contained in chapter 3 of this paper. 51 The four-part Bible study written for the Fall campaign
of this stewardship program has its first lesson devoted to this pericope. 52 The further study of


51 See pages 70-78 for exegetical study and pages 79-84 for sermon.

52 See pages 86-89 for Bible Study # 1.
those materials will give some additional insights into these important verses.

**Stewardship of Faithfulness**

Two more pericopes will conclude our look at Luke’s portrayal of Christian stewardship in his Gospel. Both have to do with faithful and loving servants. In 19:12-27, we have the story of the king who gave this servants important responsibilities to care for until he came back to settle accounts. They were going to be watched and they knew it. In 20:45-21:4, Luke tells the story of the poor widow who was such a willing and complete servant of the Lord that she gave all she had solely because of her love for the Lord. As far as she knew, no one was watching.

The story in 19:12-27 has both earthly and heavenly applications. As we have noted numerous times, the two applications are really one and the same for the faithful steward. The steward who faithfully administers those things entrusted to him will hear the words of his Master, Jesus Christ, "Well done, my good servant!" (19:17)

The widow and her mites put to shame the rich who were pouring in their large gifts. In a very real way, this woman echoes the words and actions of the virgin Mary when the latter said, "I am the Lord’s servant" (1:38a). The widow’s actions demonstrated her deep faith.

The widow’s apparently insignificant gift (two lepta, the smallest currency) is pronounced "more than all" (21:3). The significance of her gift is that it is all she had for the necessities of life. *She gave everything... Her sole vocation is to respond to the divine Word wholeheartedly despite the meager resources available due to her station in life.*

The servants in chapter 19 and the widow in chapter 21 are good models for the Christian

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steward to follow. More detailed information on both of these pericopes is contained in the
Bible study found in the next part of this paper.⁵⁴

**Summary**

This chapter began with Jesus asking the question from Luke 12:42-43, "Who then is
the faithful and wise manager, whom the master puts in charge of his servants to give them
their food at the proper time?" Four different avenues were taken to answer the question. A
theological definition was given in order to place the concept of stewardship into a biblical
framework. In order to explain the many different dimensions of Christian stewardship, two
sources were woven together. The newly adopted *Biblical Stewardship Principles* of the LCMS
were examined in light of 2 Corinthians 8 & 9. Together, they serve as a very solid foundation
to our lives as stewards. The fourth element of this chapter would lead directly into the program
carried out here at Zion Lutheran Church. The congregation is to be challenged to grow in their
stewardship through the Gospel readings from Luke. Therefore, the final paragraphs of this
chapter looked at the key pericopes in Luke’s Gospel. Prayerfully, the actual content of the
stewardship educational program utilized will reflect the biblical and confessional views
presented in this chapter.

⁵⁴See pages 94-101 for Bible Studies # 3 & 4.
CHAPTER THREE

THE COMPONENTS OF THE PROGRAM

The chapter contains the nuts and bolts of the program as presented here at Zion. The Gospel of Luke proved to be more than adequate in providing texts from which a stewardship educational program could be built. I am sure the same could be said of the other Gospels. After the fact, I was delighted to find that the Department of Stewardship Ministry of The Lutheran Church—Missouri Synod’s Board for Congregational Services has recently developed a booklet which has stewardship themes for each and every week of the Church year. The themes are taken from one of the three appointed readings for the week. The different materials found in this chapter can be divided into two parts.

The first pages of this chapter will list all of the monthly reminders used in the educational program. First will come the short stewardship thoughts to be listed in the weekly bulletin. At Zion, we put these in a box underneath the weekly Bible readings on the back of the bulletin. We print our own bulletins. The thoughts are the same for an entire month. This gives the congregation time to see them and think about them.

The second part of the monthly program is made up of the newsletter articles. They are listed here in the standard form for a thesis. When they were in our newsletter, many different

1The Board for Congregational Services: Department of Stewardship Ministry: The Lutheran Church—Missouri Synod, Stewardship Every Sunday (St. Louis: LCMS, 1997). Series A and C are now available. CPH order numbers are S21835 and S21843.
font sizes and paragraph configurations were used. Graphics could be added to enhance appearance and make it attractive to the eye. The third components of the monthly program are the temple talks to be given by laity. For the most part, those who volunteer to read the messages are happy to simply read what is written. There may be some individuals who are able to add some of their own thoughts to the messages. When that is done, it will many times make the presentation more personal and real to the hearers.


The second half of this chapter will provide helps in conducting a Fall campaign which fits into the framework and theme of the monthly program used up to that point. Ideas and materials for the mailings are provided. A sermon is included. With the sermon is found an extensive exegetical work-up. These could be used as helps if someone desired to use a similar theme. A four-part Bible study is included also. Throughout the chapter, I will include practical ideas as to how to implement the program in a way that will be received in a positive manner.

**Monthly Bulletin Reminders**

The following are the monthly bulletin reminders which can be placed in the weekly bulletin. They are monthly in the sense that the same thoughts are used for the entire month.
As mentioned before, they could be placed in a number of locations within the bulletin. An additional placement may be next to the weekly listing of the previous week’s offerings. It may even be a good idea to move the stewardship thought around in the bulletin.

**June**  
Luke 7:42  
"...so he canceled the debts of both."

With our sins forgiven, we are free to serve our Lord and our neighbor.

**July**  
Luke 9:24  
*Jesus said, "For whoever wants to save his life will lose it, but whoever loses his life for me will save it."*

What do you have to lose? What do you have to gain?

**August**  
Luke 12:34  
*"For where your treasure is, there your heart will be also."*

Pray that your treasures be eternal ones, not temporary ones.

**September**  
Luke 14:1  
*"One Sabbath, when Jesus went to eat in the house of a prominent Pharisee, He was being carefully watched."*

We, Christians, are being watched also. Let your words, deeds and life point to Jesus, your Savior.

**October**  
Luke 17:5  
*"Increase our faith!"

Luke 11:9  
*"Ask and it will be given to you."*

**November**  
Luke 19:17  
*"Well done, my good servant!"

Thank the Lord for the privilege of hearing the words, "Well done!"
Monthly Newsletter Articles

These articles are based on one of the gospel readings from Luke during the month.

June

Greatest Value?

Which of your possessions have the greatest value to you? The world around us says that we need to choose from the many things we own. In many ways, the things we own tend to define who we are. Possibly, you have learned that you have more important possessions than just the things you can hold in your hands. Health, happiness, peace, love and joy are parts of life which money cannot buy. These are the same things which make life truly meaningful. Yet, is there still another level of value for the Christian steward?

In the Gospel lesson for the Second Sunday in Pentecost we find a Roman centurion with a different set of values. "When Jesus had finished saying all this in the hearing of the people, he entered Capernaum. There a centurion's servant, whom the master valued highly, was sick and about to die" (Luke 7:1-2). The centurion did not want to lose his servant. The centurion would make a very bold request of Jesus. He wanted his servant healed. Jesus understood. Jesus also holds each and every person in the highest regard.

The centurion was willing to ask for help for his valued servant. Jesus was willing to be the help each of us needed. He willingly went to the cross in order to help us in a way we could not help ourselves. He would die and rise again in order that we would not need to fear physical death or ever taste eternal death.

What is of the greatest value to you? If people are important to you, place them on the top of your list. Of course, you will think of those you love first of all. But do not forget about all the others that Jesus died and rose to save. Prayerfully ask the Lord to use the resources in your life to reach out to the many others who do not share the gift of eternal life.
The Gospel lessons for the next several months are all from Luke. All of the lessons will help us to see who we are as God's people. Many of the verses will explain how to better serve the Lord as the caretakers of all He has put into our hands. The lesson for the last Sunday in June was Luke 7:36-50. The sinful woman fills the room where Jesus is eating with the aroma of alabaster as she tenderly and tearfully anoints His feet. Simon was offended that Jesus would allow her to do this. Jesus tells Simon a story.

"Two men owed money to a certain moneylender. One owed him five hundred denarii, and the other fifty. Neither of them had the money to pay him back, so he canceled the debts of both. Now which of them will love him more?" Simon replied, "I suppose the one who had the bigger debt canceled." "You have judged correctly," Jesus said. (Luke 7:41-43)

While Jesus was telling Simon the story, Simon was not only taking in the words of Christ, but also the sweet smell of the alabaster. A moment later, the woman who had come in humble faithfulness would hear and feel the words of Jesus when He would tell her, "Your sins are forgiven."

Can you imagine what you would smell like if our sins gave off an odor? You have heard of the expression of "stinking to high heaven." Thanks be to God that our sins are forgiven also.

Now we are free to serve the Lord. We can serve Him with all that we have. There may be some very precious (alabaster type) things in your life. In our day and age, one of the most precious commodities is TIME. Your time has been redeemed and renewed through your
relationship with Christ. Your TIME in worship is time with the Lord. Try to think of another way to offer some of your precious TIME to the Lord this month. There is a song that talks about TIME in a bottle. With all of the love and tenderness you can muster, pour some of your time at the feet of your forgiving Lord.

August  

Easy Living

The Gospel lesson (Luke 12:13-21) for August 16 has the prosperous rich man saying, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." There is a strange paradox that has been seen in churches throughout the ages. When times are good, the Church suffers. The strong faith of the persecuted early Christian believers waned as soon as Christianity became the state religion of Rome. In countries like Germany, Finland and Sweden the state religion is the Lutheran faith. The citizens take care of their religious duty by paying a church tax along with their income tax. One result is that very few go to church in order to worship (1-2%). They are taking life easy.

Does any of this have anything to do with the members of Zion Lutheran Church in Marengo, Illinois? Generally, the members of Zion are enjoying the benefits of a healthy economy. Employment is high. The stock market is bullish. Interest rates are down. (This is good for some, but not for others.) Our nation is at peace. Our community is stable. With all of these blessings, you would think that the church services would be full. Yet, on a given weekend less that one half of our members are in church. For many members, during the good times, the church becomes a place to be used for hatching (baptisms), matching (weddings), patching (family problems), and dispatching (funerals). Could the same words spoken to the foolish rich man who was enjoying his easy living apply to us? "But God said to him, 'You
fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?"

The temptations to live the "easy life" apart from God are strong. But a change in health, work or the economy could change your life overnight. The Gospel lesson ends by mentioning being "rich toward God." Through the work of Jesus Christ, we have all the riches of forgiveness, peace and eternal life. Our Father showers us with daily spiritual and physical blessings beyond our needs. We have the best of both worlds. We can with joy eat, drink and be merry. We can also worship, pray, praise, serve, sing, and give thanks with all of our lives.

September Counting The Costs

"Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish.'" Luke 14:28-30

Zion is in the middle of a building project. There are many costs involved. We have an idea of the total cost. We have confidence that the people of God here at Zion will support the cost of this building and the ministries we will do within it.

The short parable of Jesus which we have quoted is about the cost of discipleship. Just before these verses, Jesus said, "Anyone who does not carry his cross and follow me cannot be my disciple." And soon after our verses He sums His thoughts up by stating, "In the same way, any of you who does not give up everything he has cannot be my disciple." It doesn't take long to see that Jesus is telling His disciples and us today that being a Christian is hard.
The person who is sincere in following Jesus will pay a great price. If you are putting your faith into action in your life, there will be many times when you are going to pay a price. The hard thing about that is that it sometimes hurts. The good thing about it is that you can see the proof of your faith. The Christian life and lifestyle are not cheap. They cost Jesus His life. They may cost us also.

A good steward of the Lord anticipates the costs involved in any project. A good steward will plan for the best results because of the Lord’s blessings. A good steward will be prepared for problems and roadblocks that are bound to come. These things are true for Zion as a congregation. They are true for each member of Zion in their families and in their personal lives. We are to count the cost. *We are also to remember the benefit found in Jesus Christ.*

October Increase Our Faith!

I pray all is well with you and yours this fall season.

Our theme this month here at Zion is taken from Luke 17:5:

"The apostles said to the Lord, 'Increase our faith!'"

Everyone, me included, has room for growth when it comes to faith. Faith is given to us at our baptism. Through the nurture of the Word of God our faith grows and matures throughout our lives. The apostles were asking the right person when they asked for help. It is only the Lord who can cause our faith and trust in Him to grow.

All of us have a faith problem. When our faith is weak or apathetic everything else in our lives will be affected. When our faith falters many things can happen. We may not see the need to worship. Our stewardship of God’s gifts will be poor. Prayer life will go out the window. We can become judgmental. We are selfish. A person with an immature faith will
tend to act like a child. If we honestly look at ourselves and see these conditions, we will make the same request as the apostles, "Increase our faith!"

It is interesting that in response to the apostles’ desire for a growing faith Jesus compares their faith to a mustard seed. Generally, the first thought that comes to mind is that Jesus is talking about my small faith. Rather, ask yourself this question, "What comparison can there be between my faith and a mustard seed?" Yes, mustard seeds are small. But the point is, they don’t stay small. They grow into a large plant. Seeds grow. Faith is meant to grow. If our faith remains small, it is not doing what the Lord intended.

This month we will have a STEWARDSHIP WEEKEND (October 17-18-19). We will challenge each other to do more for the Lord. We will probably not say it, but we will think about all of those other members who are not very good stewards. We might think that they have a money problem or are selfish with their time and talents. The fact is, when any of us do not live up to the potential God has given to us, we have a faith problem. Without a thankful faith in Jesus Christ, no one will be a good, Christian steward. As our faith increases, we will long to be in God’s house of worship. A maturing faith will long to "talk" with God in prayer. A faith that acknowledges Jesus Christ as the center of life will forgive others, look for ways to serve others, and produce the fruits of a mature disciple. If you listen to me on stewardship weekend you will hear me talk a lot about faith. I believe that when the people of God are growing in their faith the results can only be positive and all will benefit.

There is one great thing to remember when you request the Lord to increase your faith. You know He will do it.
November A Model To Follow?

"Well done, my good servant!" his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.'" Luke 19:17

Lewis and Eleanor Buhrows (Lou and Babe) were like many others at Zion Lutheran Church. They loved their Lord and loved His Church. They loved those who served in the Church. They generously supported the work of the Lord with their time, talents and treasures for many years.

Those who have been members of Zion for many years know firsthand how the Lord used Lou and Babe in ministry. For the many who have recently joined the congregation, there may be no personal connection to Lou and Babe. Yet, for all the present members of Zion, there is and will continue to be a living legacy from the Buhrows.

