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### Congregational Stewardship Education Following a Capital Campaign

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CONGREGATIONAL STEWARDSHIP EDUCATION  
FOLLOWING A CAPITAL CAMPAIGN

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A Major Applied Project  
Presented to the Faculty of  
Concordia Seminary, St. Louis,  
Department of Practical Theology  
in Partial Fulfillment of the  
Requirements for the Degree of  
Doctor of Ministry

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By  
Rev. Thomas L. Heren  
March 2019

Approved by:	Dr. David Peter	MAP Advisor
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To Trudy, my wife, encourager, and strongest supporter.

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## ABSTRACT

Heren, Thomas L. "Congregational Stewardship Following A Capital Campaign." Doctor of Ministry. Major Applied Project, Concordia Seminary, 2019. 170 pp.

This Major Applied Project will examine the effectiveness of the stewardship education process during a recent capital campaign which was held at Our Savior Lutheran Church in Washington, IL. The capital campaign was held from May 2013 through April 2016. An assessment of the educational process was made through a variety of means. First, data was collected showing the giving habits of the congregation before, during and after the capital campaign was completed. Second, congregation members that were active members of the congregation for the two years prior to the capital campaign, during the capital campaign and the two years following the capital campaign were surveyed seeking to gather information as to the effectiveness of the capital campaign. There were five giving units chosen for an interview both before and after the Bible study. This information was used to develop a four-week Bible study that was presented on Sunday mornings during the adult education hour. The final step of the project was to complete the interview process with the post-Bible study interviews. Upon completion of the post-Bible study interviews effectiveness of the Bible study was determined. The goal of this Major Applied Project is to build upon the education process of the capital campaign creating a stewardship emphasis program for the future of the congregation.

# CHAPTER ONE

## THE PROJECT INTRODUCED

### Introduction

The word stewardship summons a variety of responses when used in the life of the church. When bandied around numerous emotions, opinions and definitions are voiced. For many congregations and their members there is a negative connotation associated with the word stewardship. Church leaders and members, even some pastors, want to avoid this explosive topic. Waldo Werning says it best, “Many churches are paralyzed financially with people who don’t want to hear anything about Christian giving, with pastors who don’t want to talk about it, with leaders who don’t plan for it, and with few members who practice it.”<sup>1</sup>

Why such a hands-off approach? For many church members, stewardship in the church is about financial giving and/or budgets. Stewardship has become all about money and finances. This phenomenon is not something new. Arthur McKay wrote many years ago, “Too many of us suppose that stewardship is primarily, even exclusively, concerned with the giving and spending of money or other material possessions. Despite all the churchly literature that urges a broader view, this concept still persists and is widely held.”<sup>2</sup>

The culture of today’s society has become the driving factor in how people view and define stewardship within the church. Sound biblical stewardship principles are no longer the norm and this newly created definition of stewardship has taken the driver’s seat. So, instead of focusing on God’s grace and His Word, when the topic of stewardship arises members talk about their

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<sup>1</sup> Waldo Werning, *Turning Donors Into Disciples: A Spiritual Journey to Transform Your Faith and Finances* (Bloomington: Church Smart Resources, 2009), 2.

<sup>2</sup> Arthur McKay, *Servants and Stewards: The Teaching and Practice of Stewardship* (Philadelphia: Geneva), 12.

recent yearly pledge and what ministries they signed up for on their Time/Talent Sheets. Pastors are not exempt from the effect of modern-day culture. When asked about stewardship, a pastor may speak of the various increases in the different line items of the budget or how money was raised for a special project. McKay adds,

This view, which supposes that stewardship is primarily concerned with the giving and spending of money or other material possessions, has survived even when those responsible for raising the budget in the local congregation have honestly and deliberately put forward that necessity in language designed to describe the budget as the symbol of the givers' willingness to offer more – “time, talents, all” – to the Lord.<sup>3</sup>

Stewardship in many realms no longer has a biblical or theological base but instead lives by the newly created definition of stewardship as defined by the local congregation.

Aubrey Malphurs defines the church's culture in this way, “The unique expression of the interaction of the church's shared beliefs and its values, which explains its behavior in general and displays its unique identity in particular.”<sup>4</sup> The practice and understanding of stewardship in today's world seems to be centered on the beliefs and values of our culture. This results in a practice of stewardship that does not seem to flow out of a response to a gracious God who gave a costly sacrifice of His Son, Jesus.

I am somewhat embarrassed to say that I fell prey to the influence of the culture of my current congregation and to the culture of respected leaders in our church body. Upon arriving at my current congregation, Our Savior Lutheran Church in Washington, IL, giving and budgets were not an issue at all. Bills were paid, the congregation faced no debt and there was even a nice cushion of money in the bank. When I inquired about possible stewardship programs at my

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<sup>3</sup> McKay, *Servants and Stewards*, 13.

<sup>4</sup> Aubrey Malphurs, *Look Before You Lead: How to Discern and Shape Your Church Culture* (Grand Rapids: Baker Books, 2013), 20.

new location, I was advised by those that I trusted to not touch anything that was not broken. I followed that advice until the congregation voted to do a substantial building remodel and addition. Now suddenly stewardship was placed on the front burner and sound biblical stewardship education was a much-needed component of the congregation's ministry.

Upon congregational approval to move forward on the building program, the congregation decided to enlist the services of the Lutheran Church Extension Fund (hereafter LCEF) to help us with our capital campaign. Church leadership and I anticipated that the services of LCEF and the capital campaign itself would serve a couple of purposes. First, that they would help us meet the congregation's goals for this project. Secondly, that the capital campaign would serve as a stewardship education program for the congregation since nothing substantial was currently in place. Although these goals were successfully met, we still had no stewardship program in place for the future. A void still existed in the practice of biblical stewardship in the life of the congregation and its members.

Since the congregation was now faced with a mortgage for the first time in almost 20 years, stewardship education became a necessity for the congregation. Seeing a gaping hole in our ministry spurred my interest in evaluating the effectiveness of the educational process of the capital campaign and how this education process could be built upon for future stewardship education in the congregation. Stewardship was now a priority for my studies in the Doctor of Ministry Program. I was prompted to take a number of courses on stewardship and church administration during the course of my studies. These courses, coupled with many hours of reading about stewardship, led to this Major Applied Project (hereafter MAP).

Most importantly, during this time-period I gained a greater understanding of what it means to be God's steward. Whole-life stewardship is no longer just a term that I might use now

and then, but instead has become a way of life. The main focus of my current ministry has become whole-life stewardship because of the faith and spiritual dimension that it brings to God's people and the facets of ministry.

While this MAP is focused on the financial giving aspect of whole-life stewardship, it is important to take into consideration that a solid biblical foundation defining what it means to be God's steward must be addressed in order to provide a strong footing for leading people to be what St. Paul defines for us in 2 Cor 9:7 as a "cheerful" giver. The proverb "cart before the horse" first used during the Renaissance is a good reminder that goals will not be accomplished when done out of order. The same can be said about teaching financial giving before teaching a sound biblical foundation of what it means to be God's steward and how our whole life is centered around this all-important task.

This project will focus through the eyes of whole-life stewardship on the financial giving aspect of stewardship. Most specifically it will undertake the task to evaluate the education process that was used during a capital campaign and to evaluate its usefulness in future stewardship emphases.

### **The Problem of the Project**

In May 2013, Our Savior Lutheran Church in Washington, IL began a three-year capital campaign to help finance a building project which consisted of remodeling a large portion of our existing building and adding a 13,000 sq. ft. addition which included a fellowship hall, conference room, classrooms and additional storage. The capital campaign was very successful and LCEF provided valuable education on biblical stewardship principles before and during the capital campaign. The problem realized by congregational leadership was that the stewardship education process and the momentum that was created ended abruptly after the pledges were

received.

Sound biblical stewardship practices are a key component in the everyday life of the Christian. It is important to instill in the Christian a way of life that includes biblical practices in the giving of one's time, talents and treasures. This gives the Christian the opportunity to reflect and respond to the blessings that our most generous God has entrusted to them. The key to sound biblical stewardship practices begins with a solid education process. God's Word contains all we need to practice stewardship as outlined by our Creator. In fact, Scripture has much to say about stewardship.

There are situations in which congregations have the need to raise larger amounts of money. In order to accomplish this task many congregations understand that some type of funding program needs to be put into place. One such example is a capital campaign. Many congregations understand that raising larger amounts of money are often beyond the expertise of the pastor and the congregation's members. Many congregations elect to bring in a fresh perspective to help them raise the needed funding.

In many cases, a capital campaign is successful because outside organizations are brought in to handle what many church leaders might call the nuts and bolts. A capital campaign organization will take the lead in organizing the fundraising, educating the congregation and asking the hard questions.

In the case of Our Savior Lutheran Church, stewardship education had all but disappeared and was non-existent at the beginning of the capital campaign. The capital campaign offered a new beginning to the stewardship education of the congregation. The education portion of the program was well received and provided a solid foundation for teaching whole-life stewardship. The problem Our Savior Lutheran Church faced was it did not have a stewardship education

program to build upon the educational foundation laid by the capital campaign. Our Savior Lutheran Church, as well as other congregations, can benefit immensely in further developing the education process that the capital campaign has begun.

As pastor at Our Savior Lutheran Church in Washington, IL, I would like to use our recent capital campaign not as a one-time stewardship event, but instead as a stepping stone in the educational process of teaching biblical stewardship principles. Now that Our Savior Lutheran Church is almost two years removed from the capital campaign, it has been realized by church leadership that some of the congregation's members are looking for guidance in practicing sound biblically based giving principles.

Church leadership has recently expressed interest in the giving patterns of the members. Questions such as – Have some increased their giving? Have some stayed the same? Have some reverted back to their previous giving habits? These questions were raised after a member of our Church Council made the remark that he and his wife are now able to resume their previous vacationing schedule now that the capital campaign is over, and their giving is back to normal.<sup>5</sup> This MAP will help address these questions and many others.

### **The Purpose of the Project**

The purpose of this MAP is to build upon the faith and stewardship principles that were disseminated during the capital campaign of Our Savior Lutheran Church by implementing a program designed to continually play a role in the growth of the faith life and stewardship

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<sup>5</sup> It should be noted that goal of this project is not to solely increase giving, but instead the goal is to increase the faith of the congregation's members by allowing them to trust in God by being good stewards of what He has entrusted to them so that they in turn can support His kingdom through their time, talents, and treasures. An increase in giving will happen as a response to a growth in faith. Stewardship needs to be Gospel-based, not a program that is dictated by God's Law and wrath.

practices of the congregation's members.

Our Savior Lutheran Church has not had an intentional stewardship program in place for a number of years. The capital campaign has provided a good starting point to begin implementing future stewardship education opportunities.

The desired outcomes would be:

1. To determine the past and current giving habits of the members of Our Savior Lutheran Church through the use of quantitative data.
2. To identify through qualitative data collection the short and long-term effectiveness of the capital campaign education process during and after the capital campaign.
3. To deliver a stewardship emphasis to educate the congregation through four Bible study sessions on the biblical principles of stewardship which would then lead to an annual stewardship education emphasis.
4. To evaluate the effectiveness of the newly created education emphasis through the collection of qualitative data from the interview process.

Our gracious God has given us a great responsibility by entrusting to us His gifts for our use and for the benefit of His kingdom. The above stated outcomes will hopefully benefit the members and families of Our Savior Lutheran Church by helping them in their walk of faith. As members grow in faith and increase in their desire to serve in God's kingdom, then the ministry of the congregation will also benefit.

My goal is to produce an educational process incorporating Bible study materials that will be used to continue the process of stewardship education and will address the question of this MAP, "How can the existing stewardship education program of a capital campaign be built upon to facilitate future education on the subject of financial giving as one practices whole-life stewardship?"

### **The Process**

The process will begin by collecting data pertaining to the giving habits of the congregation. These numbers will include the giving trends of the three-year period before the



capital campaign, the giving trends during the three-year capital campaign and the two years following the completion of the capital campaign.

The next step of the process will continue by surveying members of the congregation who made a pledge to the capital campaign above and beyond their normal giving pattern. They will be asked to complete a questionnaire with questions pertaining to their giving patterns before, during and after the capital campaign. I will ask five of those respondents to participate in an interview with more in-depth questions.

This data will then be used to help develop a four-session Bible study series which will focus on biblical financial giving principles. After the completion of the Bible study emphasis, a second round of interviews with the previous five participants will be completed with the intention that the data will identify the effectiveness of the stewardship emphasis and specific areas of need to be targeted in the educational process for the future.

### **Project Parameters**

This project is intended to evaluate the stewardship education process of a capital campaign and to supplement the education process by developing a post-capital campaign financial giving education emphasis. The presuppositions for the project include the following components.

The education process used during the capital campaign at Our Savior Lutheran Church included a biblically sound education emphasis which resulted in positive results as indicated by the pledges received. However, what the process lacked was a continuing stewardship education component.

A factor to be taken into consideration is that there are some members who are not comfortable about the idea of stewardship education. Many believe that giving is a private matter

between them and God. It should be expected that there will be some that will refuse to be a part of the process following the capital campaign.

During the pledge process for the capital campaign, it was communicated that pledges should be above and beyond normal giving. A large part of the education process during the capital campaign was to teach the members that their pledge would be a pledge of sacrifice above their normal giving. To date, no research or tracking of individual's previous giving totals were compared to the capital campaign pledges to see if this held true.

It should be noted that this project presupposes that whole-life stewardship comprises of the total of all aspects of the Christian life, including time, talents, gifts, financial giving and relationships to name a few. This project will focus on and assess only financial giving.

## CHAPTER TWO

### THEOLOGICAL PERSPECTIVE

#### Introduction

This chapter will look at the question, “What is the theology and doctrine of stewardship and its place in the life of the Christian?” This question will be answered using the *Biblical Stewardship Principles* ratified at the 1998 Lutheran Church—Missouri Synod (hereafter LCMS) Synodical Convention as an outline to recategorize the eight principles into the following four areas:

1. God As Creator and Owner
2. The Definition of a Steward
3. The Steward Re-created
4. The Steward’s Response

It should be noted that the focus of this project is on the financial giving aspect of stewardship, but at the same time consideration must be made to take a look at the life of a Christian steward through the lens of what some refer to as “Whole-Life Stewardship” instead of focusing on budgets and offerings, which is what some believe stewardship to be, this project will also integrate financial giving into what it means to live life as a steward of all that God entrusts into our care.

This discussion will begin by examining some ideas and definitions for stewardship which will serve as the starting point for our discussion. One overarching question that we need to keep in mind comes from Waldo Werning in the introduction of his book, *Turning Donors Into Disciples*, entitled “Are we donors or disciples?”<sup>1</sup> This question shows the importance of

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<sup>1</sup> Werning, *Turning Donors Into Disciples*, iii.

challenging the current stewardship habits of most Christians. Werning's question is best answered by noting that we want disciples not donors doing the work of God in His kingdom. The goal should be faith raising not fundraising.

R. Scott Rodin offers a great summary of godly stewardship that encompasses all of life with an emphasis on four levels of relationships. Rodin states the following, "As God's people, we are called to reflect the image of our Creator God through whole, redeemed relationships at four levels – with God, with our self, with our neighbor and with creation – bringing glory to God and practicing in each the ongoing work of the faithful steward."<sup>2</sup>

There are other authors that offer thoughts which help define stewardship in the life of the Christian. For example, Roy Bleick defines it in this way,

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.<sup>3</sup>

J.E. Herrmann offers these helpful resources,

Luther defines stewardship by saying that Christ suffered and died for me in order "that I may be His own, and live under Him in His kingdom, and serve Him ..." The Apostle Paul put it this way: "For me to live is Christ ... He died for all, that they which live should not henceforth live unto themselves, but unto Him which died for them, and rose again ... Ye are bought with a price; therefore glorify God in your body and in your spirit, which are God's ... Reckon ye also yourselves to be dead indeed unto sin, but alive unto God through Jesus Christ our Lord."<sup>4</sup>

A good definition and one that incorporates the definitions above is the one most

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<sup>2</sup> R. Scott Rodin, *The Steward Leader: Transforming People, Organizations and Communities* (Downers Grove: IVP Academic, 2010), 33.

<sup>3</sup> Roy H. Bleick, *Much More Than Giving: Resources for Preaching Christian Stewardship* (St. Louis: Concordia, 1985), 18.

<sup>4</sup> J. E. Hermann, *The Chief Steward: A Manual on Pastoral Leadership* (St. Louis: Concordia, 1951), 11.

commonly used in The Lutheran Church—Missouri Synod that was adopted in 1997: “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.”<sup>5</sup> The Rev. Dr. Joel Biermann defines “whole-life” stewardship in this way, “Stewardship is the Christian life and the Christian life is stewardship.”<sup>6</sup> As we live our lives, we are created and called to be God’s stewards. Our management or stewardship happens in a variety of ways each day. Each of these ways are not to be singled out as individual acts of stewardship. Stewardship is much larger than individual acts. John H.C. Fritz says, “This larger stewardship has to do with the life, the inner life, of the believer and with all the outer expressions of that life.”<sup>7</sup> Christian stewardship is about our faith and how we respond to the gracious gifts of our Creator.

### **God as Creator and Owner**

God as Creator and Owner of all things is the foundation and starting point of life as a steward. Genesis 1:1 says, “In the beginning, God created the heavens and the earth.”<sup>8</sup> Out of nothing our God – Father, Son and Holy Spirit created all things. Dr. Biermann states,

Stewardship, more particularly, names the practice of rightly managing or caring for that which belongs to another. This means that a consideration of stewardship must take into account place, purpose, and responsibility in this world. Consequently, any successful attempt to come to a right understanding of stewardship must come to terms with the doctrine of creation. It seems wise then, to begin with the beginning; after all, a prerequisite for a solid understanding of stewardship is a solid understanding of creation.<sup>9</sup>

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<sup>5</sup> Department of Stewardship Ministry, *Biblical Stewardship Principles* (St. Louis: LCMS, 1997), 3.

<sup>6</sup> Joel Biermann, *A Theological Foundation for Stewardship*. Available at [www.Godsstewards.com](http://www.Godsstewards.com), 3.

<sup>7</sup> John H. C. Fritz, *Pastoral Theology* (1932; repr., St. Louis: Concordia, 2000), 255.

<sup>8</sup> Unless otherwise noted, all Scripture is quoted from the English Standard Version (ESV).

<sup>9</sup> The Office of National Mission: Stewardship, *Stewardship: A Theological Perspective: Congregational Stewardship Workbook*, vol 1, 2nd ed. (St. Louis: The Lutheran Church—Missouri Synod, 2012), 3, <https://www.lcms.org/how-we-serve/national/stewardship-ministry/resources#theology-of-stewardship>

As Dr. Biermann points out, creation and our place in creation are directly interwoven with how we practice stewardship in our lives.

As the Creator of all things, God is then certainly the owner of all things. Psalm 50:10–11 says, “For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine.” Not only are those things that are visible God’s creation, but all that exists are His. Psalm 89:11 tells us, “The heavens are yours; the earth also is yours; the world and all that is in it, you have founded them.” The emphasis on God as creator cannot be lost or minimized. The absolute authority of God and His work as Creator rests in the result of God’s originitive power. He created something new which overshadows in an infinite way the power of humans. God does not own as the result of acquiring preexistent matter. God owns by the right of calling matter out of nothing into something.<sup>10</sup>

Included in God’s creation was His crowned jewel – man. In a way unlike any in His creating acts, God formed man from the dust of the ground and breathed into him the breath of life (Gen 2:7). We have already established that as Creator, God is the owner of all things including His prized possession - man. David reminds us of this in Ps 24:1–2, “The earth is the Lord’s and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers.” God created man to use the unique gifts that He has entrusted into his care for the task of caring for His people and His creation. God created Adam to care for His creation as it says in Gen 2:15, “The Lord God took the man and put him in the garden of Eden to work it and keep it.” God also created us for the sake of His creation. We are to use our unique God given gifts that He has entrusted to us to care for the creation around us. Psalm 8 resonates as a theological commentary on the creation story.