Lou and Babe were called home to heaven over two years ago. It was their wishes that their estate be divided between family, various charitable and educational institutions and their beloved Zion Lutheran Church. Zion would receive 1/5 (20%) of the estate. It would take over a year, but late last year Zion received $583,197.36 from their estate. The conditions of the will were such that the monies received would pay off any building debt at the time of the second spouse’s death. The remainder of the gift would be invested. The gift itself cannot be spent. The interest/income generated by the gift can be spent in the way that the congregation best sees fit. Currently, the $531,786.00 which was left over after the 1996 building debt was paid off, is making approximately $2,350/month and that interest money is being applied toward the renovation/building fund. When it comes time to build an addition to our school, the income from the invested gift will enable us to pay off the mortgage much faster. And when we are
done with that mortgage, the gift will still be there. The Buhrows had also named Zion as a beneficiary on a life insurance policy. We received $53,142.01.

There is one particular thing about the way Lou and Babe gave their gift to Zion that should be noted. They desired that the income from the gift be used as best seen fit by the congregation. This means that we can use the interest money in the areas of ministry where it is most needed at the time. It may change from time to time. In this manner, the hands of the leaders are not tied.

God had richly blessed Lou and Babe with many things far beyond the value of money. The same Lord blesses you in many ways. Maybe the above model will give you some ideas of how you can serve the Lord in life and even after He takes you home to heaven. Lou and Babe gave us a good start. Would you consider adding to it?

**Monthly Temple Talks**

These short presentations were delivered at the beginning of the services by different lay members of the congregation.

**June**

**Stewardship Is Every Day**

Dear Friends in Christ,

Thank you for these few moments of your time. Today is the beginning of an effort to help each of us here at Zion to grow in our faith and in our Christian stewardship. Over the next months we will be walking through the Gospel of Luke. The Gospel readings are from Luke all the way through November. Keep your eyes, ears and hearts open to the instructions from our loving Lord. Willing hearts will give the Lord opportunities to help us to grow as His stewards. The Centurion in today’s Gospel (Luke 7:9) was commended for his great faith. Ask
the Lord to help your faith to mature in the days and weeks ahead.

Far too often, we understand "stewardship" to be that yearly church program everyone must endure. But stewardship is everything we do as disciples of Christ. We live out our faith as we respond to God’s call to be faithful with all His blessings. Stewardship involves our entire lives—everyday.

We often focus on the stewardship of God’s money, but stewardship encompasses much more than how we manage or share that money. Stewardship is more than giving a few hours to church or the needy; it is more than using our energy and talents to help others. Stewardship is what we do with all that God gives us. Stewardship is our response to God’s love for us. We first give ourselves before we can give our time, energy, ability, and money. Stewardship is "heart" work.

Carl W. Berner. Sr., in his book The Power of Pure Stewardship, quotes a Sunday school child who was asked to explain stewardship:

Stewardship means that life is like a great ship loaded with cargo to be delivered to many people in many places. God is the owner of the ship and its cargo, but He has made me the captain.

God has given us cargoes of life, time, energy, talents, money, intelligence, and ability to work. Our joy is to use them according to His will.....everyday.

THANK YOU.

July

Good Morning!

The Gospel lesson from last week ended with these words of Jesus, "If anyone would come after me, he must deny himself and take up his cross daily and follow me. For whoever
wants to save his life will lose it, but whoever loses his life for me will save it" (Luke 9:23-24).

What would happen if we actually believed those words and lived that way? A related question would be, do people really respond to the type of challenge Jesus gave to the disciples? Is anyone listening?

We have always wondered if teenagers listened to what their parents had to say. I think it is interesting to see what some of the recent anti-drug television commercials are promoting. Despite outward appearances, teens do care very much what their parents have to say. Those words are a very big influence in the young person's life. This comes as a surprise to many parents. Is anyone listening?

The same type of thing happens to teachers. Year in and year out a teacher may share their knowledge and insights with the students and never seem to make too much of an impact. Then years later one of the former students sends a note telling the veteran teacher that he or she was one of the most important role models in their life. Is anyone listening?

Do you think the same type of thing happens here at church? Pastor Borhart was telling me how he decided to become a pastor. As a confirmation student back at Trinity Lutheran Church in Huntley, Illinois, his pastor planted a challenging seed. Pastor Frederick Harm had told the young Borhart, "I think you could make a good pastor someday." Pastor Borhart did not decide that day or that year to enter the ministry. As a college freshman, a decision was made, the studies begun, and the rest is history. Is anyone listening?

I believe we are challenged right here at Zion to daily follow our Lord and Savior, Jesus Christ. He offers to us many ways to serve Him, our brothers sisters in Christ, and those outside of the church. The Lord speaks to us through many different avenues.
Jesus' words changed the disciples' lives. The words he had spoken were God's Words. There is power in God's Words. By the power of the Word, I became a Christian at my baptism. By the power of God's Word, I have grown in my faith to this point. By the power of God's Word, I can "lose my life" as I serve the Lord and my brothers and sisters as a faithful steward. GOD HAS SOMETHING IMPORTANT FOR EACH OF US TO DO RIGHT HERE AT ZION. Is anyone listening?

Thank You.

August

Hello Dear Friends . . . My name is ________________________.

The Gospel reading for next week talks about a Rich Fool. In Luke 12:15 Jesus warns all of us:

"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

It is very easy to get wrapped up in the "things" we possess. It can get to the point where these things "possess" us.

Think about this for a minute . . .

IF YOUR HOUSE CAUGHT FIRE AND YOUR FAMILY AND PETS WERE SAFE, WHAT THREE POSSESSIONS WOULD YOU TRY TO SAVE FROM THE FIRE?

There would be some hard choices to make. I suppose it might depend on your age. If you are younger, it might be your favorite toy, doll or Beanie Baby. If you are older, there might be some family pictures or videos which would be irreplaceable. Perhaps a piece of furniture which has been in the family for generations would be worth saving. Would you remember to
get the box with all those important papers?

I have thought about it, and personally, I would want to save

1. 

2. 

3. 

If you really think about it, many of the things we would want to save from a fire are not that valuable in the eyes of the world or other people. Yet, these things are very valuable to you. Consider how the Gospel lesson will end next week,

"This is how it will be with anyone who stores up things for himself but is not rich toward God" (Luke 12:21).

Here is another question . . .

IF YOU WERE PLANNING AN INVESTMENT PORTFOLIO TO BECOME "RICH TOWARD GOD," WHAT WOULD YOU INCLUDE?

-- What would be the role of your earthly possessions?

-- How could you increase the value and importance of your faith?

-- Which would be the best way to benefit the Lord’s Church here at Zion?

I have asked you many questions. I pray that the Lord will guide and motivate you by His love as you respond. THANK YOU.
September

Good Morning.

When I was asked to speak today, the topic given to me was "Fellowship." You know by now that we talk about stewardship once a month here at Zion. How does fellowship fit in with stewardship? I thought that I better look up the word "fellowship" in the dictionary. Definitions included: 1) the state of being a companion, 2) the condition of being sharers or partakers, 3) a body of persons associated by reason of tastes, views or interests. These definitions tell us that fellowship is a communion with other people.

I don't think it would be too big of a stretch to see fellowship as one of the main issues in the parable of the shepherd and his one lost sheep in Luke 15:1-10. The companionship and association of the lost sheep had been broken off between the sheep and the rest of the flock. The shepherd also was immediately aware of the condition of the one sheep. The shepherd's one goal was to bring the lost sheep back into fellowship with the rest of the flock. God's stewards are uniquely singular, yet profoundly plural. This means God's stewards recognize that their lives of stewardship are not solo performances, but are personal responses to God, lived out within the community of faith to benefit the whole world . . . and that is fellowship!

Fellowship is brought to life in Rom. 12:4-5, Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others." And in 1 Pe. 4:10 we read, "Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms." Associating with others, sharing God's love is a gift, not just a nice thing to do. Where do we practice this fellowship--where do we find it? You're all practicing
fellowship by being here in church today. "He just goes to church out of habit," is a charge sometimes leveled against a regular church attender. While God is surely displeased with purely mechanical worship, much can be said in favor of "going to church out of habit." Do you remember what it said about Jesus in Luke 4:16? "He went to Nazareth, where he had been brought up, and on the Sabbath day he went into the synagogue, as was his custom." We can break good habits such as regular church attendance only at great spiritual peril. Once habits are broken, they will be replaced by habits of non-attendance, non-fellowship, non-participation and a dwindling source of spiritual nourishment.

Where can we find Christian fellowship? We also find fellowship when we attend Bible Class, coffee hour, congregational meetings, teen activities, Ladies Aid, choir, and other church activities. We find it when we serve a funeral luncheon, attend a basketball game at our school, decorate the church for Christmas, assemble the newsletter, and perform other service activities. Fellowship means showing Christian love for others.

In His farewell address to His disciples that night in the Upper Room, the Savior talked long and tenderly to His intimate friends about the urgency of love. He said, "If you love me, you will obey what I command" (John 14:15). The pagans in the early Church looked with favor on these Christians who could share their goods and their lives (Acts 2:47). "Behold, how they quarrel and argue and strive with one another," the world exclaims today as it observes many a Christian family and many a Christian congregation.

A noted theologian observed, "The nearer we get to the cross, the nearer we get to each other!" Are we living near the cross? Not only at home and at church, but also in our daily lives as we associate in fellowship with others? Pray to God that we are, and will always
be involved in Christian fellowship and show that we are good stewards of the blessings God has showered upon us for the common good. THANK YOU.

October ONE OUT OF TEN

Dear Friends in Christ,

Thank you again for a couple moments of your time.

The Gospel lesson from Luke 17:11-19 tells us what the Lord thinks about ONE OUT OF TEN returns on His work. Ten lepers begged Jesus to have mercy on them. In an instant, He heals them all and tells them to go to show the priests. Do you remember how many of the healed lepers came back to Jesus and thanked Him? Yes, it was ONE OUT OF TEN. The only questions Jesus asked, "Were not all ten cleansed? Where are the other nine?"

How would you like it if only . . .

ONE OUT OF TEN of your friends remembered your birthday and the other nine could care less?

ONE OUT OF TEN of the other drivers on the road obeyed traffic rules and the other nine did whatever they wanted?

ONE OUT OF TEN of the dollars in your purse or wallet was worth a dollar and the other nine were worthless?

In the Old Testament the Lord required His people to return a tithe, or ONE OUT OF TEN of everything He had given to them. The words come from Leviticus 27:30, "A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord, it is holy to the Lord."

I have thought about this ONE OUT OF TEN thing quite a bit. Does it strike you odd
that we think that ONE OUT OF TEN is a very small return on what we expect of others. . . and at the same time . . . too often think that ONE OUT OF TEN is too much for the Lord to ask of us in our gifts to Him?

As God's stewards, we are, at the same time, saints and sinners. As forgiven children of God, we daily live in His grace and know that all we have comes from His loving hands. As sinners who struggle with our selfish nature, we hate to give anything away, even if it means returning a small portion to the Lord. The saint in us thinks that ONE OUT OF TEN for the Lord is not enough. The sinner in us thinks that ONE OUT OF TEN for the Lord is more than He should ask.

Just so you know, for us New Testament Christians, this ONE OUT TEN thing is no longer a rule. It is a guide that many use to thank the Lord for all He has done and to help the Lord continue working in His kingdom. Our Lord, Jesus Christ, cares for you and me TEN OUT OF TEN in every area of life. Thanks be to God.

THANK YOU.

November

Dear Friends,

Can you think of some ways to finish this sentence? "The Lord doesn't need or want your money if . . ." I have searched the Bible for some possible responses.

In Luke 19:11-26 there is an interesting story about a king who gave some of his servants some money to put to work. One doubled his money. Another earned a 50 percent return for the king. A third servant hid the money away because he was afraid of the king and when the king returned he gave his money back. The king was very angry with that servant.
The Lord doesn’t need or want your money if . . . you don’t trust in the Lord.

Paul would say something very much like that in 2 Cor. 8:3-5:

For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.

The Lord doesn’t need or want your money if . . . you haven’t given yourself to the Lord.

Have you ever heard people at church say, "All the church ever wants is my money!" Or "There are sure a lot of other things I could do with this money." Have you ever really thought about what St. Paul says in 2 Cor. 9:7:

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

The Lord doesn’t need or want your money if . . . you are giving it just because you think you have to.

Here are some other ones . . .

The Lord doesn’t need or want your money if . . . you give to "make the budget."

The Lord doesn’t need or want your money if . . . you give to support the school.

The Lord doesn’t need or want your money if . . .

Let me be so bold as to say the same about Zion Lutheran Church. Zion doesn’t need or want your money if . . . the same things are true.

WHAT THE LORD WANTS IS . . . YOU! He loved you so much that He gave you life. He gave you a new life through faith in His Son, Jesus Christ. He gave you this Church to worship and serve Him. "Thanks be to God for his indescribable gift!"

WHAT ZION WANTS AND NEEDS IS . . . YOU!
Annual Stewardship Emphasis

The type of annual emphasis which is described in this program is one of the simpler ones to carry out. Most all of the tasks can be completed in one month. The amount of labor involved is small. If the month of October is chosen for the campaign, the time table of events would look like the following:

**October, first week =** The initial mailing would go out to all members. The letter is found on page 67. Samples of a financial commitment card, the time and talents sheet and the envelope are found in Appendix 4.

**October, second week =** The monthly stewardship talk is given. A spoken reminder is given in regards to the following stewardship week.

**October, third week =** This is the Stewardship Weekend. Have extra materials available for those who forgot. If this is a communion Sunday, have the members return their commitments as they come to communion.

**October, fourth week =** During the week, make note of those who make commitments. Send them the thank you letter on page 68. Send the reminder letter (page 69) and materials to those who did not respond.

Starting the first week of the month, the four-week Bible study could be offered. This could be done in a Sunday morning class, a small group setting during the week, and they could be set out in the narthex for those who would like to pick them up for personal study.
(The following are sample letters.)

Date:

Dear Friend in Christ,

We pray all is well with you and your family and hope you are enjoying this Fall season. This letter and the enclosed materials are to help you to be a part of our annual stewardship emphasis. We have gone out of our way to make the process as simple and easy on you as possible.