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<sup>10</sup> Ben Gill, *Stewardship: The Biblical Basis for Living* (Arlington, TX: The Summit, 1996), 7.

O LORD, our Lord, how majestic is your name in all the earth! You have set your glory above the heavens. Out of the mouth of babes and infants, you have established strength because of your foes, to still the enemy and the avenger. When I look at your heavens, the work of your fingers, the moon and the stars, which you have set in place, what is man that you are mindful of him, and the son of man that you care for him? Yet you have made him a little lower than the heavenly beings and crowned him with glory and honor. You have given him dominion over the works of your hands; you have put all things under his feet, all sheep and oxen, and also the beasts of the field, the birds of the heavens, and the fish of the sea, whatever passes along the paths of the seas. O LORD, our Lord, how majestic is your name in all the earth! (Ps 8:1–9)

The very center of the creation story according to the psalmist is the dominion of humankind, the stewardship given to humans over natural creation.<sup>11</sup> We were created for the purpose of caring for God’s creation and all that is in it. This purpose is to be the foundation of our lives as Christian stewards.

### **The Definition of a Steward**

Establishing that the foundation of being a steward and the concept of stewardship begins with creation and God as the Creator. Ben Gill states, “As the theological, indeed rational, basis for biblical stewardship rests on the creating activity of God, the biblical announcement of creation as a fact and God as the Creator precedes and justifies the concept of steward.”<sup>12</sup> Since it has already been established that God is Creator and all people are His creation, then we are first and foremost God’s children and people of His kingdom. God’s people are called to be His stewards and this calling is inseparable from being children of God.<sup>13</sup>

Scripture defines in both the New and Old Testaments what it means to be a steward. A couple of great examples of what it means to be a manager from the Old Testament are Eliezer,

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<sup>11</sup> Gill, *Stewardship*, 20.

<sup>12</sup> Gill, *Stewardship*, 4.

<sup>13</sup> R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness* (Downers Grove: InterVarsity Press, 2000), 20.

Abraham’s steward in Gen 24, and Joseph in Gen 39. In each of these examples they are entrusted by their masters to oversee their property and goods.

In the Greek of the New Testament and in the Septuagint, the most common usage is οἰκονόμος which most often means steward or manager. *A Greek-English Lexicon of the New Testament and other Early Christian Literature* (hereafter BDAG) defines a steward as either “manager of a household or estate” or simply “steward.”<sup>14</sup> The New Testament includes many examples of being a steward, especially in a number of Jesus’ parables. A great example of what it means to be a manager is found in the Parable of the Talents found in Matthew 25. In this parable, we see how the master – God – blesses us all in different ways by entrusting to us “talents.” We also see how God blesses our efforts if we use these talents for His kingdom and if one does not take the task seriously, he will face dire and eternal consequences. A couple of other examples in Jesus’s parables for the use of οἰκονόμος are found in Luke 12:42 and Luke 16:1–3. Luke 12:42 states, “And the Lord said, ‘Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time?’” Here Jesus points out the special responsibilities given to steward leaders. Also, in Luke 16:1–3,

He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg.'”

It is important to note that not only are we stewards of what God has given us to live our lives, but we are also stewards of His Word. BDAG offers a third definition for οἰκονόμος, “one

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<sup>14</sup> Fredrich W. Danker, Walter Bauer, William F. Arndt, and F. Wilbur Gingrich, “οἰκονόμος,” 698.



who is entrusted with management in connection with transcendent matters.”<sup>15</sup> First Corinthians 4:1–2 gives such an example, “This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found trustworthy.”

We also see the use of the word for stewardship, οἰκονομίαν in 1 Tim 1:4 which BDAG defines as a “program of instruction” and used in 1 Tim 1:4, “Nor to devote themselves to myths and endless genealogies, which promote speculations rather than the stewardship from God that is by faith.”<sup>16</sup> Stewardship is an ongoing program of instruction that is key in the sanctification process in the faith life of the Christian steward. It is paramount that the Christian continue to feed the faith life through God’s Word.

BDAG also defines οἰκονομίαν as a responsibility of management.” St. Paul uses this meaning in the following passages, 1 Cor 9:17, “For if I do this of my own will, I have a reward, but not of my own will, I am still entrusted with a stewardship.” Ephesians 3:2, “For this reason I, Paul, a prisoner for Christ Jesus on behalf of you Gentiles—assuming that you have heard of the stewardship of God’s grace that was given to me for you.” Colossians 1:24–25, “Now I rejoice in my sufferings for your sake, and in my flesh I am filling up what is lacking in Christ’s afflictions for the sake of his body, that is, the church, of which I became a minister according to the stewardship from God that was given to me for you, to make the word of God fully known.”

The designation “children of God” assigns the task of being God’s steward which carries special meaning in the Christian’s relationship with the Creator. Ben Gill says this, “The background for all the Bible says about the steward is found in this, that God in His goodness

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<sup>15</sup> Fredrich W. Danker, Walter Bauer, William F. Arndt, and F. Wilbur Gingrich, “οἰκονόμος,” 698.

<sup>16</sup> Fredrich W. Danker, Walter Bauer, William F. Arndt, and F. Wilbur Gingrich, “οἰκονομίαν,” 697–698.

thinks so highly of the human being that He will trust him to administer that which belongs to God.”<sup>17</sup> What a tremendous endorsement! God has placed confidence in His stewards or managers of His goods. Along with this confidence is a great trust in that He has given them the authority to make decisions on those things that He has placed in their care.

The Christian steward practices the proper management of all life’s goods that God has entrusted to him and in turn uses them for God’s purposes. Growth in the faith life of the Christian steward matures by practicing biblical stewardship principles which encourages cheerful (2 Cor 9:7), first fruit (1 Cor 16:2), proportionate (1 Pet 4:10) living and giving in all aspects of life. The Christian steward receives and uses God’s gifts with thanksgiving.

### **The Steward Re-created**

It should first be noted that a Christian’s place as God’s steward and thus man’s standing in God’s kingdom has changed since the Fall into sin. Before the Fall, Adam worked in perfect harmony with God in caring for His creation. After the Fall, Adam’s relationship with God went through some drastic changes, as did the effect of working in God’s creation. Sin had now entered the world and man’s response was different. Adam’s place in creation has now become work by the sweat of his brow (Gen 3:19).

The Christian steward needs to first realize that sin is a part of the world in which he lives. Christians battle the consequences of sin each waking moment of their lives and that in turn affects their role as God’s stewards. The Augsburg Confession in Article II states,

Furthermore, it is taught among us that since the fall of Adam, all human beings are born in a natural way are conceived and born in sin. This means that from birth they are full of evil lust and inclination and cannot by nature possess true fear of God and true faith in God. Moreover, this same innate disease and original sin is truly sin and

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<sup>17</sup> Gill, *Stewardship*, 159.

condemns to God's eternal wrath all who are not in turn born anew through baptism and the Holy Spirit.<sup>18</sup>

Due to man's sinful nature, a re-creation needed to take place. God does this for us through His Son, Jesus Christ and His atoning work on the cross which means that once again God does some creating work. This time it is in the form of baptism. Martin Luther in his *Small Catechism* states the following answer to his question, "What does such baptizing with water indicate? It indicates that the Old Adam in us should by daily contrition and repentance be drowned and die with all sins and evil desires, and that a new man should daily emerge and arise to live before God in righteousness and purity forever."<sup>19</sup> Through our baptism, we are given new life, ready and eager to serve God as His stewards. Romans 6:3–4 says, "Do you not know that all of us who have been baptized into Christ Jesus were baptized into his death? We were buried therefore with him by baptism into death, in order that, just as Christ was raised from the dead by the glory of the Father, we too might walk in newness of life."

The Christian life begins at baptism. The stewardship life of Christians is the work of the Holy Spirit through the Gospel. When a person becomes a Christian, he is a new creation, a new creature. He dies unto sin and lives unto God. His main purpose in life is to glorify, exalt, and magnify the Lord.<sup>20</sup> The Christian steward realizes two important points. First is that we are only able to serve because of what God has done for us through Jesus Christ. Article IV of the Augsburg Confession states,

Furthermore, it is taught that we cannot obtain forgiveness of sin and righteousness before God through our merit, work, or satisfactions, but that we receive forgiveness of sin and become righteous before God out of grace for Christ's sake through faith when we believe that Christ has suffered for us and that for his sake our sin is

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<sup>18</sup> Robert Kolb, and Timothy J. Wengert, *The Book of Concord: The Confessions of the Evangelical Lutheran Church* (Minneapolis: Fortress Press, 2000), 38.

<sup>19</sup> Martin Luther, *Luther's Small Catechism with Explanation* (St. Louis: Concordia, 2005), 25.

<sup>20</sup> J. E. Hermann, *The Chief Steward: A Manual on Pastoral Leadership* (St. Louis: Concordia, 1951), 12.

forgiven and righteousness and eternal life are given to us. For God will regard and reckon this faith as righteousness in his sight, as St. Paul says in Romans 3:21–26 and 4:5.<sup>21</sup>

The second is that as sinner/saint, we need to be continually reminded that we are new people and are equipped to serve as God’s stewards. Just as each Sunday morning we are reminded of our baptism as the Invocation is spoken, we should remember our baptism each day as Martin Luther suggests.

So, in summary, God’s stewards are stewards by virtue of creation and re-creation through our baptism, hence we belong to the Lord. We have been in a sense created twice by the Creator. Stewardship, from the biblical perspective, is a matter of identity. It is about knowing to whom we belong. It is about being loved by our Creator. The Christian steward who understands that he is a child of God, 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.

### **The Steward’s Response**

The steward’s response to his Creator is that the Christian steward encourages proper management of all life’s resources and sees that it is a privilege and honor to be able to manage them for his Creator. This is done joyfully, not seeking anything in return. The Christian steward manages what has been entrusted to him, as stated before, with cheerful, first fruit, and proportionate giving in all facets of life.

A most useful example of a steward’s response is found in 2 Cor 8–9. What follows is a thorough analysis of these two chapters. St. Paul encourages the brothers to give generously. He

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<sup>21</sup> Kolb and Wengert, *The Book of Concord*, 40.

uses the churches of Macedonia as an example of giving above and beyond their means as God's stewards to encourage the Corinthians to do the same. St. Paul writes these words of encouragement in 2 Cor 8:1–2, “We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part.”

Roman rule had inflicted harsh economic conditions on Macedonia, but the Macedonian Christians were excessive in sacrificial giving and did so with joyful hearts. Ralph Martin writes, “The churches in Macedonia, of which Philippi is the best known, were renowned for the ‘wealth of generosity,’ as we learn also from Phil 1:3–5 and 4:10–19.”<sup>22</sup> The very heart of stewardship is modeled for us in the Macedonians giving of themselves in body and soul to the work of the Lord. The reason for this response is then explained by St. Paul in 2 Cor 8:9, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”

In 2 Cor 8:2, the Greek word for generosity, ἀπλότητος, is the same word that St. Paul uses in Rom 12:8 where he talks about the special spiritual gift of contributing to the needs of others. If one has that gift, says St. Paul, then let him give “generously,” that is, with single-mindedness of purpose, without any ulterior, self-serving motives. The overflowing joy of the Macedonians and their extreme poverty welled up in rich generosity.<sup>23</sup> George H. Guthrie writes this about the rich generosity of the Macedonians, “The Macedonians gave joyfully and extravagantly in spite of their poverty ... the term περισσεΐα speaks of something beyond what would normally be

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<sup>22</sup> Ralph Martin, *2 Corinthians*, Word Biblical Commentary 40, 2nd ed. (Grand Rapids: Zondervan, 2014), 432.

<sup>23</sup> David J. Valleskey, *Second Corinthians*, People's Bible Commentary (St. Louis: Concordia, 1992), 132.

expected (BDAG 805).”<sup>24</sup> Giving does not come naturally, but instead giving is a response of the Christian steward being re-created in baptism.

This concept of giving has in many cases fallen by the wayside in modern times. Giving has become strictly economic in nature and has become more law orientated as something that we are expected to do. James K. A. Smith says this about modern churches in North America,

Sadly, in many contexts of worship in North America, the offering in worship is little more than a parody of such an alternative economics. And yet the integration of a worship practice that is economic, tethered to the wider scope of Scripture, functions as a kind of haunting reminder of an economics that refuses the assumptions of the capitalist imagination.<sup>25</sup>

St. Paul continues in 2 Cor 8:3–5, “For they gave according to their means, as I can testify, and beyond their means, of their own free will, begging us earnestly for the favor of taking part in the relief of the saints- and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.” In this section of the letter, we see the Macedonians giving in three distinct ways. First, they gave of their means and beyond. This reminds us of the “widow’s mites” in Luke 21:1–4. In this story, Jesus points out to His disciples that the widow gave beyond her means as she gave all that she had to live on. In similar fashion, the Macedonians gave beyond their means especially in light of the economic hardships that they were experiencing. The second distinction about the way that the Macedonians gave is that they gave of their own free will. No one forced the Macedonians to give, no one applied pressure to them to give above their means. It was their response as God’s stewards. Ernest Best makes the following observation, “It should be noted that St. Paul, however, does not trace the generosity

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<sup>24</sup> George Guthrie, *2 Corinthians*, Exegetical Commentary on The New Testament (Grand Rapids: Baker Academic, 2015), 394.

<sup>25</sup> James K. A. Smith, *Desiring the Kingdom: Worship, Worldview, and Cultural Formation* (Grand Rapids: Baker Academic, 2009), 205.

of the Macedonians Christians simply to an awareness of the need of others. He sees it as the work of God's grace."<sup>26</sup> The third distinction was that they did not just give a physical offering, but they also gave of themselves. "First to the Lord, then to us," as St. Paul explains to the Corinthians.

St. Paul continues in 2 Cor 9, by urging the Corinthians to continue with the theme of self-giving demonstrated by God in Christ by giving themselves to each other, so that grace will continue to abound. Self-giving starts with the heart. This is demonstrated in 2 Cor 9:6–7, "The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver." As God's re-created children, our generosity displays His image and likeness which we saw in the Garden of Eden. Rodin explains, "This then is the state of humanity in God's created order before the Fall. It is a picture of Adam and Eve as stewards in God's kingdom, living as his children, loving creation as God loved them. Their acts of stewardship were nothing less than their acts of worship."<sup>27</sup>

The Formula of Concord quotes 2 Cor 9:7, "For God loves a cheerful giver" and makes this comment, "In this sense and meaning it is right to say and teach that those whom the Son of God has freed do true good works freely or from a free and willing spirit. Chiefly on the basis of this interpretation some conducted a discussion of the spontaneity of good works."<sup>28</sup> This verse is a key demonstration of what it is to live a new life as God's re-created child and no longer under the old covenant.

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<sup>26</sup> Ernest Best, *Second Corinthians*, Interpretation A Biblical Commentary for Teaching and Preaching (Atlanta: John Knox Press, 1987), 78.

<sup>27</sup> Rodin, *Stewards in the Kingdom*, 82.

<sup>28</sup> Robert Kolb and Timothy Wengert, *The Book of Concord*, Formula of Concord Solid Declaration, Article IV (Minneapolis: Fortress Press, 2000), 577.

The last verses of 2 Cor 9 give us a picture of what can be accomplished by God's stewards. St. Paul writes,

For the ministry of this service is not only supplying the needs of the saints, but is also overflowing in many thanksgivings to God. By their approval of this service, they will glorify God because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, while they long for you and pray for you, because of the surpassing grace of God upon you. Thanks be to God for his inexpressible gift! (2 Cor 9:12-15)

A number of things are happening in these verses. In verse 12, God is glorified. The giving of this offering is a form of worship just as the offering of burnt sacrifices offered a pleasing aroma to the LORD, the offerings of God's people bring glory to Him. The Jerusalem saints knowing the concern of their brothers and sisters in Christ filled them with an overwhelming desire to thank the Lord.<sup>29</sup> We also see the bonds of Christian fellowship strengthened through the work of the saints. There is a creation of a bond, centered on the redeeming work of Christ that brings the Jewish Christians into fellowship with the Gentile Christians. The Jewish Christians were witnessing not just an offering of money, but the surpassing grace God had given to the Gentiles. In the closing verse, St. Paul gives thanks for the indescribable gift which is the grace of God found in Jesus Christ. This theme of grace throughout 2 Cor 8-9 reminds us of the grace of Jesus Christ, 2 Cor 8:9, "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich."<sup>30</sup>

St. Paul gives us a great example that when the Christian steward is living life with the focus of a Christian steward, one re-created by God, conforming to the initial intentions of God the Creator, the believer is living within God's will, and so living within the law. Obviously, this

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<sup>29</sup> Valleskey, *Second Corinthians*, 168.

<sup>30</sup> Valleskey, *Second Corinthians*, 172.



is not a constraining, demeaning, or negative thing. In fact, it is a liberation.<sup>31</sup> Stewardship is nothing more than rightly living within the relationships that God has given to us.

In the discussion of the practice of stewardship within the local congregation, the first thing that usually comes to mind is time, talents and treasures. These encompass the life of the Christian steward both in their various vocations or stations in their personal lives and in the life of the church. Acts 2 gives us a great picture of what the church on earth should look like when all its members come together with the same goal in mind.

And they devoted themselves to the apostles' teaching and fellowship, to the breaking of bread and the prayers. And awe came upon every soul, and many wonders and signs were being done through the apostles. And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. And day by day, attending the temple together and breaking bread in their homes, they received their food with glad and generous hearts, praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved. (Acts 2:42-47)

The Christians in the early church came together daily for teaching and fellowship, prayers, breaking of the bread and worked to care for one another especially those in need. A key word in verse 42 is διδασκη or teaching. The heart and center of the life of the Christian and the Church is God's Word making full use of Law and Gospel. This teaching must be maintained in the life of the Church. William H. Willimon writes, "The church is not to drift from one momentary emotional outburst to the next, to resuscitate Pentecost on a weekly basis; rather the church moves immediately to the task of teaching, keeping itself straight about what it is and what it is to be about."<sup>32</sup>

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<sup>31</sup> The Office of National Mission: Stewardship, *Stewardship: A Theological Perspective: Congregational Stewardship Workbook*, vol 1, 2nd ed. (St. Louis: The Lutheran Church—Missouri Synod, 2012), 3, <https://www.lcms.org/how-we-serve/national/stewardship-ministry/resources#theology-of-stewardship>

<sup>32</sup> William H. Willimon, *Acts*, Interpretation A Biblical Commentary for Preaching and Teaching (Atlanta: John Knox Press, 1988), 40.

In order for church members to operate as Christ intended, Christian stewards need to dedicate their whole life to the Lord. Serving God’s people and His creation should not just happen during the time we set apart for His work but should be a part of our everyday lives and be done in all our vocations and stations in life throughout the day. Robert H. Smith writes, “God set the solitary into the family of the church, where the members demonstrated an uncommon indifference to things and extraordinary care for one another. Other ‘possessions and goods,’ both real estate and other property, were seen not as things to be hoarded but as a gift to be shared.”<sup>33</sup>

There are times that I believe people have a “tithe” mentality in mind with the attitude, “I will do the Lord’s work 10% of the time, give 10% of my wealth and use 10% of my talents and the rest is for me.” Deuteronomy 6, reminds us that our whole life is to be focused on God, our Creator and Redeemer, and His Word:

And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates. (Deut 6:6-9)

As you read through this text, it is evident that God’s Word should be first and foremost in the life of the believer as we focus on Him every waking hour.