The theme of our campaign is, "Increase Our Faith!" In Luke 17:5, the disciples of Jesus asked Him to increase their faith so that they could better serve Him and those around them. Our prayer is that your faith may continue to increase in the days ahead. The promise from the Lord is that as we respond to the Good News of Jesus Christ, we will grow in our faith.

The weekend of October 17-18-19 is the weekend we will hold STEWARDSHIP WEEKEND. This is what we are asking you to do:

1. Prayerfully look over the Financial Commitment Card and the Time and Talent Form.
2. Fill out the forms.
3. Bring the completed forms with you to Church on the stewardship weekend. We will collect them during the service. (There will also be extras available those days.)
4. If you are going to be out of town, please mail your responses to the church. Please use the enclosed envelope.

Thank You in advance for being a vital part of our ministries working together here at Zion.

Yours in Christ,

Pastor Glen W. Borhart and the Stewardship Committee
Date:

Dear Friend and Fellow Steward, (Personalize with name if possible.)

On behalf of the Church and your Lord, thank you for your participation in our annual stewardship campaign, "Increase Our Faith!" The letter acknowledges your timely response in returning your Financial Commitment and/or your Time and Talent sheet. Your eagerness to respond to the Lord's call to stewardship is commendable.

It has been and will continue to be the goal of the Stewardship Committee to help all of the members of Zion as they grow in their faith. We are convinced that genuine stewardship of God's gifts comes only as we respond to the work of the Gospel of Jesus Christ in our lives. As you continue to hear the Word of God, study His Word, worship, live your Baptism and receive the forgiveness of sins in the Lord's Supper - you will grow and mature in your faith. As you grow, you will be given more opportunities to serve. Keep your eyes open for those times that the Lord would give you to serve Him and others in our congregation and community.

Our Christian stewardship is a year-round activity. We pray that you will receive the on-going stewardship reminders and messages in the spirit that they are given. We are here to build up the Body of Christ.

Yours in Christ,

THE STEWARDSHIP COMMITTEE OF ZION
Date:

Dear Friend in Christ,

We pray all is well with you and your family.

This letter and the enclosed materials are to help you to be a part of our annual stewardship emphasis. We had our "Loyalty Weekend" on October 17-18-19. Many of your friends at Zion responded at that time. This note is your opportunity to join them.

The theme of our stewardship campaign is, "Increase Our Faith!" In Luke 17:5, the disciples of Jesus asked Him to increase their faith so that they could better serve Him and those around them. Our prayer is that your faith may continue to increase in the days ahead. The promise from the Lord is that as we respond to the Good News of Jesus Christ, we will grow in our faith.

This is what we are asking you to do:

1. Prayerfully look over the Financial Commitment Card and the Time and Talent Form.
2. Fill out the forms.
3. At this point, you may do one of two things. If you would like to simply place these completed forms in the offering plate at church, fine. If you will not be able to worship with us in the near future, please mail the forms to the Church. In either case, please use the enclosed envelope.

Thank you in advance for being a vital part of our ministries working together here at Zion.

Yours in Christ,

Pastor Glen W. Borhart and the Stewardship Committee
Exegetical Study of Luke 17:1-10

Selected Word Study

The following is a look at some of the key words in these verses. The theme I have selected to tie the pericope together is found in verse 5: "Increase our faith!" The need of those who followed and continue to follow Jesus is that their faith needs to be strengthened in order that

:1-2 they do not become a skandalon to any of their brothers or sisters in the faith.

:3-4 they have the strength to rebuke and forgive fellow believers as often as needed.

:5-6 their faith may continue to grow so that they are able to do the mighty acts God would have them do.

:7-10 they may understand their roles as the Lord’s servants and joyfully and gratefully do all they are privileged to do in service to Him and His kingdom.

:1 mathatas = disciples. Unless Jesus specifically mentions the twelve disciples by name or uses the term apostles, He is most times referring to the larger group of followers who were with Him. In 10:1, Jesus sends out the 72 in preparation of His visits to the various cities. In this pericope, He begins by speaking to all of the disciples. Their request in verse 5 comes from the twelve apostles. The parable is most likely spoken to all of the disciples once again.

:1 skandalala = temptation to sin - enticement.

:2 skandalisa = to cause someone to fall or be caught in sin.

This very colorful word is rich in meaning. It goes back to the idea of the bait used in a trap
in order to lure an animal. In 7:23, Jesus is the scandal. He is the One who causes the offense to those who stumble over the Gospel. Dr. Harvey D. Lange writes:

While none can escape encountering such "baited traps," it is crucial that the disciple not be such a trap for a fellow believer. Jesus' admonition brings to mind St. Paul's in instruction in 1 Corinthians 8 (:13), where the apostle warns the Christian not to allow his freedom to become a stumbling block or trap for the weak. Faith that lets go gives priority to the needs of others. The Christian must exercise self-discipline first so as not to be enticed into sin and second so as not to offend others, even if the action itself is not sinful.3

This concept will be easy to describe and explain. I could even bring in some kind of trap and talk about the different types of bait which could be used to trap animals and the kinds of bait that might be used to lure Christians away from their faith.

:2 ton mikron = little ones. Jesus is not speaking here of the little children He held in His arms from time to time. The explanation of Arthur Just Jr. in his commentary is good.

"Little ones" refers to believers, and 'these" (touton) suggests those who are present with the disciples and Jesus. This is the only place in Luke's gospel where Jesus uses the expression ton mikron touton, "these little ones," for his followers, although Jesus has called his community "little flock" in Lk 12:32, and there may be a parallel in his reference to infants at 10:21. Since this is the community that is journeying with Jesus to Jerusalem and the passion, "these little ones" could well allude to the disciples as catechumens who are preparing for their initiation into Jesus' death and resurrection and for the coming of the Holy Spirit at Pentecost. These "little ones" include also the seventy(-two) and the Twelve, as will be evident when Jesus speaks his only other woe at the Last Supper to the one who will betray him.4

:3 hamarta = to sin - act of sinning. (aorist subjunctive)

:4 hamartasa = if the condition of sin continues.


Verses 3 and 4 are almost rhythmical in nature. The heartbeat of the Christian and the Church is seen here. When "sin" is committed, it is the loving duty of the brother or sister in Christ to "rebuke or warn" the offender. This is done out of love and concern for them. And when the one who sins, "repents," they are to immediately hear the sweet words of "forgiveness" from their Christian brother or sister. The way that Jesus states it here, the rebuking and forgiving are not options but imperatives or commands. The thing that will set the Christian apart from others is the willingness to forgive over and over again. The heptakis tas hameras shows that there is to be no limit.

:5 apostoloi = apostles. This is the title given to the selected "Twelve."

:5 prosthes = increase - to add to what one already has - involves increasing the substance rather than adding a new substance (aorist imperative). Jesus had just given some strong instructions to the disciples. Now the apostles are asking in a very urgent way that He would respond by giving them the additional faith needed to do what He requires.

:6 pistin = faith. The seed (kokkon) of faith is theirs now. Yet, it has a long way to go. They would not fully understand the faith Jesus is referring to until after the resurrection. The ability to live the faith would be strengthened greatly by the gift of the Spirit at Pentecost.
:7 doulon :9 doulo :10 douloi = slave/servant. It is thought by many that the disciples of Jesus would not have servants, but in that time and culture, most everyone did. Kenneth E. Bailey explains:

The major argument against this view (that Jesus is not addressing the disciples) is the assumption that the disciples would not have had servants. Such is not the case. In the West, having a servant puts a person in (at least) the upper middle class, but not so in the East. The poorest of the poor let their children out as servants so that they can be fed, and the people of very little means have such servants in their homes. James, John and their father, Zebedee, own a boat and have hired servants (Mark 1:20). Other disciples may have been people of similar means. Furthermore, only one servant is involved. The plowman/herdsman is also the cook. Thus the master is a man of modest income.⁵

:9 charin = to have gratitude toward one - thanks - grace.

Citing Bauer's A Greek-English Lexicon of the New Testament a number of times, Kenneth E. Bailey comments on the use of this word:

. . . in this parable the actual words in the text are me echei charin to doulo. Literally this reads, "Does he have any grace/favor for the servant?" . . . here we need to ask only what is meant by the phrase, "have grace, favor for . . ." In the Epistles there are clear cases where "to have grace for" means "to be grateful to" (cf. I Tim 1:12; II Tim. 1:3; Rom. 7:25; II Cor. 9:15; Bauer, 886). Yet in Luke the word grace has to do primarily with credit (6:32-34) and favor 1:30). Bauer lists a series of passages, most of them in Luke-Acts, where the word grace appears in the phrase "to have grace," and says to them, "in these passages the meaning comes close to reward." (Bauer, 885; cf. Luke 2:52; 6:32; Acts 2:47; 7:10, 46). This parable is clearly talking of work accomplished and its results. After all of this work does the servant have favor? Is the master indebted to him? Is there any credit due him (Luke 6:32-34)? Has he earned any merit? Is there anything owing him? Is the master indebted to his servant when orders are carried out? This is the question that expects a resounding negative answer in the parable.⁶

Root word poieo = to do.


⁶Ibid., 121-122.
:9 *epoiasen* "he did" (aorist).

:10 *poiasate* "when you do" (aorist subjunctive).

:10 *poiasai* "to have done" (aorist infinitive).

:10 *pepoiakamen* "we have done or accomplished or completed" (perfect).

The tasks spoken of here are the things that the servant of the master is to do as a matter of course. As servants of the Lord, there are many things we are to do.

:10 *achreioi* = "to whom nothing is owing." Other translations have "useless, unworthy, unprofitable, miserable." The definition I am using comes from Bailey. With his knowledge of the culture and the use of the ancient Syriac and Arabic versions, he comes up with a translation which makes sense from the side of the master and the servant.

The key word is *achreios*, which has two shades of meaning. The first is *useless* (which would refer to their unprofitable functions as servants). The other is *miserable*, which is somewhat stronger and refers not to their work but to themselves. The meaning "miserable/good-for-nothing" (in reference to themselves) seems harsh and unnecessarily self-critical for a hard-working servant. Thus a long list of scholars have decided that the word must be a gloss (Bauer, 128), though only the Sinai Old Syriac supports this decision textually. However, there is another way to understand the problematic word *achreios*. The Greek word is actually *chreios* with what the grammarians call an alpha privative prefix. In this case, *chreios* by itself means "need" and thus the word *achreios* very literally means "without need."

. . . Following Hibat Allah’s lead we can suggest that the original editor/author/compiler of the Travel Narrative has used *achreios* as the equivalent of *ouden chreian*. That is, he has taken the negative and attached it to the word. Thus the original parable instructs the disciples to say, "We are servants to whom nothing is owing, we have only done our duty." This translation is etymologically possible. It makes profound sense in the context of the overall parable. Important early Arabic and Syriac translations give this reading, and we would submit that it is the best understanding of the text.7

The above translation would support the view I am trying to promote in so far as it would make sense for servants to ask their master to "increase our faith!"

7Ibid., 123-124.
Form, Context, Structure and Theology of the Text

Context

In this text Jesus is teaching His disciples as they make their way to Jerusalem. During the Travel Narrative portion of Luke 9:51-19:46, most all of the material is in the form of inverted parallelism. There are occasional portions of the text that seem to be inserted between the main sections. Luke 17:1-10 seems to be one of those. Luke 16:16-18 is another example of the same sort of thing. If you look carefully, you will be able to find a key word or two which link the inserted sections to the pericopes which precede and follow. Before the chosen text, we have the story of the Rich Man and Lazarus. Some of the key connecting words from the chosen verses and the proceeding story are "let them listen to them" (16:29) and "rebuke him" (17:3). Another is found in "they will repent" (16:30) and "if he repents" (17:3). The following story relates Jesus’ interaction with the ten lepers. The climax of the story is found in the words of Christ to the one leper who came back to thank Him, "Rise and go; your faith has made you well" (17:19). The theme of faith is one of the main thoughts in our text. The apostles ask Jesus, "Increase our faith!" and Jesus talks about having the faith the size of a grain of mustard (17:5-6). Placing our text in between these vastly different sections seems odd, but it is possible to see how they fit in. There is also a pattern in this section of Luke where there are addresses to 1) the authorities who would oppose Jesus, 2) His disciples, and 3) the people in general. Our text gives Jesus another opportunity to teach His disciples some important lessons.
Structure/Form

Some will look at the verses under study here and see four different thoughts being discussed. Verses 1-2 speak about one of the few "woes" Jesus addressed to His own disciples. They are being given a great responsibility as they are being prepared to instruct others in the faith. Verses 3-4 discuss the Office of the Keys that will be theirs to use as God’s agents on earth. Verses 5-6 show the response of the apostles to the above words of Jesus. They are at least aware enough of their own inadequacies to know that they need additional faith. Taken in the above way, the first six verses of Luke 17 fit together well. Verses 7-10 use the simple form of a parable. It is tied to the proceeding verses by the phrase, "Suppose one of you." He apparently is still speaking to the disciples as He was in verses 1-6.

Theology

One of the central theological themes of these verses is the faith of the disciples and how they are to live it in their lives. They come to realize that it is not easy to live the Christian life in the day-to-day relationships we have with our brothers and sisters as well as our continuing servant-relationship to the Lord.

:1-2 "Things that cause people to sin are bound to come." We know that all have been touched by the sin of Adam and all have and will continue to sin as long as we live on this earth. It will be a constant struggle. That is why we ask our Father in heaven to "Lead us not into temptation, but to deliver us from evil." The scandal comes when we, as Christians, are the ones who hurt the faith of others instead of being the ones to build them up as we should.

:3-4 The words here are similar to Jesus’ commission to the apostles after His resurrection, "Receive the Holy Spirit. If you forgive anyone his sins, they are forgiven; if you do not
forgive them, they are not forgiven" (John 20:22-23). The comfort of hearing the precious words of forgiveness are to be freely spoken to anyone who repents as often as needed. When we speak these words, we are putting flesh on the words of Christ for other believers.