We are all called to a variety of stations in life. Martin Luther said in his sermon on John 21:19–24, “Then you may reply: “But if I am not called, what shall I do then?” Answer: How is it possible that you are not called? You will always be in some estate; you are a husband or a wife, or a son or a daughter, or a servant or a maid.”<sup>34</sup> These various stations incorporate our

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<sup>33</sup> Robert H. Smith, *Acts*, Concordia Commentary (St. Louis: Concordia, 1970), 70.

<sup>34</sup> Martin Luther, *Church Postil*, ed. Benjamin T. G. Mayes and James L. Langebartels, vol. 75, *Luther’s Works* (St. Louis: Concordia, 2013), 353.

whole lives and we are called in these stations to serve God's people and His creation. Luther adds this in the same message, "See, just as now no one is without some command and calling, so no one is without some kind of work, if he desires to do what is right. Everyone is to concentrate on remaining in his estate, looking to himself, looking after what has been commanded to him, and serving God and keeping His commandments."<sup>35</sup>

It is good at this point to say a little about vocation. R Scott Rodin says this about vocation for a steward leader, "Our vocation is a participation in the transforming work God is doing in us, and it is a process of letting that work transform us as leaders, the people we serve and the organizations we lead."<sup>36</sup> We all have a variety of vocations that God has blessed us with in our lives. As we serve in these vocations, we should do so with an obedient and joyful response.

When it comes to service and giving of our time, talents and treasures, we need to focus on our calling as a Christian steward. Our focus is no longer on ourselves, but on Christ and our neighbor. Luther says, "We conclude, therefore, that a Christian lives not in himself, but in Christ and in his neighbor. Otherwise he is not a Christian. He lives in Christ through faith, in his neighbor through love."<sup>37</sup> This giving up of self is key as we serve. So often in life, we become the focus and even the god in our lives. This is the warning that Jesus gives us as He talks about laying up treasures in heaven. Jesus states in Matt 6:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where our treasure is, there your heart will be also... "No one can serve two masters, for 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 God and money. (Matt 6:19-21, 24)

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<sup>35</sup> *LW*, vol. 75, 354.

<sup>36</sup> Rodin, *The Steward Leader*, 55.

<sup>37</sup> Luther, Martin, *Luther's Works Vol. 31: Career of the Reformer: I*. Harold J. Grimm and H.T. Lehmann, Ed. (Philadelphia: Fortress Press, 1958), 371.

Jeffrey Gibbs writes quite extensively on verse 24,

Those words strike like the hammer on the conscience of every believer, for at all times there is need for us to examine our priorities, discern again how we have fallen short of the Lord Jesus' calling for our lives, and turn to him and be forgiven. Jesus is also issuing divine revelation to instruct and guide his followers. When faced with choices and priorities, Jesus' words are simply and powerfully true: you cannot be a slave to God and to mammon. Functioning as guide and teacher, Jesus' word brings clarity.<sup>38</sup>

So often what is given to God is leftovers. Malachi informed God's people that they were dishonoring God by giving leftovers (Mal 1:6–11, 13–14). God's people were told to bring the tithe (Mal 3:7–12). How were they to honor God? 1) Be honest with God about their finances. 2) Quit stealing from God but give the best they have. God did not withhold His own Son but gave His first and best. He so loved that He gave, and so should we. All money is a trust from God. God wants fruit, not excuses. Gift giving is an expression of Christian love and faith.<sup>39</sup> Giving is an expression of the Christian faith and trust in God to provide. Elizabeth Achtemeier writes in her commentary,

And the reason for all of that is trust – trust in the God whom we are to know and love with all our heart in the intimate fellowship of every day; trust that we are precious in his sight and that he will not abandon his care of us; trust that his love pours out with it more provision for all our needs than we could ever imagine – blessings given to us in good measure, shaken together, running over.<sup>40</sup>

St. Paul writes in 2 Cor 8:8, “I say this not as a command, but to prove by the earnestness of others that your love also is genuine.”

These words tell us plenty about our attitude towards giving, whether it be of time, talents, or treasures. We are called to be content with what we have and to use those things entrusted to

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<sup>38</sup> Jeffery A. Gibbs, *Matthew 1:1–11:1*. Concordia Commentary. St. Louis: Concordia, 2006.

<sup>39</sup> Werning, *Turning Donors Into Disciples*, 23.

<sup>40</sup> Elizabeth Achtemeier. *Nahum – Malachi*, Interpretation A Commentary on Preaching and Teaching (Atlanta: John Knox Press, 1986), 188.

us by God for the benefit of His people and His creation. Hebrews 13:5 says, “Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.” Luther reminds us that God will take care of all our needs in the explanation of the First Article of the Creed, “He gives me clothing and shoes, food and drink, house and home, wife and children, land, animals, and all I have. He richly and daily provides me with all that I need to support this body and life.”<sup>41</sup> We are called to use all that God has entrusted to us in service to His kingdom. Jesus states in Matt 6:33, “But seek first the kingdom of God and his righteousness, and all these things will be added to you.”

Our giving attitude should be an attitude of first fruits giving. This is evident throughout the Old Testament as God’s people were commanded to bring their first and best. For example, sacrifices were to be the first born without blemishes. “You shall bring the choice first fruits of your soil into the house of the LORD your God” (Exod 23:19). St. Paul writes in 1 Cor 16:1–2, “Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.”

### **Summary**

Upon further study, it is evident that God, as Creator and Owner of all things has called each of us to be His stewards or managers of all that He has entrusted into our care. Scripture is very clear that we are called to serve God’s people and His creation. We are to do this with a cheerful heart by setting aside our first fruits which includes our time, talents and treasures. The cheerful heart produces in us contentment to be satisfied with the resources that God has

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<sup>41</sup> Martin Luther, *Small Catechism with Explanation*, 15.

entrusted to us knowing that He provides for our every need. The motivation to be God's steward comes from God's love for us revealed to us in His Son, Jesus Christ. Through our baptism, we are given new life that is free and motivated to serve God by caring for His people and His Creation. As God's stewards throughout our task of managing what He has entrusted to us, we are continually fed through the Means of Grace as we hear His Word and participate in the Lord's Supper on a regular basis.

The life of a steward is one completely dedicated to work in the Kingdom of God. It is a selfless act of love as we respond to God's love for us shown through His Son, Jesus Christ and His atoning work on the cross. Martin Luther offers a great closing to this chapter, "If anyone would rap at the door of my heart and ask, 'Who lives here?' I would answer, Martin Luther once lived here. But Martin Luther has moved out, and Jesus Christ has moved in!"<sup>42</sup> As Christian stewards, we too should be so bold to proclaim the same.

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<sup>42</sup> J. E. Hermann, *The Chief Steward: A Manual on Pastoral Leadership* (St. Louis: Concordia, 1951), 14.

## CHAPTER THREE

### RECENT RESEARCH

#### Introduction

Money dictates just about every facet of our lives. Families find it a constant struggle to pay the bills and keep up with the needs of everyday life. It seems that around every corner is the need for additional funds to keep pace with all that life has to offer. Funding college and retirement and even the thought of getting away for a vacation often need to be downgraded to just a dream. Trying to keep up with all the financial needs in life places a heavy strain on the life of an individual and his family.

These same types of strains are often felt by Christian congregations. Finances are a big struggle for many congregations and can severely hamper the mission and ministry of a congregation. Yearly budget deficits, mortgage payments, building repairs and unfunded or underfunded ministries are just a few of the struggles that a congregation faces daily. These financial struggles are piled on top of the funding needed for the day to day obligations of a congregation which can include ministry needs, payroll, utility bills and other financial commitments to keep the doors open. Debt reduction, building repairs or upgrades, new buildings or additions and new ministries are just a few examples that congregations would like to tackle but because of financial constraints are not able to pursue. Rev. Stuart Brassie shares this about these common struggles of a congregation, “A congregation working hard in ministry may eventually need to renovate, remodel, build or eliminate debt in order to continue to effectively in its mission. These issues not only need proper planning, but they also need adequate funding.”<sup>1</sup>

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<sup>1</sup> Stuart Brassie, *Pillar Five: Providing an “Over and Above” Opportunity for Expanding Mission and*

When financial struggles are real, and congregations want to move forward, congregations often look to additional funding methods to raise the needed funds. One such method is a capital campaign. Most capital campaigns include a period of six to nine months in which the capital campaign is introduced, goals set, various aspects of the capital campaign are organized, educational materials presented, and pledges collected. The pledges in most cases are then received over a three-year period. There are many organizations that serve as consultants to help organize faith-based capital campaigns. When searching for faith-based capital campaign consultants, one can be overwhelmed with the number of organizations that could be contracted as a consultant. A few of the more recognized organizations that are available to help churches and parochial schools with faith-based capital campaigns are Lutheran Church Extension Fund, Cargill Associates, Generis-RSI Church Solutions, INJOY Stewardship Solutions, Steier Group and Walsh & Associates.

Capital campaigns are a huge undertaking and often are a significant historical event in the life of a congregation. It is important to note that not only do capital campaigns mark a special time in the history of the congregation but can also be a faith building moment. *A Guide to Capital Campaigns* from the United Church of Christ defines the faith building moment in this way, “A capital campaign is a faith defining moment in the life of the congregation. The questions “who are we?” “what are we about?” and “what is our purpose?” are raised and answered.”<sup>2</sup> A capital campaign not only assists a congregation in raising funding for a project but also offers the opportunity for a congregation to reflect on their current ministry opportunities and to begin planning for ministries in the future. It should be mentioned that the

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*Ministry* (St. Louis: The Lutheran Church—Missouri Synod, 2014), [www.lcms.org/stewardship](http://www.lcms.org/stewardship).

<sup>2</sup> “A Guide to Capital Campaigns,” (report, United Church of Christ, Massachusetts Conference July 2015). <https://www.macucc.org/files/files/documentsstewardship/guide+to+capital+campaigns+july+2015-2.pdf>, 3.



benefits of a capital campaign extend beyond the dollars raised for the anticipated project. God's people are challenged to examine their faith and commitment to Christ and the mission of the church as they are invited to give in a sacrificial way. Many capital campaign participants will find that they have never been challenged in this way. Rev. Stuart Brassie sums up the impact of a capital campaign in this way, "Capital campaigns are beneficial for two reasons. Because the focus is on stewardship, members grow in their understanding of Christian generosity. In addition, through a successful campaign, additional funds are made available for expanded mission and ministry."<sup>3</sup>

This chapter will touch on the capital campaign process and in a more concise way review the spiritual and education aspects of a capital campaign. This will be done by recalling the experiences from the capital campaign at Our Savior Lutheran Church and its consultant LCEF. Information will also be gleaned from literature provided by the capital campaign industry.

There are three key areas that involve the heart and center of a capital campaign that will be evaluated. The first area that will be reviewed is the role and effectiveness of the educational process used during a capital campaign. This will include an evaluation of the Bible study, *Living as Children of a Generous God*, written for LCEF to be used during the capital campaign at Our Savior Lutheran. The second under review is understanding the spiritual aspects of a capital campaign and what role they might play in the lives of the congregation and its members. The final area of evaluation will be to review the long-term effects and usefulness of a capital campaign for the future of the congregation.

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<sup>3</sup> Brassie, *Pillar Five*, 2.

## **Educational Aspect**

The educational process of the capital campaign is the heart and foundation of a capital campaign. Stewardship education is entwined throughout the capital campaign and can be found in many of the components in a capital campaign. During the capital campaign the education process does not just happen in a classroom setting but instead is beneficial in a variety of ways and uses an assortment of methods to facilitate the growth of the participants. For a capital campaign to be successful, participants first need to learn and understand the purpose and need for a capital campaign. This is done as leaders of the capital campaign develop a case statement. The case statement defines the purpose of the capital campaign and its associated goals. A few of the methods used for this step are for the congregation to publicize the case statement, develop goals for the various stages of the capital campaign and create a video presentation outlining the capital campaign and its benefits for the congregation and its members. As a guide to accomplish the task of putting the capital campaign's goals into place, LCEF offers this thought,

Members need to clearly understand that the case statement is needed for the strength and health of their church's ministry. They need to believe this is a "God-need," not a desire or wish list. They need to "own" the urgency of the case statement. They need to catch a vision of the spiritual benefits in making this vision a reality. They need to know it is worthy of their time and support!<sup>4</sup>

A key to the success of the beginning stages of a capital campaign is good communication. In order to reach all members of the congregation it is important to communicate through weekly updates, print materials including newsletter and weekly bulletins, small group updates and congregational orientation meetings. The need for good communication must be done throughout the entire capital campaign process with the goal of reaching as many of the members as possible.

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<sup>4</sup> Lutheran Church Extension Fund, *A Gift of Joy: Starting the Process Tab* (St. Louis: Capital Funding Services, 2013), 2.

The main component of the capital campaign's educational process is to educate all the members of the congregation on biblical stewardship. God's Word must be the foundation of every step of the capital campaign for it to be successful. The Capital Funding section of the *Congregational Stewardship Workbook 2000* describes the process in this way, "The proper approach in a capital campaign is to base your effort on sound biblical and ethical stewardship principles. The Word of God and the Gospel witness of fellow Christians move your members to joyfully and willingly give sacrificially to your clearly defined goals."<sup>5</sup> God's Word is the foundation and the associated Bible study offers the opportunity to dig deeper into God's Word to achieve a greater understanding of stewardship. It is also very important for members of the congregation to share their faith and stewardship journeys as a method of educating others. As the Word of God touches the heart, it not only convicts the hearer of sin and selfishness, but also offers grace and empowers a new and deeper commitment in response to God's marvelous acts of love.

Consideration must also be made for those members of the congregation that may decide to not participate in the Bible study that is offered for the congregation. Careful attention must be taken so that other components of the capital campaign are used to offer information and encouragement to help in the overall educational process. The best opportunity to reach those that will not attend the Bible study will be through the sermons in the worship setting.

Another key to a successful capital campaign is to make a concerted effort to reach all ages of the congregation and to be sure to include the children and youth of the congregation in the education process. The main Bible study used during the 2013 capital campaign at Our Savior

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<sup>5</sup> The Office of National Mission: Stewardship, *Capital Funding: Congregational Stewardship Workbook*, vol 1, 2nd ed. (St. Louis: The Lutheran Church—Missouri Synod, 2012), 7, <https://www.lcms.org/how-we-serve/national/stewardship-ministry/resources#theology-of-stewardship>

Lutheran Church was *Living as Children of a Generous God*. A revised version of this Bible study that included the core elements of the study was used for the children and youth. A version of the Bible study was also available for use in a small group setting. The small group educational component was not used by Our Savior due to the shortening of the overall timeframe of the capital campaign. Instead of using small groups for educational purposes, they were organized in members' homes for fellowship and sharing. Evaluation of the main version of the Bible study follows.

*Living as Children of a Generous God* was written by Rev. Dr. Art Scherer for use by LCEF as they advise congregations in capital campaigns. This Bible study is four sessions in length and includes the following lessons:

1. Camels, Rich Men and Grace From on High
2. Living as Children of a Generous God
3. Eagerness, Generosity and Joy
4. Extreme Makeover: Whole Life Edition

The common thread throughout the capital campaign and this Bible study is the equation that was developed for teaching:  $\text{Grace} + \text{Gratitude} = \text{Generosity}$ . Dr. Scherer summarizes the purpose of the Bible study sessions in this way,

The Bible studies in this series begin not with the sovereignty of God, but in harmony with our Lutheran confessional identity, the grace of God in Jesus Christ. They see God not primarily as the owner, but as the giver they believe one cannot understand stewardship unless one first understands God's generosity. They go beyond our first-article duty as stewards, to emphasize our second-article calling as sons and daughters of a generous God, who "live under Him in His kingdom" and are empowered by the redemptive work of Christ to "serve him in everlasting righteousness, innocence and blessedness," not merely as managers of things, but as joyful participants in God's mission.<sup>6</sup>

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<sup>6</sup> Art Scherer, *Living as Children of a Generous God: Leader Guide* (St. Louis: Capital Funding Services,

The first Bible study sets the stage for understanding God’s generosity. The two stories used in Lesson 1 were the “Rich Young Ruler” found in Luke 18:18–25 and the story of Zacchaeus the tax collector found in Luke 19:1–10. These two rich men are very similar in many ways, but vastly different in others. The Rich Young Ruler had an agenda based on his goals and mission in life. When Jesus lays God’s agenda before this young man, he pursues his law-based agenda instead of God’s agenda by trying to earn salvation through his own works. While the Rich Young Ruler sadly walked away from Jesus after being asked to sell all that he owned and give it to the poor, Zacchaeus has a much different response when confronted by Jesus. Zacchaeus becomes a follower of Jesus and uses his wealth not for his own purposes, but for God’s purposes. The story of Zacchaeus illustrates God’s mathematical formula used in this Bible study: Grace + Gratitude = Generosity. In Zacchaeus’ life, we see God’s grace in bringing Zacchaeus to repentance and receiving God’s forgiveness. God then moves Zacchaeus to celebrate in this newfound way of life and in turn is generous with the means that God has entrusted into his care.

Lesson 2 featured the story of “The Prodigal Son” found in Luke 15:11–32. This parable when looking from a different perspective could be called the “Parable of the Generous Father” rather than the more commonly used name, “The Prodigal Son,” because it is truly the generosity of the father that stands at the heart of this story. This is a father who stands not on his position as the sovereign owner, but is willing to become the generous giver, who gives not just his money, but his “living” in terms of his position, his relationship, his love.<sup>7</sup>

In this parable, we see Jesus as the model of sonship for us as we live as children of a

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2012), 3.

<sup>7</sup> Scherer, *Living as Children of a Generous God*, 5.

generous God. This is done by sharing in God's mission, serving in joyful obedience and experiencing the joy of seeing one who was lost be found. This lesson concludes by taking a look at 2 Cor 8:9. This passage leads the participant to focus on God's grace. The Rich Young Man shows us that we can do nothing to earn God's grace and favor. When God's people understand and believe in the One who sacrificially gave and served us, then they are changed into people who are motivated to sacrificially serve God and their neighbors. Generosity results in a free gift to those who are the recipients, but true generosity almost always involves sacrifice on the part of the giver. Grace is free gift found only in Jesus Christ who was willing to sacrifice His life for all.

The Scripture used for Lesson 3 is found in 2 Cor 8 and 9. Although we do not know for sure the response of the recipients of this letter, St. Paul expected the Corinthians response to be like the Macedonians, one of eagerness and generosity that would bring great joy to them, to the Lord and to those who were helped by their offering. St. Paul's most persuasive argument was the gift of God's grace found in Jesus Christ. The focus for this Bible study was to encourage the participants to respond in a similar fashion to achieve the goals for the capital campaign. This lesson is specially written for use on the Sunday before financial commitments are made to the capital campaign because the text on which this lesson is based speaks to the Corinthians as they prepare to make their offering for the special collection for the saints in Jerusalem. St. Paul says the Lord could have commanded them (2 Cor 8:8), pressured them (2 Cor 8:13–14), humiliated them (2 Cor 9:4), even used extortion (2 Cor 9:5). These are tactics that people often fear in capital campaigns and need to be avoided. The motive for giving is provided in the love and grace of a generous God in Jesus Christ who, "though he was rich, yet for your sake he became poor, so that by his poverty you might become rich" (2 Cor 8:9). This love found in Jesus Christ

prompts a response which is eager, generous and full of joy, and that turns feeling into action with commitment, trust and sacrifice.<sup>8</sup> Financial giving must be Gospel centered.