:5-6 The imperatives of verses 3 and 4 "rebuke and forgive," give the apostles cause to think of their own faith and realize they are not able to do what Jesus just told them to do. Their response is similar to the man who said, "I do believe, help me overcome my unbelief!" (Mark 9:24). The apostles realized that the power to have their faith increased comes from the Lord. The power is not within themselves. Luther reminded us of that fact in the explanation of the Third Article, "I believe that I cannot by my own reason or strength believe in Jesus Christ, my Lord . . . just as He calls, gathers and enlightens the whole Christian Church on earth." Any faith we have is a gift from the Lord and any additional growth in that faith is from Him also. It can only happen as He comes to us through the Means of Grace, the Word and the sacraments. Faith that is growing and maturing will be better equipped to do the wonderful things that God would call us to do.

:7-10 All that we do for the Lord and for others is to be done in the humility of a servant who is honored to serve his noble master. All that we do for the Lord is done because He first loved us in Christ. We gain no merit because we have done our duty. The Lord may thank us for our service, yet we have done nothing out of the ordinary when we did everything we possibly could. We should not expect praise for doing what is expected of the Lord's servant. We could serve the Lord day and night our entire lives and He would owe us nothing. It takes a very mature faith to understand this type of obedience and servanthood.
Application

This pericope is the one for the 20th Sunday after Pentecost. It falls on the weekend of October 17-18-19, 1998. At all four of those services, Zion Lutheran Church, Marengo, Illinois, observes its annual stewardship emphasis. The parable in Luke 17:7-10 speaks of service and duty to the Lord. Luke 17:5 speaks of "increase." The theme for our stewardship campaign is taken from verse 5, "Increase our faith!" There are many areas in the faith-life of every Christian that needs increasing. As stewards of the mysteries of God found in the Word and sacraments, we are to be "plowing" and "looking after the sheep" and "waiting on" others. The early deacons of the church did so. We will also if we are growing and adding to our faith. In this sermon I talk about the whole spectrum of stewardship, not only the financial aspects. I attempt to help the congregation to see the privilege they have to serve the Lord and one another.

Stewardship Sermon

The following sermon was preached at our worship services during the stewardship weekend. The main points I try to explain and illustrate are: (1) the desire of the followers of Christ to increase in their faith in order that they do the things Jesus was asking them to do. We need to do the same thing. Many times, our requests are for more mundane things of this world. (2) the fact that after we have done all that is possible for the Lord and for others, the Lord owes us nothing. We have only done our duty and our duty is a privilege. A modern-day example that might come close would be the caddie who quietly serves the golfer. He can be a great help to the player, yet he is doing his job the best when no one would even notice that he is there.
"Increase Our Faith!"
Luke 17:1-10

"I want more!" Children say this when they want more ice cream. Audiences want more when they call out, "Encore, encore!" It is funny, but I have never heard that about my preaching, "Preach longer, Pastor, we want more!"

Yet, I find it interesting that we find the followers of Jesus asking Him for more of something. And did you catch what it was they wanted more of? It wasn’t ice cream or food. It wasn’t to "perform" another miracle. It wasn’t for another Sermon on the Mount. They wanted more of something that only He could give to them. They wanted more faith. They said, quite strongly, "Increase our faith!"

Why did they want more faith? Take a look at the verses that preceded their request. Jesus is talking to His disciples. Not just the Twelve, but the large group that was accompanying Him on His way to Jerusalem. There were at least 72, probably closer to 100. He told them something that they all knew, "Things that cause people to sin are bound to come." Well, everyone knows that. We live in a sinful world. We are all touched by the effects of sin everyday. But then Jesus adds, "but woe to that person through whom they come." Then He adds something about a millstone tied around a neck and being thrown into the sea. Who is He talking to? The disciples soon realize that He is talking straight at them. They also knew exactly what He was saying about them.

Jesus was saying, "Watch out, so that you do not become a skandalon that causes others to sin. See this live trap. (Pull out from behind the pulpit.) If I want to catch something in this trap, I have to "bait" it with something the animal would like to eat. In that way, I would lure
the animal into the trap, it would trip off the trigger, and (bamm!) I would catch it. Jesus was saying to His disciples, "Be careful so that you do not become the one to lure someone else into sin, especially the ones who are weak or new in the faith and still growing." The disciples apparently were quite concerned. "Are we doing this to others?"

My question to you is, "Are you doing this?" We do it every time we tell a child not to do something because it will be bad for them, and then go right ahead and do it ourselves. The trap is being set. We do it every time we come up with something else we can do this weekend rather than go to worship . . . and take the family along. The bait is being put in the trap. Today, we are talking about who we are as God's stewards. Every time we let it be known that we will increase our gifts of time-talents-treasures to the Church as soon as "the Church" starts doing a little more for me, we are endangering not only ourselves but others.

The disciples knew that they would need more faith in order to lead others towards Jesus instead of away from Him. But Jesus continues. And instead of making things easier for the disciples, He makes things even harder. He gives them some very strong commands.

Remember, Jesus was training His disciples to carry on His work once He was gone. In Chapter 10 of Luke, we read about Jesus sending these disciples out on His behalf. They came back all excited about what they were able to do. It would be only a matter of days before this traveling caravan would reach its destination. They would come to Jerusalem. Within days Jesus would die on the cross. Three days later He would rise. On that night He would tell some of these same followers, "Receive the Holy Spirit. If you forgive anyone his sins, they are forgiven; if you do not forgive them, they are not forgiven" (John 20:22-23). The Keys that would bind and loose people from their sins were going to be in the hands of these people.
In fact, the keys were already in their hands. Jesus was teaching them already what the rhythm of their lives, as Christians, is to be. The metronome keeps the rhythm for the musician. Back and forth it goes. The rhythmical heartbeat of the Christian is explained by Jesus, "If your brother sins . . . rebuke him." "If he repents . . . forgive him." "If he sins against you seven times in a day, and seven times comes to you and says, 'I repent' . . . forgive him." The followers of Jesus, and especially the Twelve apostles are listening to all of this from Jesus and coming to the conclusion, "I CAN'T DO THIS!" "JESUS, INCREASE OUR FAITH!"

There are many times we hope Jesus thinks like us. We hope He agrees with us and gives us what we have asked for. If you or one of your loved ones are sick, you will pray that the Lord would send healing. It may be His will, or it may not be. What do you think about the request of the apostles? When they ask Jesus to add to the faith they have, what do you think will be the response of the Lord? They are asking for a faith that will be careful not to lead others astray. They are asking for a faith mature enough to warn others when they sin and kind enough to forgive others every time the need arises. What do you think about these requests? When it comes to spiritual matters, we can be sure that it is always the will of our heavenly Father that his children grow in faith. "Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ" (Eph. 4:15). "Like newborn babies, crave pure spiritual milk, so that by it you may grow up in your salvation" (1 Pet. 2:2).

Up to this point, we have been talking about the gift of faith and the need for it to continue growing for the disciples. We know that it needs to grow throughout our lifetimes also. Today we are observing "Stewardship Sunday" here at Zion. Usually, people equate stewardship with the giving of money to church. I am proposing today that stewardship has
more to do with faith than it does money. And when the apostles asked Jesus to increase their faith, they were asking Him to make them better caretakers of the faith that He had given to them. Without a faith that is growing and maturing, there cannot and will not be any Christian stewardship of spiritual or material things.

The parable at the end of our reading helps us to see what is required of us as servants and stewards of the Lord. *Suppose one of you had a servant.* In our day and age, not too many people in our part of the world have servants. Most of the people Jesus was talking to did. It was a way of life for many. But before you start thinking too much about missing out on having a servant, it might be better to start this parable by saying, "Suppose you were a servant." If you think about it, you are. You and I are servants of our Lord, Jesus Christ. What kind of master is Jesus? Not harsh. Rather, He is kind and caring. He is a master that any servant would be proud to serve. He is a master that any servant would do all he/she could to please. Ok, back to the parable. There are a couple of very important questions in the story.

"Would he say to the servant when he comes in from the field 'Come along now and sit down and eat'?' The obvious answer to everyone listening to Jesus was, "Of course not!" "Would he thank the servant because he did what he was told to do?" Again, the obvious answer is "No!" In the real world, that was and is the way things are. Servants serve their masters.

The parable ends, "So you also, when you have done everything you were told to do, should say, 'We are (unworthy) servants; we have only done our duty." As I was digging into this Bible reading, I found that the church has struggled with this last line and especially the word that has been translated here as unworthy. Others translators have used the words
useless, unprofitable and miserable. All of these leave us with a sense that the master (our master, Jesus) really doesn't care or appreciate what has been done. Or, it leaves us with a sense that the servants were doing everything only because they "had to." A close look at the original words and the way they were most likely understood when Jesus spoke them would have the last line read like this, "We are servants to whom nothing is owing, we have only done our duty." This type of servant is not focused on themselves, or their work. Their faith has them focusing somewhere else. Their faith is focused on the Master.

I don't know about you, but for me to begin to understand and apply this parable of Jesus to my life, it would take an increasing of my faith. I tend to think that people owe me. I even can talk myself into believing that God "owes" me sometimes. It is easy to forget who it was that made you a servant of the Lord in the first place. Jesus, our master became a servant of each one of us when He came to earth. He obeyed His Father perfectly. He paid the price of our sins so that we would not remain "slaves" to sin. Each of us were called to follow the Lord at our baptisms. We have been instructed in our duties by the Word of God. As we grow in our faith, we come to realize that we could serve the Lord day and night every day of our lives and still say with grateful hearts, "We are servants to whom nothing is owing, we have only done our duty."

You know what they call the person who helps the golfer by carrying his bag and giving advice. A caddie. (I had one once and he was just a boy who didn't know too much.) A good caddie is a model of servanthood. He is there to help. If he is doing his job well, he will go almost unnoticed. The only one to really appreciate him would be the golfer he is helping. He is just doing his job. What is our "job?" Well, remember who you are. By the grace of God,
you and I are honored servants of Jesus Christ. The greatest thing we can do is to share the
Good News of Jesus with everyone who will listen. We can live our lives in such ways that will
have others think about our Lord and point others to the real life found in Christ.

Will you join me in asking the Lord to "increase our faith?" Repeat after me.

"My dear Master, Jesus. / I thank You / for the faith You have given me. I thank You
/ for the opportunity / and privilege to serve You. / Increase my faith. / Increase my
servanthood. / Help me care for others. / Help me forgive others. / Increase my stewardship
/ of my time, / my talents and skills, / and my possessions and money. / And Lord, / I thank
You already / for all that You will entrust to me / in Jesus’ name. / AMEN.

Bible Study

The following Bible study may be used in a variety of settings. It could be used on a
Sunday morning during the stewardship campaign. The studies could be handed out for
members to pick up. Small groups could walk through the study together. Please note the
following points.

1. The various fonts and letter styles have been used to make the study easier to
   follow for the student.

2. A two-inch left margin has been used for ease of copying if desired.

3. Reference notes have been placed in the text to aid the student.

4. Hymnbooks are used, if available. If not, hymns are photocopied and printed.

5. The Bible study was written in order to help Christians grow in their faith and in
   their stewardship. Anyone and any organization are welcome to use this Bible
   study in order to build up the Body of Christ.
"INCREASE OUR FAITH"

God’s Stewards in Luke’s Gospel

Studies:

1. "Increase Our Faith"
   Luke 17:1-10

2. Impossible Possibilities
   Luke 18:18-30

3. Stewards of the King
   Luke 19:12-27

4. Giving All You Have
   Luke 20:45 - 21:4

ABOUT THIS STUDY.....

This Bible study grows out of a course I completed during the summer of 1998. As I studied the Gospel of Luke, it was evident that the evangelist had much to say about who we are as God’s stewards. The stewardship of our gifts includes not only the material things we handle, but even more importantly, the spiritual gifts found in the Good News of Christ which are entrusted to our care and keeping.

I thank my advisor and friend, Professor Jeff Gibbs, of Concordia Seminary in St. Louis for his encouragement and help.

I offer this study to the people of Zion who have supported me in my continued studies. It is my prayer that as we study the Word together, the Lord will "increase our faith."

Yours in Christ,

Pastor Glen W. Borhart
STUDY # 1

"INCREASE OUR FAITH!"
LUKE 17:1-10

Pray Together

Lord of grace and mercy, You are the One who forgives. We are Your unworthy servants who many times sin and lead others to sin. We don’t care enough for our brothers and sisters to warn them of their sin. We fail to forgive. Help us to cultivate the fields You have made ready for harvesting the souls of those You love. Enable us to shepherd those who You have placed in our lives. Make us Your willing servants as we serve in Your kingdom of grace. Increase our faith, in Jesus’ name. AMEN.

MAIN IDEAS.....

The main goal of this study is to tie together the concepts of faith and servanthood. A life of Christian stewardship has no basis or power apart from faith in the grace and love of God found in the work of Jesus Christ. Those who walked with Jesus wrestled with sin, repentance, forgiveness and servanthood. Today’s Christians will struggle with the same issues. This study will help the student to grow in their faith and enable them to better walk with Christ. It is with total confidence that the Christian can ask the Lord to "Increase our faith," and know that it is His good and gracious will to do so.

GETTING STARTED

*** Would you agree that faith is something you have and stewardship is something you do? YES or NO?

How are the two related?
*** How does faith tie into forgiveness?

How does faith lead to action?

How does faith help you understand servanthood?

HOW CAN FAITH BE INCREASED?

God's Word

Luke 17:1  Jesus said to his disciples: "Things that cause people to sin are bound to come, but woe to that person through whom they come. 2 It would be better for him to be thrown into the sea with a millstone tied around his neck than for him to cause one of these little ones to sin."

3 So watch yourselves. "If your brother sins, rebuke him, and if he repents, forgive him. 4 If he sins against you seven times in a day, and seven times comes back to you and says, 'I repent,' forgive him."

5 The apostles said to the Lord, "Increase our faith!"

6 He replied, "If you have faith as small as a mustard seed, you can say to this mulberry tree, 'Be uprooted and planted in the sea,' and it will obey you."

7 Suppose one of you had a servant plowing or looking after the sheep. Would he say to the servant when he comes in from the field, 'Come along now and sit down to eat'? 8 Would he not rather say, 'Prepare my supper, get yourself ready and wait on me while I eat and drink; after that you may eat and drink'? 9 Would he thank the servant because he did what he was told to do? 10 So you also, when you have done everything you were told to do, should say, 'we are unworthy servants; we have only done our duty.'"
QUESTIONS FOR DISCUSSION

1. To whom is Jesus speaking as chapter 17 begins? See also Luke 10:1.

   How does the audience shift in the middle of the above reading? (verse 5)

   Could we say the words are addressed to us today? How?