Lesson 4 sets the groundwork to educate the participants to live their whole lives as God's stewards not just portions of their lives. The biblical text at the heart of this study is 2 Cor 5:14–20. In this passage, St. Paul reminds us that with the righteousness that we have received from Christ there comes a responsibility that is attached. This gift includes a call for us to live as children of a generous God and to be participants in God's mission through our witness, our service and our daily devotion. This lesson provides the opportunity for people to become participants in God's mission through growth in Christian maturity and through support of the mission and financial goals of the congregation. Participants were asked if the love of Christ would compel them to live no longer for themselves but for Him who died for us. This lesson states in the conclusion, "The motivation, as in all these lessons, is God's love for us. This love compels us to live a life like that of Jesus, 'who died for all that those who live should no longer live for themselves., but for him who died and was raised for them' (2 Cor 5:15)."<sup>9</sup>

The evaluation of *Living as Children of a Generous God* starts by comparing the contents of the study with the overall picture of what it means to be God's stewards. The 1998 LCMS Synodical Convention adopted *Biblical Stewardship Principles* to be the guide for all stewardship and appeal efforts for all synodical entities, agencies and auxiliaries. The Leader's Notes of the document sums up content of the eight stewardship principles in this way,

The eight principles fit nicely under two umbrellas. The first is the following definition of Christian stewardship that has been used in our church body for a few decades: "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

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<sup>8</sup> Paraphrased thought from Scherer, *Living as Children of a Generous God*, 7.

<sup>9</sup> Scherer, *Living as Children of a Generous God*, 8.

purposes.” The second umbrella is “Maturing stewards do the right things for the right reasons and strive for excellence in all they do!”<sup>10</sup>

As stated in Chapter 2, for the purposes of this MAP, these eight principles were recategorized into the following four areas:

1. God As Creator and Owner
2. The Definition of a Steward
3. The Steward Re-created
4. The Steward’s Response

In assessing the content of *Living as Children of a Generous God* as matched up to the four areas above the Bible study really only touches on “The Steward Re-created” and “The Steward’s Response.” For this reason, this Bible study was not the best fit for Our Savior Lutheran Church at this time due to the congregation not having a solid stewardship education program in place. The participants did benefit from the Bible study but because a solid stewardship foundation had not been established *Living as Children of a Generous God* did not have a good foundation on which to rest. In order to establish a firm biblical understanding of stewardship, the newly created Bible study for this MAP was written to create a solid biblical stewardship foundation to use in future stewardship education at Our Savior Lutheran Church.

This evaluation should not be taken as a critical evaluation because the purpose of *Living as Children of a Generous God* is not to establish a foundation of biblical stewardship principles but instead it is to be used as another stepping stone in the overall stewardship education of God’s people. *Living as Children of a Generous God* is very well written and was a major factor in the success of the capital campaign at Our Savior Lutheran Church.

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<sup>10</sup> Department of Stewardship Ministry, *Biblical Stewardship Principles*, 1.



In evaluating *Living as Children of a Generous God* the best way to gauge its effectiveness is to see how well the four individual lessons covered the aspects of the formula  $\text{Grace} + \text{Gratitude} = \text{Generosity}$  that was defined as the common thread and stated goal of this Bible study. In review it is evident that each lesson touches on all three variables in this equation in some way. This Bible study was well written and lends itself very well in sparking conversation among the participants during the study sessions.

The purpose of *Living as Children of a Generous God* was carried out by educating the participants on the importance of being God's stewards and supporting the mission of the congregation and Church at large. *Living as Children of a Generous God* more than serves the purpose to motivate the participants to take a step forward in their spiritual and stewardship journey and in turn support the goals of the capital campaign. One of the problems that Our Savior Lutheran faced was a lack of stewardship education in the congregation in the years prior to the capital campaign. In the case of Our Savior Lutheran Church, despite the lack of stewardship foundation these studies still had strong impact on the participants but could have possibly been better utilized and created more of an impact if a better foundation of biblical stewardship had been established prior to the capital campaign.

One last area of the educational process that should not be overlooked is the educational impact of the four sermons used in conjunction with the Bible studies. LCEF did supply a few ideas as guidance for the sermons, but for this capital campaign the sermons were written based on the Scripture used during the four sessions of the Bible study and keeping in mind the equation  $\text{Grace} + \text{Gratitude} = \text{Generosity}$ . The goal of the sermons was to offer a basic understanding of the Bible studies for all members but with an additional emphasis to educate those members of the congregation that chose not to attend the four-week Bible study. The

sermons were a benefit to those that attended the study *Living as Children of a Generous God* as the sermon laid some groundwork for the deeper discussion of the texts that were used in the Bible study.

### **Spiritual Aspect**

One of the goals of a capital campaign is to aid the participants in the growth of their faith life. Aubrey Malphurs and Steve Stroope say this about the spiritual growth aspect of a capital campaign,

The primary purpose of the campaign should be the spiritual growth of your people. However, growth won't happen unless you make it one of the stated goals that You focus on intentionally. You must ask, *Are our people growing spiritually as they practice sacrificial giving?* Increased giving is one of the signs of increased spiritual maturity.<sup>11</sup>

Throughout a capital campaign there are many opportunities for prayer and reflection on God's Word. Spiritual growth should be a natural product that is expected after the opportunity to reflect on all that has been learned during the capital campaign. The Capital Funding section of the *Congregational Stewardship Workbook 2000* states the following,

Reflection time for prayerful/biblical reflection on the blessings God has given each household is essential to every campaign process. Members hear the Word of God in Bible study and sermons in order to put everything into proper context and respond from God's gracious providing with generous and sacrificial gifts.<sup>12</sup>

It is imperative that during the capital campaign many opportunities for reflection should be offered. This can be done through the use of personal prayer, journaling, personal sharing, prayer services and prayer vigils.

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<sup>11</sup> Aubrey Malphurs and Steve Stroope, *Money Matters in Church: A Practical Guide for Leader* (Grand Rapids: Baker Books, 2007), 155.

<sup>12</sup> The Office of National Mission: Stewardship, *Capital Funding: Congregational Stewardship Workbook*, vol 1, 2nd ed. (St. Louis: The Lutheran Church—Missouri Synod, 2012), 8, <https://www.lcms.org/how-we-serve/national/stewardship-ministry/resources#theology-of-stewardship>

The capital campaign handbook for pastors, *A Gift of Joy*, used by LCEF says this about the spiritual growth of the capital campaign participants, “Bible study is essential for stewardship growth. As the Word of God touches the heart, it not only convicts the hearer of sin and selfishness, but also offers grace and empowers a new and deeper commitment in response to God’s marvelous acts of love.”<sup>13</sup> Changes in the spiritual life of the participant must happen through the use of God’s Word with the proper distinction between Law and Gospel. It is these spiritual life changes that motivate God’s child to become His steward and share His generosity with others.

One way to gauge spiritual growth during a capital campaign is witnessed in the opportunities for participants to share their faith and stewardship journey with others in a small group setting. In *A Gift of Joy*, the following assumption is made,

Mature Christians examining their stewardship life and sharing their journey with others is one of the most powerful tools in the process.

First, Christians are invited to periodically review how actions witness to one’s faith and express thanks to God for all His good gifts. Applying His Word to everyday life gives a spiritual self-awareness and opens new avenues of response.

Secondly, Christians may have the opportunity to share their stewardship journey, such sharing of journeys about the impact of God’s grace in one’s life is at the heart of this stewardship campaign. The sharing of a stewardship journey encourages others to take their own steps forward in faithful and thankful response to God’s grace in Jesus Christ.<sup>14</sup>

The goal of the capital campaign would be for participants to use this experience as an exercise in faith that would propel them to become better stewards of what God has entrusted into their care. The capital campaign at Our Savior Lutheran Church experienced a number of examples of sharing spiritual growth stories that benefited others. Two examples of positive

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<sup>13</sup> LCEF, *A Gift of Joy*, 4.

<sup>14</sup> LCEF, *A Gift of Joy*, 6.

motivation were found during the small group meetings that were arranged to be held in the homes of members of the congregation. The first example was a participant that was so moved by the testimonies of others that it had a positive influence on his faith journey, and he increased his pledge amount.<sup>15</sup> The second example happened at another location of a small group meeting in which there was a long awkward moment of silence because no one seemed to have anything to share. After a short period of time, the host couple of the small group decided to share a little about the process they used to determine their pledge amount. This moment of sharing opened the gates and all the couples eventually had a story to share.

### **Long-Term Benefits**

When conducting a capital campaign, a congregation should look towards the future and gear their capital campaign to set in motion a stewardship plan that will serve them in the future. A good capital campaign will not just deal with the present state of the congregation but will use the present to set the stage for the future of the congregation. The purpose of a capital campaign should be one of spiritual growth not just an exercise in fundraising. Steve Johnson of Christian Investors Financial shares this from his blog, “We’ve discovered a surprising benefit from capital campaigns: Giving to the annual or general fund usually increases the additional time spent on vision, biblical stewardship and a bold invitation certainly has an impact.”<sup>16</sup> Therefore, it would be a wise decision to set not only short-term goals, but long-term goals that consider ministry opportunities, staffing and facility needs. Once some goals are set and some direction is followed, a capital campaign can be very beneficial in helping the congregation to meet their

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<sup>15</sup> See Appendix Five Interview #4.

<sup>16</sup> Steve Johnson, “The Hidden Benefits of a Church Capital Campaign,” Christian Investors Financial, <https://christianinvestors.org/blog/hidden-benefits-church-capital-campaign>.

goals.

There are a number of areas in a congregation's ministry that can benefit from a capital campaign. This section will address three areas of a congregation's ministry and future ministries that can benefit from a capital campaign and help springboard the future ministry goals of a congregation. The areas that will be considered are increased giving, increased worship attendance and a boost in morale.