2. Who are the "little ones" spoken about in verse 2?

3. There are some questions underlining the commands in verse 3.
   "If your brother sins..." Will he?
   "rebuke him," Will You?
   "if he repents..." Will he?
   "forgive him." Will you?

   As a Christian, are you willing and able to be on both sides of these commands? (Look at Luke 11:5) What are the blessings of following these commands of the Lord?

4. Considering especially the commands in verses 3 and 4, why do you think the apostles asked Jesus, "Increase our faith!"?

5. What is "mustard seed" sized faith? How should our faith be "like" a mustard seed?
6. Read the parable Jesus told in verses 7 - 10. Rephrase the story in today's context. "SUPPOSE . . ."

7. How was Jesus summarizing the work He would have the apostles do in the early church when he talks of:
   -- Plowing/cultivating:
   -- Shepherding:
   -- Serving tables:

8. If you were to define servanthood based solely on this parable, what would your definition be?

9. In commenting on these verses, Arthur A. Just Jr., said, "The stamp of the cross is on their service, even as it is on their Lord's." (Concordia Commentary: Luke, CPH, page 646) What would you understand the "stamp of the cross" to be?

10. How will "increasing (y)our faith" make us better stewards? How does our faith increase?

CLOSING HYMN

{Lutheran Worship # 378 "My Faith Looks Trustingly"}
STUDY # 2

IMPOSSIBLE POSSIBILITIES
LUKE 18:18-30

Pray Together

Lord, all we have comes from your gracious hand. Because we have faith in Jesus, we have eternal life and are rich beyond measure. On top of that, You shower us with more earthly riches than we need. With all of these gifts in our lives help us to focus on our treasure in heaven which we have in Jesus Christ. AMEN.

MAIN IDEAS.....

The rich ruler asked the same question that the expert in the law asked in Luke 10:25, "What must I do to inherit eternal life." The Pharisees, the Scribes, the Jewish leaders, the crowds, the larger group of disciples and the selected apostles all struggled with the teachings of Jesus when it came to the free gift of eternal life. The concept of grace was difficult to comprehend. The lifestyle that would flow out of the Spirit-lead life of the Savior's followers would be a dramatic change for everyone. In these verses Luke does a masterful job of comparing those who refuse to place the Lord and others first in their lives with those who have been empowered to leave everything to follow the Lord. Ask the Lord to give you strength so that your "faith may be increased."

GETTING STARTED

*** What does it mean to inherit something?

*** What would you do if you inherited $100,000.00?

*** Eternal life: When does it begin?
  Do you have eternal life now? (See John 6:47 and Luke 17:21.)

*** What does our doing have to do with our eternal life?

*** What does our doing have to do with our lives as stewards?
God's Word

Luke 18:18 A certain ruler asked him, "Good teacher, what must I do to inherit eternal life?"

19 "Why do you call me good?" Jesus answered. "No one is good - except God alone. 20 You know the commandments: 'Do not commit adultery, do not murder, do not steal, do not give false testimony, honor your father and mother.'"

21 "All these I have kept since I was a boy," he said.

22 When Jesus heard this, he said to him, "You still lack one thing. Sell everything you have and give it to the poor, and you will have treasure in heaven. Then come, follow me." 23 When he heard this, he became very sad, because he was a man of great wealth. 24 Jesus looked at him and said, "How hard it is for the rich to enter the kingdom of God! 25 Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

26 Those who heard this asked, "Who then can be saved?" 27 Jesus replied, "What is impossible with men is possible with God."

28 Peter said to him, "We have left all we had to follow you!"

29 "I tell you the truth," Jesus said to them, "no one who has left home or wife or brothers or parents or children for the sake of the kingdom of God 30 will fail to receive many times as much in this age and, in the age to come, eternal life."

QUESTIONS FOR DISCUSSION

1. Luke 18:18 -- "A certain ruler..." What could be some of the "baggage" this man brought with him and his question?

2. The concern for "eternal life" frames the whole reading. It is mentioned in verse 18 and 30. The difficulty for the rich to enter the kingdom of God is the center of the pericope. This is mentioned twice as seen in verses 24 and 25. There are many other similarities in these verses. Together, on the next page, the class will discover how Luke balanced this important story.
Write the points which are *similar or opposites* between the following verses:

18:18 ____________________________
and
18:30 ____________________________

18:19-21 ____________________________
and
18:29 ____________________________

18:22 ____________________________
and
18:28 ____________________________

18:23 ____________________________
and
18:26-27 ____________________________

18:24 ____________________________
and
18:25 ____________________________

You have done some very important textual homework. The insights gained will add much to the following discussion.

3. What were some of the contrasts between the faith of the rich ruler and the faith those who followed Jesus, including Peter?
4. When the rich ruler was faced with the difficult decision concerning his possessions and following Jesus, he became sad and left Jesus. The others also had difficulties with the words of Jesus, but how were they different in their responses?

5. Victor Prange, in *The People's Bible Commentary: Luke*, page 200 states, "The rich ruler would have followed Jesus if he had truly believed in him as the Son of God." Assuming that statement is true, what was it that the rich ruler "believed" in?

6. When it comes to being saved and gaining eternal life, why is it "impossible with men"?

7. When it comes to serving the Lord with our faith and our possessions, why is it only "possible with God"?

CLOSING HYMN

{*Lutheran Worship # 225  "All Who Believe and Are Baptized*}
STUDY # 3

STEWARDS OF THE KING
LUKE 19:12-27

Pray Together

Almighty and everlasting God, it is your will to restore all things to your beloved Son, whom you anointed King of all creation. Unite all the people of the earth, now divided by the power of sin, under the glorious and gentle rule of our Lord Jesus Christ, who lives and reigns with you and the Holy Spirit, one God, now and forever. Amen.


MAIN IDEAS . . .

We come to the last of Jesus' parables before the Palm Sunday entry into Jerusalem. He will be hailed as king, yet His ultimate kingship will not be established until His Second Coming. At first glance it appears to be a text about earthly/material stewardship, but once you study the entire parable, it is evident that Jesus is talking about His kingship and the stewardship of the spiritual gifts He has given to His Church and all believers. Let it be our goal as we study God's Word in these verses that we be found to be trustworthy in even the very small matters.

GETTING STARTED

*** How do most people/kids act when the boss/parents are away?

*** How might their behavior be exaggerated if they do not like the one who is in charge?

*** If you were King/Queen what would be your two most important responsibilities?
Luke 19:12 He said: "A man of noble birth went to a distant country to have himself appointed king and then to return. 13 So he called ten of his servants and gave them ten minas. 'Put this money to work,' he said, 'until I come back.'

14 "But his subjects hated him and sent a delegation after him to say, 'We don't want this man to be our king.'

15 "He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it. 16 The first one came and said, 'Sir, your mina has earned ten more.'

17 "'Well done, my good servant!' his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.'

18 "The second came and said, 'Sir, your mina has earned five more.'

19 "His master answered, 'You take charge of five cities.'

20 "Then another servant came and said, 'Sir, here is your mina; I have kept it laid away in a piece of cloth. 21 I was afraid of you, because you are a hard man. You take out what you did not put in, and reap what you did not sow.'

22 "His master replied, 'I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow? 23 Why then didn't you put my money on deposit, so that when I came back, I could have collected it with interest? 24 Then he said to those standing by, 'Take his mina away from him and give it to the one who has ten minas.'

25 "'Sir,' they said, 'he already has ten!'

26 "He replied, 'I tell you that to everyone who has, more will be given, but as for the one who has nothing, even what he has will be taken away. 27 But those enemies of mine who did not want me to be king over them -- bring them here and kill them in front of me.'"
QUESTIONS FOR DISCUSSION

1. We will follow the normal interpretation of the Church and of Martin Luther when we say that the nobleman in the parable represents Christ. The return of the nobleman as king in verse 15 would be describing the time when Jesus will come again to judge the living and the dead. This is sometimes called the *parousia*. Taking all of this background and context into consideration, it will be helpful to identify some of the main elements of the parable in order to better understand its meaning for us today.

As a class, we will walk through the parable and attempt to identify the main characters and elements of the story.

Man of noble birth (19:12) =

A distant county =

His servants =

Ten minas =

Subjects who hated him =

He was made king =

He returned home =

First servant =

Second servant =

Third servant =

Punishment of enemies =
2. According to Luke 19:11, why did Jesus feel He needed to tell this parable to the people? What was their misconception?

3. What were the disciples still thinking in Acts 1:6?

4. If the minas in the parable are taken to mean primarily the spiritual gifts we are given through Word and Sacrament, what are some of the ways we can multiply these gifts as we await the Lord’s return?

5. Only three of the ten servants gave reports to the king. What could have been some of the other reports?

What will be your report when he returns?

6. Read 1 Corinthians 3:10-15. As with the servants with the minas, what we "build" with our lives will be called into account. How might 1 Corinthians 3:15 be a commentary on the servant who did nothing with the mina? How is the Lord still gracious?
7. Why do you think that the king was so harsh with his enemies? Compare Luke 19:26 to Luke 8:18. Does the second scripture add any other insights?

8. Do you agree? "The level of stewardship for a Christian will be the similar in all areas of his/her life." For example, if people are poor stewards of their physical health, they will also be taking poor care of their spiritual health. Could the same be true in relation to their wealth, time and talents? How does this relate to the question of motivation?

CLOSING HYMN

{Lutheran Worship # 444  "Praise to the Lord, the Almighty"}
STUDY # 4

GIVING ALL YOU HAVE
LUKE 20:45 - 21:4

Pray Together

Lord, You are the Giver of all good gifts. Thank You for all the temporal and eternal gifts You have showered on us through Jesus Christ. As we study the life and gift of the poor widow who gave all she had, help us to find in her an example of faith, trust and giving. We thank You for the time we have had together these past weeks. Empower us to be better stewards of all You have entrusted to our care. We pray always in the name of Jesus Christ. AMEN.

MAIN IDEAS . . .

The context of this story is important. Jesus is in Jerusalem during the week of Passion. He is in the Temple. The chief priests and others are plotting to kill Him, yet He continues to teach. The poor widow serves as a very good example of the previous lessons we have studied together. Her faith has increased to the point that she is willing to give all she has to the Lord. She is trusting in the Lord to do the impossible. She will have nothing, but she knows the Lord will provide all she needs. She is able to practice kingly stewardship.

GETTING STARTED

*** We live in an age where we do not see or handle most of our money. We write a check, or we use a charge card or we have our money automatically deposited and withdrawn from our accounts. What are some pros and cons that you can think of concerning the way we deal with our money today?

*** A child-like faith hears, believes and acts on what it is told. When might a trusting faith and the following actions be harmful for a person?
God's Word

Luke 20:45 While all the people were listening, Jesus said to his disciples, 46 "Beware of the teachers of the law. They like to walk around in flowing robes and love to be greeted in the marketplaces and have the most important seats in the synagogues and the places of honor at banquets. 47 They devour widows' houses and for a show make lengthy prayers. Such men will be punished most severely."

21:1 As he looked up, Jesus saw the rich putting their gifts into the temple treasury. 2 He also saw a poor widow put in two very small copper coins. 3 "I tell you the truth," he said, "this poor widow has put in more than all the others. 4 All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

QUESTIONS FOR DISCUSSION

1. It may not be only coincidence that Jesus mentions the poor widow and her offering immediately following His warning about the teachers of the law. Arthur Just Jr. offers this for thought: "Perhaps Luke intends another link between this pericope about the widow and the Pharisaic scribes who "eat up the houses of widows" (20:47). How do they consume widows' houses? By teaching the widows to give everything they have to the temple, the Pharisaic scribes exceed the biblical mandate in order to line their own pockets. Viewed in that light, the pericope's point is more the greed of the scribes, and Jesus is lamenting that greed." (Concordia Commentary: Luke, CPH, page 781)

Why is the poor widow to be commended in spite of the possible greedy motives of those who would be her teachers?

2. Jesus was watching those who were putting their gifts into the treasury. How does it make you feel to know that Jesus is watching you as you manage His gifts entrusted to your care?
3. "For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have." (2 Corinthians 8:12)

In what ways did the widow put in more than the others?

4. "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work." (2 Corinthians 9:7-8)

How would you apply these verses to the widow?

How do you apply them to yourself?

5. What would it take to "put in all" you have "to live on."? As Christians, would we ever ask each other to do this?

CLOSING HYMN

{Lutheran Worship # 374  "Savior, Thy Dying Love"}
CHAPTER FOUR
EVALUATION AND OUTCOMES OF THE PROJECT

The Pentecost Season of the Church year has come and gone. Luke's clear messages from the life and words of Christ are still ringing in the ears of the congregation. With the emphasis on Luke through the stewardship program, I know that I gleaned more than usual from the pericopes. With the passing of time comes the opportunity to look back and evaluate the program as it played itself out. As chapter one stated, there was never going to be an attempt to judge the worthiness of the project in terms of dollars given or promised. This project is about attitudes and growth in faith. Both of those are hard to factually gauge.

The members of the congregation will be a major help in looking at what we have done together. It would be hard for a pastor to sit back and realistically know what the average person in the pew is thinking and doing. The survey (Appendix 5) taken in December proved to be a great help in discovering the thoughts of the people.

The survey was handed out to all adult members in worship over one weekend. There were 400 adults in worship. 76 surveys were returned. It was apparent that the ones who returned the questionnaires were the more active members of the congregation. It will be important to remember those in the congregation who did not fill out the survey. The silent majority is an important part of the church. It would have been interesting to have surveyed the people before the project was started. Considering the nature of the project, it would have been difficult to evaluate the positive or negative growth of the members. Not all of the questions
were answered on every survey. The meat of this final chapter will be a close look at the survey given and the results. Interspersed with the findings of the questionnaire will be some of my conclusions. The broad range of responses were certainly helpful in evaluating the project. At the conclusion of the chapter, I will sum up my findings and thoughts and look to the future as we continue our maturation as Christian stewards.

**Question # 1  "What is Stewardship?"**

The members' responses to the first question were wide-ranging in their scope. The answers of some showed a very clear and mature understanding of stewardship. In fact, you may recall, I listed several of their comments near the beginning of chapter two as I was defining Christian stewardship. When asking such an open-ended question as "What is stewardship?", there is bound to be a wide range of opinions and answers. I have attempted to categorized the 74 responses into four areas.

1. The 22 responses which indicate a mature understanding of Christian stewardship. Many of these responses echoed the eight stewardship principles of the LCMS.

2. These 30 responses are good, yet a deficiency in understanding is showing itself.

3. This group of 19 responses are too limited in their scope of Christian stewardship. For example, they may just focus on the material aspect of giving.

4. These 3 responses clearly show that the member is setting forth a personal agenda rather than focusing on what stewardship entails.

The pages that follow will look at representative samples of the responses.

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1Page 13 of this paper.
Category 1 - Strongest Answers

The question under discussion is: If you were asked, "What is stewardship?", how would you answer? The following is a sampling of the 22 responses which indicate a mature understanding of Christian stewardship. Most all of them echo the eight biblical stewardship principles as examined in chapter two of this paper. Out of the responses seemed to come three emphases.

First of all, five of the people linked stewardship with the spiritual aspect of life. Recalling the fifth of the biblical stewardship principles, GOD'S STEWARDS ARE IN THE WORLD, BUT NOT OF THE WORLD, it is fitting and good that the responses of the members tie their life as stewards into the spiritual aspect of life. I will list some of the responses and then make some additional comments.

"Stewardship is the responsibility and the privilege to care for all things, both physically and spiritually, God has placed in our possession."

"An outgrowth of faith."

"Stewardship is taking care of and use of the blessings God has bestowed on all people."

"A form of worship."

It was comforting to hear lay members of the congregation speak in such terms concerning their lives as stewards. The answers would reflect a faith which sees beyond the here and now. Such a faith is able to see the eternal dimensions of our lives. In that regard, their faith is a testimony to the eighth stewardship principle, GOD'S STEWARDS LIVE WITH AN AWARENESS OF THE PRESENT AND FUTURE, OF TIME AND ETERNITY. The blessings God has bestowed on all people begin with the blessing of eternal life through the work of His Son, Jesus Christ. Without that gift, none of the other gifts of life mean much at all.
A second emphasis in these strong answers was the acknowledgement that we are the managers of what God has placed in our hands. The second of the stewardship principles says the same thing. GOD'S STEWARDS ARE MANAGERS, NOT OWNERS. A good number of the responders understood this principle.

"Taking care of what someone else owns or has given you."

"Management of time, talent and money."

"Managing what God has given to me."

"My response, as a custodian of God's gifts to me."

It is a great honor and responsibility to have the Lord entrust so much into our hands. It takes a mature Christian to understand this concept. In one way, it relieves a person of the constant worry of what to do with "my stuff." In another way, it honors the one who sees his management of God's gifts as one of his highest duties.

The third, and perhaps the most basic, point brought out by the responses was the fact that all we have is a gift from God. It is only when this is realized that anyone can even begin to be a steward. This may seem to be a child-like and fundamental truth, yet it is one the many never come to understand. When this truth is not understood, people end up living with a childish faith which believes that they are the owners of the things in their possession. When the people of God know that all really belongs to God, it frees them to serve Him fully.

"Managing God's world."

"Stewardship is a living and responsible use of all that God has given us."

"God's gifts to us - shared with others."

"The accountability of all gifts God has blessed us with and how we use them to glorify God."
When something belongs to someone else, people generally take better care of it. The Christian steward knows that everything belongs to God. This will give him great motivation to take the best possible care of all things. They are God's.

Category 2 - Good answers, but lacking depth

The following answers show a good and basic understanding of stewardship, yet a deficiency is evident. In attempting to define stewardship, it seems that these members began to narrow the definition. A number of the responses would relate what a steward "does" rather than who a steward "is." This may seem to be an artificial delineation, but I see a little less maturity in the following answers compared to the answers in category #1. The members seem to want to answer the question, "What does a steward do?" rather than "What is stewardship?"

Many of the responses spoke of serving, sharing and giving. These actions are vitally important in the life of the Christian steward. They demonstrate a living faith and a willingness to be a neighbor to others. The stewardship principle implied would be: GOD'S SERVANTS ARE SERVED AND SERVING.

"Saving and sharing your time and talents."

"A sharing of all our God-given talents."

"Giving of yourself--time, talents and treasure."

"Serving and helping each other."

The question which would need to be posed to these members would be "Why are you serving, sharing and giving?" It is easy to fall into the legalistic trap which says we are supposed to do these things. As the result of Gospel motivation, the above responses would be faithful fruits
of the Spirit working in our lives. The question as to motivation needs to be constantly asked.

Another important aspect of our lives in Christ is the sharing of the Good News with those around us. In a sense, this could be called the stewardship of the Gospel. God has given each of us this great gift of love and we can now share it with others. **GOD'S STEWARDS ARE LOVED AND LOVING.** The principle is absolutely true. Yet, it is only a part of what stewardship is meant to be for the disciples of Christ. Some of the responses centered in on this element of stewardship.

"Giving our money to spread God's grace to all people."

"Telling others of the Lord."

"Service to God whether in money given or services you can do to spread the Word."

"I'm not sure, but I think it means the spreading of the Word of Christ."

I am not criticizing the above responses. I am only saying that they could have been broader in their meaning. If the Christian steward does not see his whole life as a act of stewardship, he will not be able to specialize in one particular area. To be sure, each Christian is given unique gifts to be used in the Body of Christ. It is just as true that the whole life of the Christian will support the work of the Lord or it will be a detriment to the Lord's kingdom. I just would have liked the answers given to be broader.

I will make one more observation concerning the responses I have placed in this category. Three of the answers focused only on the local congregation.

"Involvement to the best of your ability - financial/prayers to pastor and congregation."

"Be an active member, regular church attendance and giving faithful support."

"Helping to take care of Zion Church and School in whatever way we can."
The biblical principle which comes to mind is the one that reminds us, **GOD’S STEWARDS ARE UNIQUELY SINGULAR, YET PROFOUNDLY PLURAL.** It is very easy to get caught up in the cares and plans of the local congregation. The danger is that we get caught looking inward and forget about the needs and opportunities outside our own church.

**Category 3 - Responses limited in scope**

The responses in this third group are too limited in their scope as to what is involved in Christian stewardship. Here, the answers were concerned with the following three ideas. First of all, a number of the members spoke of stewardship as something they "give" to the church. Others mentioned the things they "do" as their stewardship. Thirdly, some see their stewardship as being done through a local congregation. With this last group, I had the feeling that they were limiting stewardship only to the activities of what they did for our parish.

As soon as we begin to think of our Christian stewardship as the things we give or do, it is very easy for our own sinful nature to corrupt the whole process. In this level of response, the biblical principle, **GOD’S STEWARDS ARE SAINTS AND SINNERS,** becomes clearly demonstrated. The sinful man within each of us always wanted to demonstrate its holiness and obedience. The Pharisees and the teachers of the law made a life out of doing those exact things. A few examples of this point of view came from my congregation. Their definition of stewardship consisted of some of the following thoughts.

"**Things people do to help the congregation and church.**"

"**Tithing/giving of our time and attending church.**"

"**Gifts to the Lord.**"

"**Giving our time and money.**"
"Reminder to give talents to God."

The ties to the local congregation are bonds which are eroding in many of our communities. It is nice to have members who take great pride in what the Lord is doing on the local scene. The danger is that these members will not look beyond the home church. There is a plurality which a steward of God needs to keep in mind. There were a few responses which seemed to focus on the local congregation at the expense of the larger Church.

"Dedication to the church and congregation."

"Faithfully and cheerfully giving a portion of our income to the Church."

"The organizing leaders of our church."

Category 4 - Personal agendas

These three responses clearly show that the member is setting forth a personal agenda rather than focusing on what stewardship entails. The biblical principle which seems to be threatened here is the one which reminds us, GOD'S STEWARDS ARE IN THE WORLD, BUT NOT OF THE WORLD. The Lord warns us all when He states: "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." These answers were the only three out of the 74 who had this view.

"Lately it means spending money that the church doesn't have."

"How to get more money."

"Money."

\(^2\text{Luke 16:13.}\)
It would be good to keep in mind that those who responded to this survey were most likely the more active and involved members of the church. Though the percentage of negative responses was low, I would hazard to guess that this way of thinking is higher in the general population of the congregation.

The answers found to the first question of the survey make it clear that there are many different definitions of stewardship being used by the members of this congregation. One of the goals of this entire project was to help the parishioners to grow in their concept of Christian stewardship by the means of educating them in the ways of the Lord through His holy Word. Obviously, it will be a lifelong task.

**Question # 2**

"How important is a year-round stewardship educational program?"

This question would begin to examine the premise of my project. Would there be any agreement from the congregation as to the importance of educating ourselves in stewardship on a continual basis? I was heartened by most of the 76 responses. The members were asked to respond to that question with a rating of 10 through 1. A response of 10, 9, or 8 would indicate that the member considered year-round stewardship education to be very important. A response in the 5 - 6 range would show that they considered the program to be somewhat important. If they marked 3, 2, or 1 it would show that they think the educational program is not important.

The following numbers show the responses of the congregation.

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Those responding to the survey were in strong agreement with the idea that a year-round stewardship educational program is important. 57 out of 76, or 75 percent of the responders considered a educational program as very important. The 8.14 average of all the responses indicates a high response. Those who marked 7 or less were really a small number of the total.

In looking at the written answers given for this question, there are three types. There are a good number of responses which have a solid, theological basis. The idea is expressed that our stewardship is connected to our faith and spiritual development. Spiritual development is something that needs to be nourished on a continual basis. It would make sense to have a
year-round effort to help the members of the congregation in this growth. The second type of response grouping would include the practical person. These know that all of us struggle with our human nature. It is easy to fall back into old patterns and behaviors. As saint and sinner, we all need practical and helpful reminders of our responsibilities and privileges. The ground covered with these responses is not as high as those who would mention theological concerns, yet many of these suggestions were obviously given in good faith. There were a small number of responses which were cynical in their tone.

I took all of the responses and looked at them in relation to the number given to the initial rating. Remember, the survey not only asked for a numerical response but also asked the person to "explain why you feel the way you do." Those who answered with a higher number were more apt to think in a theological manner. For example, of the 33 who had marked a 10 on the form, 19 of the 33 had a theological aspect in their response. A few pertinent examples are in the following list.

"We find God in our expression of our faith and love. 'Feed my lambs.'"

"We give to God and His people all year because God gives to us all year."

"We need to be aware of all the multitude of blessings we receive from God each and every day and remember His words that we are stewards of all He allowed us to have and how He wants us to use these gifts."

"What would our Christian life be if we couldn't return and share the gifts God has given us. God taught us to give by His sacrifice. He gives each and every one of us one or more spiritual gifts. If we love Christ the way He loved us, we would bust if we couldn't respond to this great love."
Those responding with a rating of 10 was a large group of 33 members. 14 of the responses would be what I consider of the practical bent. Most of these mentioned the need for Christians to be reminded of their responsibilities. The year-round educational program is needed, in their opinion, because we need to remember our obligations. The words were many times the same.

"People have to be reminded."

"It's a constant reminder."

"Once a year stewardship emphasis doesn't reach all the stewards. It's good to be reminded of our priorities."

Something interesting and predictable happened as I looked at the answers given by the members. As the rating given by the member declined, the proportion of those thinking theologically declined also. The number 9 rating of importance yielded a 50/50 split between those answering theologically as opposed to those answering with a practical-type answer. The 8 rating only had 4 who answered in a theological tone compared with 10 who were more practically bent. The 7 rating had one answer that I would term to be spiritual in nature and 5 responses that were talking about the need to be reminded of our responsibilities. At the 7 rating the first of the cynical answers appears. From that point the great majority of the answers were cynical. Of the lowest 12 responses, 9 were of a cynical nature, 1 I would term as theological and 2 as practical. The following samples of some of the cynical answers show that there are members who have a very negative view of stewardship education.

"Sometimes it seems the 'church' is always asking for something. I do like to come and hear the Word of God without always hearing that it's going to cost me over and over!"

"I think it's important to be reminded of our commitments but not to be harped on."
"People tune out, 'Here we go again - the church is always asking for money.'"

"Each member should know what their obligation to the church is and do not need to be constantly reminded of it."

"Having it all year long would have an opposite effect on some people, like 'having to be told to pay up' on a regular basis."

"The way the program is presented it is like Congress passing a new tax."

These last responses make it very evident that every time we speak of who we are as God’s stewards there is a significant number of the people in the pews who turn to negative thoughts. Most likely they will not really be listening to the words being said, no matter how well they are spoken or if they come straight out of the Lord’s Holy Scriptures. It certainly is a challenge to those entrusted with the charge of helping God’s stewards to grow in their stewardship. At the same time, it is encouraging to know that the vast majority agree that such a program is needed.

**Question # 3**

"How helpful were the educational materials?"

The previous question established that the majority of those responding to the survey agreed with the importance of an on-going stewardship educational program. The question posed here asked specifically if the members feel the program we have implemented is really effective. There are two parts to this question. The first part of the question is:

How helpful were the monthly stewardship thoughts in the bulletin, the newsletter and the 3-4 minute church presentations as effective tools in the education of the congregation?
The second part of the question asked the members to rate their response on a scale of 1 through 10. A response of 10, 9 or 8 would indicate that the member thought the tools being used were very helpful. A response in the middle would show that the member thought the tools being used were somewhat helpful. If lower numbers of 3, 2 or 1 were marked, it would tell us that the member believed the educational tools used were not helpful. The following numbers show the response of the congregation.

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Total 75

Average 7.12

There are some interesting shifts from the above numbers and the numbers generated by
the second question on the survey. While there was a high consensus that a year-round educational program is needed, there was not a strong confirmation that the materials we are using have been effective. For example, in question number 2, 57 of the 76, or 75 percent of the responders believed that a continual program of education was very important. 75 percent responded with a rating of 10, 9, or 8. In the question now under discussion, those with the highest rated responses of 10, 9 or 8 dropped dramatically. The top three ratings garnered 42 of a possible 75. This is 56 percent of the total. This is a decrease of 19 percent from question number 2. The question asked the members to look at what we have been doing and the numbers indicate they feel we could be doing a more effective job of carrying out the program. The overall average rating of 7.12 is down considerably from the 8.14 average in the second question. One point may not seem to be very much, but it took quite a few people to shift their answers to move the average down over one percentile.

The challenge is clear. We have endeavored to do something that is difficult to do in a Gospel-motivated manner. The reception of the congregation will not always be favorable. The results may never be seen on this side of heaven. The responses of the members to the second part of this question proved interesting. Some answers were substantive. Others encouraged us to continue. A third category of answers were resistant to the monthly reminders. The higher the rating, the more substantive were the answers. And without surprise, the lower the person had rated the helpfulness of the monthly reminders, the more resistant and negative were their responses. Following, are three examples of answers I would call substantive and hitting the mark I was striving to achieve.

"Again, we need to keep before us the never-ending source of how we are perpetually
blessed and to learn to praise God for these blessings. The thoughts and words of fellow believers gives all of us opportunity to share other areas where we can share with these who love the Savior."

"They were very good! They gave us something to contemplate and evaluate our own stewardship."

"I increased our family's giving when we found out how just $2.75 per family would really benefit."

These responses came from people who had rated the monthly materials as very helpful. The following examples were of the type that would encourage us to continue the program. At the same time, there will constantly be a need to seek to improve how we share the importance of Christian stewardship.

"I didn't realize the many ways there are that we can participate."

"Good idea--helps as a reminder."

"Gives members of congregation opportunities to give their view and also to see it in writing every Sunday and month."

"I read them most of the time. However, then I forget them."

"I feel that they needed to be more challenging."

"It is good that it does not come from Pastor alone. It is beneficial to have members of the congregation give reminders both practical and using references and readings from the Bible."

The answers just cited were encouraging and at the same time able to give some constructive ideas for improvement. That will be helpful. Even the answers which follow, even though
negative in some ways, will be helpful in evaluating the year-round stewardship program in the
days to come.

"We should not be made to feel terrible because we cannot give more."

"It helps those that care and are here but the members that don’t come don’t know and
they are the ones you need to reach!"

"In my opinion, I would rather not be reminded - I can increase my giving without being
told to."

"Drop them."

"In all social gatherings I have attended with Zion’s members present, the topic of
conversation always turned to Zion’s constant harping on "money" - reduce wastefulness
and use the hymnbooks instead of the enormous cost of extra papers which the elderly
find hard to hang on to. Talking about money once a year should be enough."

"I think they miss the mark."

These responses came from those who had rated the educational tools we have been using as not
useful. The materials apparently had little or no impact on them and they would assume the
same would be true of others. There seems to be a minority of members in our church who
have a sour taste for any type of talk when it comes to stewardship. The monthly reminders are
an aggravation to them. The challenge would be to acknowledge that there will be those who
do not like such talk and action, but then to continue the program in a way that will make these
members honestly re-evaluate their positions. This is much easier said than done. Yet, it must
be attempted.

It should be noted here that no attempt was made to evaluate the educational tools which
were only to be a part of the annual campaign. The sermon and the four-week Bible study were part of the overall project but they were not anything new to our congregation. The factors I have sought to evaluate and implement were the weekly and monthly aspects of the program.

**Question # 4**

"**What are factors which help to increase one’s Christian stewardship?**"

I really wasn’t trying to evaluate attitudes with this question. The question gave the members an opportunity to voice their opinions as to the factors which they feel stewardship grows. In general, the responses were more positive than they had been in the previous two questions. Most of the answers spoke of what the individual thought was important for their own growth. As always, there were a handful of those who answered the question in terms of what others would need to do. The proverbial speck in the eyes of others is easier to see and comment upon.

As I looked at the 75 responses, there were a number of themes which came up often. It would be hard to rank the answers in terms of those items mentioned the most to those mentioned the least. The predominate factors shared were faith, maturity, involvement, worship, and Bible study. A good many of these were mentioned within the same response. I will give two examples of each.

**FAITH**  
"Increased faith. All we can do is encourage. The Holy Spirit has to do the work."

"Faith in our Lord, Jesus Christ."

**MATURITY**  
"It has to be a personal commitment within each individual, as it has become with me. Until I was ready to make that commitment, I wasn’t as committed."
"Events in one's life, God's love and maturity on our part and the knowledge of how wonderful it is to be God's child."

**IN VolvMENT**

"Getting involved in church programs."

"Keep interest high so people want to stay involved."

**WORSHIP**

"Attendance at worship and putting God as first priority in your life."

"Word and worship. Being there and participating."

**BIBLE STUDY**

"Only the power of the Holy Spirit and the Word of God can increase one's Christian stewardship. Amen!"

"Be in the Word. A spiritual gifts Bible class."

All of the answers cited above were constructive and show a maturing faith. The great majority of the other answers were similar. For the most part, the answers the individual wrote were directed towards themselves. The following examples show the less helpful tendency to talk about what others need to do to increase their stewardship.

"New members should have a required salary to help pay for all of our expenses."

"Not being encouraged/badgered into doing what I'm not good at. Maybe it would be OK for new members to be expected to sign up for a job like ushering, nursery or altar guild."

"I don't have a good answer for that. I wish I could help with that. I come to worship and do what I can to help spiritually and financially but something has to be done about the people who don't participate!"
Conclusions

It has been an interesting journey. To arrive at this point many ideas were tried. Some worked well. Others will need improvement and adjustment. My primary conclusion from my Major Applied Project is that Christian stewards need to be constantly challenged and educated in what it means to be a faithful steward. The results of the survey demonstrate that the mature members of the congregation are aware of their constant need to grow in their faith. It was also clear that there is a significant minority who resist most efforts to help them grow in their faith and stewardship. I am convinced that there cannot be growth in stewardship without growth in faith.

The Department of Stewardship Ministry of the LCMS would seem to agree with the importance of year-round stewardship education. The same department is trying to tie stewardship education into the weekly pericope readings. The introduction of their series, entitled *Stewardship Every Sunday*, expresses many of the same thoughts I shared in my project.

Numerous opportunities for preaching on stewardship themes abound in the three-year lectionary. Developing and nurturing our people to have "stewardship eyes" would probably be more effective by working with these themes as they occur in the church year rather than preaching an annual series on giving.

Such preaching possibilities should not be surprising. Scripture has less than 500 verses on faith, more than 500 on prayer, but over 2,000 verses on the subject of money and possessions.

This collection of short thoughts on one reading for each Sunday can serve as starter ideas for sermon development, bulletin inserts, church newsletter paragraphs, prayers of commitment or devotions. Most importantly, this collection offers a way to preach and teach stewardship concepts with regularity.³

My project concentrated on the Gospel readings from Luke. It would be just as easy and practical to look at the assigned readings and look for stewardship thoughts from the Old Testament, Epistle or Gospel readings. The seeds for fruitful discussion will be found without too much effort. An occasional and fitting application of the readings to our lives as stewards will go a long way to showing all the members that Christian stewardship naturally comes up in the study of God's Word. The booklets published by the Synod will prove to be valuable tools for the congregations if they are used.

The Gospel can be applied to our lives in many different ways. Some methods will be effective with a certain group of people while another method will need to be used with others. Another important conclusion which grows out of this variety of people and effective methods is the importance of using various means to educate people in stewardship. Different approaches can be used at different times of the year. This will happen especially when the church allows the lay members to be a part of the program. It can be very effective to have the lay people express their views on Christian stewardship. Another important factor would be to remember to use different approaches to the annual stewardship campaign. Two years in a row for the same approach is the most I would recommend. People lose interest and they will not be challenged. Variety is an important element in a year-round stewardship educational program.

Other important tools I would urge congregations to utilize are the eight Biblical Stewardship Principles endorsed by the LCMS at the 1998 synodical convention. They are worth anyone's time to study them thoroughly. I used the thoughts expressed in the principles for a sermon series during the 1999 Lenten season. For the sermon series I substituted the "God's People" for "God's Stewards." It fit the season quite well. A series like that could be
done most any time of the year. *The Lutheran Witness* had a good article pertaining to the eight principles in October of 1998. It is important to get these out in front of the people. I am using one of the principles as a bulletin thought provoker for the next eight months. Every little bit will help.

If I were to choose a theme for this project I would go back to my opening thought on page one of the paper. In Luke 17:5 the apostles asked Jesus to *"Increase our faith!"* From the beginning to the end of this project, the goal has been to help the members of this congregation to increase their faith in order that they may be better stewards. Chapter Two began with the question from Luke 12:42-43, *"Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time?"* Who is the faithful manager? Jesus gives a clear indication in John 15:5. *"I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing."* The final goal of this project, and all we will do together in the years ahead, is to enable the members of Zion to remain in a growing and maturing relationship with Jesus Christ. As that happens, they will be fruitful stewards of the Master.

---

APPENDIX 1

ZION'S GIVING: JANUARY 1, 1996 - SEPTEMBER 30, 1996
### Zion's Giving

Jan 1, 1996 thru Sept 30, 1996

<table>
<thead>
<tr>
<th>% of Cong.</th>
<th>Giving Units</th>
<th>Giving Range</th>
<th>Dollars Given</th>
<th>% Given</th>
</tr>
</thead>
<tbody>
<tr>
<td>1%</td>
<td>9</td>
<td>Greater than 5000.</td>
<td>55,873.26</td>
<td>11%</td>
</tr>
<tr>
<td>6%</td>
<td>57</td>
<td>2000. to 4999.</td>
<td>156,141.10</td>
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<tr>
<td>10%</td>
<td>99</td>
<td>1000. to 1999.</td>
<td>140,686.20</td>
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<tr>
<td>12%</td>
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<td>500. to 999.</td>
<td>84,608.53</td>
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</tr>
<tr>
<td>10%</td>
<td>99</td>
<td>250. to 499.</td>
<td>35,231.81</td>
<td>7%</td>
</tr>
<tr>
<td>12%</td>
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<td>100. to 249.</td>
<td>18,382.34</td>
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<tr>
<td>24%</td>
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<td>1. to 99.</td>
<td>6,582.26</td>
<td>1%</td>
</tr>
<tr>
<td>24%</td>
<td>231</td>
<td>gave 0</td>
<td>0.00</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>497,505.50</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td>7%</td>
<td>66</td>
<td></td>
<td>212,014.36</td>
<td>43%</td>
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<tr>
<td>17%</td>
<td>165</td>
<td></td>
<td>352,700.56</td>
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<tr>
<td>30%</td>
<td>279</td>
<td></td>
<td>437,309.09</td>
<td>88%</td>
</tr>
</tbody>
</table>

What do the above figures tell us about the giving of Zion? During the first nine months of 1996 a small percentage of the members (30%) have given the vast majority of the financial gifts to the church. A large percentage (70%) have given the remaining 12% of the offerings to the Lord.

Where do you fall in the above table? Is there more (with God’s help) that you can do to serve the Lord with your treasures?

We realize that the above table only is measuring finances. There are many other ways to support the mission of the Lord’s work here at Zion. We thank you for all you are able to do.
APPENDIX 2

RESULTS OF NEEDS ASSESSMENT INVENTORIES
### Needs Assessment Inventory

#### Needs List Ranked by Gap

Complete this "Needs List Ranked by Gap" by listing the 15 (for Zion 16) sections in order of gap - the greatest gap (or need) first and the smallest last.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Section</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Personal Money Management</td>
<td>9.2</td>
</tr>
<tr>
<td>2.</td>
<td>Stewardship Education - Youth</td>
<td>8.9</td>
</tr>
<tr>
<td>3.</td>
<td>Year-Round Stewardship</td>
<td>8.4</td>
</tr>
<tr>
<td>4.</td>
<td>Stewardship Committee</td>
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<td>5.</td>
<td>Volunteers</td>
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</tr>
<tr>
<td>6.</td>
<td>Financing Lutheran School</td>
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<tr>
<td>7.</td>
<td>Planning</td>
<td>7.6</td>
</tr>
<tr>
<td>8.</td>
<td>Stewardship Education - Children</td>
<td>7.4</td>
</tr>
<tr>
<td>9.</td>
<td>Stewardship Education - Adults</td>
<td>6.9</td>
</tr>
<tr>
<td>10.</td>
<td>Blessings of Invested Dollar</td>
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<tr>
<td>11.</td>
<td>Mission Education</td>
<td>6.3</td>
</tr>
<tr>
<td>12.</td>
<td>Planned Giving</td>
<td>6.3</td>
</tr>
<tr>
<td>13.</td>
<td>Capital Funds</td>
<td>6.2</td>
</tr>
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<td>14.</td>
<td>Budget</td>
<td>6.1</td>
</tr>
<tr>
<td>15.</td>
<td>Gathering Financial Commitments</td>
<td>5.2</td>
</tr>
<tr>
<td>16.</td>
<td>Encouraging Accountability</td>
<td>5</td>
</tr>
</tbody>
</table>
Needs Assessment Inventory According to Zion's Stewardship Board and Church Directors

1. Year-Round Stewardship
2. Planning
3. Stewardship Committee
4. Volunteers
4. Personal Money Management
4. Stewardship Education - Adults
5. Gathering Financial Commitments
5. The Blessings of the Invested Dollar
5. Planned Giving
6. Encouraging Accountability
6. Mission Education
6. Financing the Lutheran School
6. Stewardship Education - Youth
7. Stewardship Education - Children
8. (No votes) Budget
8. (No votes) Capital Funds
APPENDIX 3

COPY OF STEWARDSHIP PAMPHLET
Stewardship

Published to help stimulate a better understanding of true giving

September, 1998

HOW TO BE RICH

Anne Frank, the young Jewish girl put to death by the Nazis, said many wise things in her diary. "No one," she wrote, "has ever become poor by giving." That may seem strange, but it is quite true. We actually find that we become rich when we give.

Jesus Himself said: "Give, and it will be given to you; good measure, pressed down, shaken together, running over, will be put into your lap." (Luke 6:38) How can it be so?

First of all, God honors the good steward. God is not about to neglect His servant who uses his or her talents and resources in a wise and generous manner.

Secondly, the giver who gives freely soon finds that life takes on a joy not known before. He or she sees that the time, money, and effort given to do God's work brings incalculable rich rewards. One man started his habit of giving by slipping money into the coat pocket of a homeless man whom he heard ask a restaurant owner for a meal. The giver felt so good about his secret gift that throughout the years he responded positively to many people and causes in need of a helping hand. He says that he has had many rich experiences. He also says that each year his income seems to increase, thus giving him more with which to make the world a better place.

Thirdly, those who discover the joy of giving freely also learn that they become richer in their knowledge of how to get the most from their time, talent, energy, and income.

Fourthly, the good steward has the satisfaction of knowing that he or she is becoming what Jesus called "rich toward God." (Luke 12:21). Yes, it is true that no one has ever become poor by giving.

"No one has ever become poor by giving.”
We become rich when we give.

STEWARDSHIP AND SPIRITUAL HEALTH

A recent, rather cynical editorial defined prosperity as "buying things we do not want with money we do not have to impress people we do not like." While no one takes such definitions too seriously, there is enough truth in the statement to deserve attention.

Sadly, we have all felt tempted to live this principle out in areas of our lives. We can all remember times when we invested our valuable resources in the wrong things ... for the wrong reasons. This incongruity between our beliefs and our actions must be addressed...

Lack of resources in general, and lack of money in specific, are sometimes not as much financial issues as they are spiritual issues. Jesus emphasized that there is an important relationship between being a disciple and living with integrity. He repeatedly warned that unless a Christian is careful, it is easy to be absorbed in the material blessings of life. They can crowd out the central place of lordship Jesus desires to have in our lives.

OUR DAILY WORK

Around Labor Day we think of our stewardship of time and talent and wonder if God uses us in our daily work. It might be wise to devote some of our attention to the ministries the lay people of the church have in their day-to-day work.

God sometimes uses us in our daily work, even though we are unaware of His activity. But the more aware we are of His intention to use us where we are, the better able we will be to fulfill the ministry He has in store for each of us.
CLASSIC ONE-LINERS

The following one-liners were collected over many years of Stewardship service. When you hear one of these, know that either the person is deceiving himself or is trying to deceive you, and worse yet, has failed to absorb some basic principles of being a good Christian and a good Steward.

1. Sunday is the only day I have for my family and recreation; I can't waste it in church.

2. My talents and skills are my means of earning a living; if the church wants to use them, let her pay for them.

3. My time is my own. I schedule it as I please.

4. I'm just as good a Christian, if I never go to church.

5. I will not give money to the church for world relief; I already pay that as a taxpayer.

6. If the church thrives on love, why do they need my money?

OLD SAM ELDER SAYS:

PROFESSIONALISM

"Church leaders and workers need to show a little professionalism," declared old Sam Elder.

"It has been my experience," began old Doctor Slocum, our respected medicine man, "that professionalism begins with a certain attitude, namely that of seeing the needs of the people we serve as being deserving of the total best of our skills, knowledge, talents and time. People traditionally accept my status as being professional, but I look for that attitude in all the trades and services I employ."

"I agree that many jobs can become professional, for example, the mechanic that tends to my car or the plumber who updates my ancient water system," said Elder Olds. "As I see it, such people never stop learning; must always find a better way."

"I see one basic requirement. Professionalism begins with an adequate education and training or an equivalent apprenticeship," offered Ted Teacher.

Pastor Don Goodly said, "Church workers also need a basic religious education. I would much like to see specific training for stewards, deacons, elders and teachers, but my past experience is that lack of money and time prevents this. So they have to learn their jobs while doing them without even enough coaching."

Old Sam Elder observed, "We must thank our Lord for those highly motivated individuals who educate themselves. They bring innovation and efficiency to our most routine work. Our church has made some progress because of them."
CALCULATING GOD INTO OUR BUDGET

How many times have we heard it said that the love of money is the root of all evil? How many times have we become uncomfortable with the words of Jesus to sell all we have, give it to the poor and follow him? I personally have always been puzzled with Jesus’ statement, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to pass through the eye of a needle than for a rich man to enter the kingdom of God.” What in the world is Scripture trying to convey?

I would venture to say most of us are preoccupied with money. Earning enough, having enough, keeping some of what we make. Who of us haven’t felt the pressure when bills are piled high and funds are low. In the majority of families, it is not uncommon for both parents to work. In single parent households, having two jobs might be the norm. Sadly, with all the time and energy we put into our work, most of us still struggle to make ends meet. It seems that the reality of daily living is in direct opposition to the words of Scripture.

It is no wonder that whole congregations squirm in their pews when a sermon on stewardship is preached. Parishes are very much like our households, they cannot continue to exist without our financial support. This is not easy in our economic environment, but we can learn to give proportionately. We can share our money with an attitude of gratitude for all God has done in our lives. We can prayerfully set priorities. God first and foremost. It might initially hurt. However, once the commitment is made, we can be like the disciples walking in faith, knowing with God first, all things are possible.

... most of us are preoccupied with money. Earning enough, having enough, keeping some of what we make.

Profiles

TALENT CAN BE THE BETTER GIFT

Generosity is easy in theory, harder in practice. The wallet rarely matches the heart. Ten years ago, Mr. Michael Rosen of Columbus, Ohio was quite familiar with that gap. Then Share Our Strength, the hunger group, approached him to contribute not to a fund, but to a book that could be sold as a fund-raiser. It was a revelation. "Someone asked me to do what I could do," Mr. Rosen said.

Now he is doing the asking and 11 books later, has persuaded about 35 writers, artists, photographers and illustrators to contribute their time and talent to his projects. Five of the books have been for Share Our Strength.

The writers and artists get a call from Mr. Rosen because "I know they have a talent and would probably be willing to share their talent," he said. Many people would welcome a similar call, he adds, no matter what their skills. A plumber could lend a hand to Habitat for Humanity, for example. "So many people are frustrated as to how they can really make a difference," Mr. Rosen says.

Editor’s Note: When you start the giving of yourself, you start to reap pleasures and joys of life. This is when you find that giving becomes receiving. Be a complete part of your church family. Help out, grab onto that chance, and someone else’s smile will be yours, too!

STEWARDSHIP PRAYER

Almighty and generous God, who has called us into covenant partnership with you and your creation and led us to make a sacramental witness to that covenant as demonstrated by a sacrificial offering, fill us with your Holy Spirit that we may be empowered to be wise and responsible managers of all you have entrusted to our care through Jesus Christ our Lord.
HE HEARD A VOICE

The following is a true-life happening, related to me by one of our parishioners regarding our Expansion Drive.

Several years ago, during our original Expansion Drive, our brother was washing his car. As he was going about his task, he was thinking to himself: "Lord, I'd really like to win the lottery for a couple million dollars. If I did, I'd personally pay off the debt on the church, and we wouldn't have any concerns. You know that's what I'd do. Why don't you let me win?"

As he continued to wash his car, an amazing thing happened (HONEST!). He said he heard a voice — as clear as if someone were standing right next to him. In fact, he turned around to see who was there. The voice said: "But I don't want you to win the lottery. The church is for ALL the people to build. Not just a few. That's the way I want it to be."

Now, I believe this man's experience. He is a person who is not prone to exaggeration. Some may want to discredit this event. But it really happened. This is not a made-up story.

God speaks to us in many and varied ways. One of the main ways is to speak through His Body, the faithful in the Church. There is real truth in the message of this experience. And that truth is that Jesus has called us to be Co-Workers in building up and maintaining His Body on earth.

Rev. L. Colko

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Madison Heights, MI 48071
1-800-521-4486
APPENDIX 4

COMMITMENT CARD, ENVELOPE, AND TIME & TALENTS SHEET
Yes, I want to support God’s work through my church. Here is my Statement of Faith for the coming year, representing my best effort to return to God that which belongs to Him.

My Financial Commitment to God’s Work

I will give a tithe or more, which I estimate to be $\underline{\text{weekly/monthly}}$. 
I will give regularly and estimate my gifts to average $\underline{\text{weekly/monthly}}$.

ZION LUTHERAN CHURCH

412 Jackson St. Marengo, IL.

Name ________________________________________________________
Address ___________________________________________________________________________________________
City __________________________ State ______ Zip ______

This is not a contract, but a statement of your intentions.
Please Return This Week

Zion Lutheran Church
412 Jackson St.
Marengo, Illinois 60152
As a Christian, I consider it my privilege and responsibility to use the time and talents that the Lord has given me in service to Him and His Church. Therefore, I pledge my time and talents in the following areas:

**Spiritual Life**
- Attend worship services regularly
- Receive Holy Communion regularly
- Attend a Sunday Adult Bible class
- Attend a weekday adult Bible class
- Host a home Bible study group
- Attend a home Bible study group
- Attend a singles'/couples' Bible study group
- Attend a future adult instruction class
- Read my Bible daily
- Go to the Lord in prayer regularly
- Have regular family devotions
- Have my children in Sunday school regularly

**Christian Education**
- Serve as a Sunday School Superintendent
- Serve as Assistant Sunday School Supt.
- Teach a Sunday School class
- Serve as a substitute Sunday School teacher
- Teach a High School Bible class
- Teach an adult Bible class
- Serve as sub. H.S. Bible class teacher
- Serve as Sunday School secretary
- Serve as small group leader (SGL)
- Serve as SGL apprentice
- Serve as SGL coordinator
- Assist with children's Musical services
- Teach a Confirmation Class
- Serve as sub. Confirmation Class teacher
- Teach a Vacation Bible School class
- Serve as sub. VBS teacher
- Serve as VBS craft leader
- Teach a special education class
- Serve on preschool committee
- Serve as preschool teacher's aide
- Assist with films/videos

**Child Care Work**
- Help staff child care
- Help organize child care
- Help equip child care

**Visitation**
- Visit first time worshippers
- Visit newcomers to the community
- Visit the unchurched and prospects
- Visit shut-ins/hospitalized
- Canvass the community

**Ministry to the Elderly/Handicapped**
- Home maintenance and repairs
- Yard work
- Snow removal
- Transportation
- Cleaning
- Meals
- Deliver sermon/service tapes weekly
- Other (specify)

**Youth Work**
- Serve as youth counselor (specify)
- Jr. (4th-8th grade)
- Sr. (9th-12th grade)
- Help organize fundraisers
- Serve on Teen Board
- Camping/retreating/servant events
- Other (specify)

**Office Help**
- Computer work at home
- Computer work at church
- Assist with monthly newsletter
- Assist with special mailings
- Telephoning
- Maintain church records
- Collating (assembling)
- Desktop publishing
- Other (specify)

**Music**
- Adult Choir
- Adult Handbell Choir
- Jam Band Vocalist
- Jam Band Instrumentalist
- Keyboard Player
- Instrumentalist
- VBS Music Leader
- Sunday School Music Leader
- Organist
- Soloist
- Assist Music Ministry as needed
PROPERTY MAINTENANCE
   — Carpentry
   — Electrical
   — Painting
   — Plumbing
   — Yard work and landscaping
   — General handiwork
   — Other (specify)

GROUPS
   — Attend Congregational Meetings
   — Serve on Board of Directors
     (specify)
     — President
     — Vice President
     — Secretary
     — Treasurer
     — Financial Secretary
     — Board of Elders
     — Board of Trustees
     — Board of Education
     — Bd. Of Evangelism/Outreach
     — Board of Stewardship
     — Assist on any of above Boards (specify)
   — Be active in women’s group
   — Be active in men’s group
   — Be active in youth group
   — Be active in fellowship events
   — Be Active in senior citizen group
   — Tuesday Night Prayer Group
   — Adult Group
   — Organize a group (specify)

PUBLIC RELATIONS
   — Speaking
   — Writing
   — Editing
   — Posters and artwork
   — Layout and printing (graphics)
   — Publicity
   — Calligraphy
   — Other (specify)

TRANSPORTATION
   — Worship services
   — Bible class
   — Sunday School
   — For other events

ATHLETICS
   — Serve as athletic director
   — Coach the ____ team
   — Coach the ____ team

CHILD CARE
   — For church activities (specify)
   — Choir rehearsal
   — Bible classes
   — Youth group events
   — Meetings/small groups
   — Other (specify)
   — At Church
   — At my home
   — At the child’s home

SPECIAL SERVICES
   — Adopt new member/family
   — Usher for worship services
   — Great visitors
   — Serve as church historian
   — Serve as church librarian
   — Provide refreshments for VBS
   — Maintain church tract rack
   — Serve on Alter Guild
   — Serve as church bookkeeper
   — Serve as blood donor
   — Banner construction
   — Other (specify)

HOBBIES AND SPECIAL INTERESTS
   — Computers
   — Photography
   — Woodworking
   — Electronic
   — Cooking
   — Needlework
   — Sewing
   — Crafts
   — Reading
   — Other (specify)

COMMUNITY
   — Willing to serve in community activities endorsed by congregation.
     — Specify interests
     — Leading Summer Campground Services

PLEASE RETURN ON COMMITMENT WEEKEND
OCTOBER 17TH & 18TH
APPENDIX 5

QUESTIONNAIRE USED IN SURVEY
QUESTIONNAIRE  Zion's Stewardship Program

In the past six months Zion's year-round stewardship program has featured the weekly Gospel readings from Luke. The major components of the program have been:

** The weekly stewardship thought in the bulletin located underneath the readings.
** The monthly article in the newsletter pertaining to our role as stewards.
** The monthly 3-4 minute presentation done by a lay-member of the church. This has been done on the second weekend of the month, except in October when there was a presentation every weekend.

### The annual stewardship campaign, "Increase Our Faith!" was conducted in October. The climax of the campaign was Stewardship weekend, October 17, 18 and 19. Included in the campaign was:
1) A mailing to all members which contained a letter from Pastor Borhart, a financial commitment form and a time and talent sheet. The forms were returned at the worship services or in the mail.
3) A stewardship sermon.

QUESTIONS

1. If you were asked, "What is stewardship?", how would you answer?

2. How important do you feel that a year-round stewardship educational program is? (Circle the response you feel is appropriate. 10=very important -to- 1=not important at all.)

   10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1

   very important    somewhat    not important

   Explain why you feel the way you do.

3. How helpful were the monthly stewardship thoughts in the bulletin, the newsletter and the 3-4 minute church presentations as effective tools in the education of the congregation? (Circle the response you feel is appropriate. 10=very helpful -to- 1=not helpful at all.)

   10 - 9 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1

   very helpful    somewhat    not helpful

   What are your thoughts concerning the monthly reminders?

4. In your mind what are the most important factors which help to increase one's Christian stewardship?
### BIBLICAL REFERENCES

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