There is one overarching future benefit that much of the literature and most advisors boast about in attempting to share the benefits of a capital campaign. This benefit is the expected increased giving both during the capital campaign and after it is completed. The advisor from LCEF mentioned that Our Savior Lutheran Church would experience an increase in regular offerings during and after the capital campaign. When one of the capital campaign leaders quizzed him about this, he responded that there really is not any data to support this claim other than congregations that had conducted capital campaigns responded in later follow-ups with LCEF that giving had increased following the capital campaign. He also mentioned that there really has not been any concrete research or data collected on this subject industry wide. Preliminary research revealed that data on increased giving after a capital campaign was very scarce. This claim and curiosity about the possible benefits in increased giving and the future impact that a capital campaign could have on a congregation is what spurred the content of this MAP.

Once reviewing literature was brought to a close, the only study on increased giving after a capital campaign that was found was done by Jim Steier of the Steier Group. Jim shares this in an article he wrote on March 2, 2017:

At every development and fundraising conference, I have attended during the past 25 years and within the pages of every capital campaign book or manual I have ever

read-experts claim that campaigns actually produce a positive impact on annual giving. So, over the years, as I stood in front of church councils, leadership committees, trustee groups, and boards of directors during sales presentations, I proudly shared with them that -contrary to their assumptions-a Steier Group campaign will actually result in a long-term increase in their organization's annual giving figures.

This approach served me well until about a decade ago when a Catholic church finance council member asked me for statistics to back my claim. It was then I realized that my argument was based solely upon anecdotes and things I'd read in fundraising publications. I believed that the information I was sharing was true, but I did not have the hard data to prove it.<sup>17</sup>

Jim Steier supplies the following statistics on the impact of a capital campaign on annual giving following a capital campaign:

- The primary year the campaign was conducted there was a 2 percent increase.
- The first year after the campaign was conducted there was a 7 percent increase.
- The second year after the campaign was conducted there was a 13 percent increase.
- The third year after the campaign was conducted there was an 18 percent increase.
- Note: As you can see, annual giving increased slightly (2 percent) during the year when the campaigns were conducted, but the average increases were steady and positive in the first, second and third years following the completion of the efforts.<sup>18</sup>

A couple of things need to be noted about the data above. First, this research is based solely on capital campaigns led by the Steier Group and do not include other organizations that facilitate capital campaigns. Secondly, most pledges that are collected after a capital campaign has been organized are collected over a period of three years after initial pledges are received. The data above represents pledges collected over a one-year period.

One area of long-term benefits that is often overlooked is the claim that a congregation will experience an increase in worship attendance. In reviewing literature, the only source that

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<sup>17</sup> Jim Steier, "Capital Campaigns Bolster Annual Giving Programs," Steier Group, March 2, 2017, <https://www.steiergroup.com/capital-campaigns-bolster-annual-giving-programs/>.

<sup>18</sup> Steier, "Capital Campaigns Bolster."

touched on the benefit of increased worship attendance was found in *A Guide to Capital Campaigns* from the United Church of Christ Massachusetts Conference. It states, “What good effects come from a successful campaign? Another common effect observed by many churches is increased attendance at worship.”<sup>19</sup> In similar fashion to the claim of increased giving there is no supporting data for the claim of increased worship attendance.

In the case of Our Savior Lutheran Church attendance records show that there was a slight increase of worship attendance during the six-month period of the capital campaign. In the six-month period prior to the capital campaign worship attendance for a weekend averaged 186. During the six-month period of the capital campaign the average attendance rose to 191. A small increase but an increase. Sadly, in the six-month period after the capital campaign the average worship attendance experienced a decrease to 187 which is very close to the period prior to the capital campaign. Although there is no official study to support his claim and other factors should be taken into consideration that might affect worship attendance, Our Savior Lutheran did experience an increase in worship attendance in the period during the capital campaign. This increase in attendance can arguably be attributed to the morale boost of the capital campaign and the special educational, fellowship and celebration events that were held during the capital campaign.

The motivational atmosphere of the capital campaign leads us to the final area of discussion in this section which will address the boost in morale and motivation of the members of the congregation. The boost in morale is very hard to measure or quantify in any way because it is found in attitude and state of mind. The best way to explain this phenomenon is to witness

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<sup>19</sup> “A Guide to Capital Campaigns,” (report, United Church of Christ, Massachusetts Conference July 2015). <https://www.macucc.org/files/files/documentsstewardship/guide+to+capital+campaigns+july+2015-2.pdf>, 5.

the spirit of teamwork that members displayed as they worked together to make the capital campaign successful. It is also witnessed in the enthusiasm of the members after the preliminary and final pledge numbers were shared. When the final pledge number was shared at Our Savior Lutheran Church and after the applause came to an end, one member stood and said, “Let’s sing together the Doxology.” Those that have participated in a capital campaign and have witnessed the excited atmosphere may attribute this change to the opportunities of worship, Bible study, fellowship, committee meetings and the various celebrations during the early stages of the capital campaign.

Throughout the early stages of the capital campaign members gain a sense of unity and common purpose for ministry. Not only is there this common thread of unity and purpose but many members begin to take ownership in the congregation and its goals and ministries. The first goal of the capital campaign at Our Savior Lutheran was to involve every member of the congregation in the effort keeping in mind St. Paul’s words in his letter to the Ephesians, “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, one God and Father of all, who is over all and through all and in all. But grace was given to each one of us according to the measure of Christ's gift.”<sup>20</sup> Any success of spiritual growth and a successful capital campaign can only be attributed to the work of the Holy Spirit in the lives of God’s people.

The second goal of the capital campaign at Our Savior Lutheran was to challenge everyone to give their best not only in their financial pledges but in their efforts of being involved in the capital campaign. This second goal led to the theme which was repeated throughout the capital campaign, “Not Equal Giving, but Equal Sacrifice.” Everyone is blessed in different ways so

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<sup>20</sup> Eph 4:4-7



they will respond with varied financial amounts. But everyone can respond with a sacrificial commitment of finances, time and talents. The widow and her two copper coins<sup>21</sup> is a great example of a sacrificial commitment. Once the members began to realize that nothing more than their very best was expected they began to feel a sense of belonging and everyone having an equal share in the future of the congregation.

### **Summary**

The review of literature pertaining to capital campaigns can be a vast undertaking. There are numerous organizations that are available to advise for a congregation's capital campaign. And just as there are many organizations that provide leadership there are just as many methods to conduct a capital campaign. This can be a wonderful benefit so that a congregation's individual needs can be met. For this reason, among many others, capital campaigns have become a very popular tool used by congregations to raise funds for a variety of reasons and for a variety of ministry opportunities.

One common thread in faith-based capital campaigns is the importance of God's Word as the source and foundation of the capital campaign. Since God's Word is the core of the capital campaign it can be expected that the capital campaign will also be a spiritual exercise in which the members of the congregation will receive the opportunity to grow in their faith life.

Not only does a capital campaign offer educational and spiritual benefits for the members of the congregation, but the congregation benefits as well. Many congregations will see a boost in regular giving and an increase in worship attendance. Congregations may also see an increase in the overall participation of its members in the ministries of the congregation which leads to

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<sup>21</sup> Mark 12:42

stronger commitment as members begin to take a larger role in the ownership of the congregation and its ministries. Capital campaigns can also be an overall boost to the future stewardship education program in a congregation.

## **CHAPTER FOUR**

### **THE PROJECT DEVELOPED**

#### **Introduction**

Our Savior Lutheran Church has been blessed over its 53-year existence in numerous ways. Financial support of the congregation and its ministry sits right at the top of the list and has always been a priority of the members of the congregation. When the idea of a building addition which included remodeling a large portion of the church's existing facility was first considered in 2013, many members of the congregation realized that this would be a financial strain. Despite the undertaking of a large mortgage, church members understood that it was time to move forward to enhance current ministry opportunities and be prepared to embrace future ministry opportunities as they come to light.

In order to accomplish the task at hand it was understood that a large mortgage payment would not be erased in just a couple of years. The stewardship education program of the capital campaign along with long-term stewardship education in the future would be needed to successfully handle this new challenge. It was for this reason that this MAP was pursued. The purpose of this MAP incorporates three main areas. The main thrust of the project is to evaluate the effectiveness of the stewardship education emphasis provided by LCEF during the 2013 capital campaign. One of the selling points of having an outside entity lead the capital campaign is that many congregations see an increase in regular financial giving during and after the capital campaign. This will be evaluated by analyzing the financial giving data collected during the time frame laid out in this project. The second phase of the assessment is the evaluation of the LCEF stewardship education program to determine if it provides a solid foundation to build a long-term stewardship education program for the congregation. The final step is to create a four-week

Bible study that builds upon the stewardship education that was conducted during the capital campaign. This chapter will lay out the design of the MAP and how it was carried out.

### **Giving Data Collection**

The first step for this project was to develop a baseline of the financial giving patterns of the members of the congregation. The time frame of giving data was based on three periods. The first period was the three years prior to the beginning of the capital campaign. The second period was also three years in length and covered the actual time period that the pledges of the capital campaign were collected. The final period was a two-year period that immediately followed the capital campaign. The total span of this time frame was from May 2010 through April 2018.

The giving data was gleaned from the congregation's financial giving software, *Shepherd's Staff* from Concordia Publishing House. Mr. Bill Kreeger a member of the congregation and manager of *Shepherd's Staff* in the church office collected the data. For privacy purposes, Mr. Kreeger developed a formula in which a randomized four-character envelope number identifier was created. This formula is completely random and not dependent on any actual data associated with the giving unit. Mr. Kreeger was an invaluable help to me in analyzing the data that was collected.

Financial giving data collected for this project comes from giving units that were active members of the congregation during the eight-year time frame of this project. A giving unit is defined as either a married couple or a single member that is high school age or older with an assigned envelope number. The data collected was then used as one of the sources to help determine the effectiveness of the stewardship education emphasis held during the capital campaign.

There are numerous ways in which this data could be used but the main thrust for this

project was to determine changes, if any, in the giving patterns during the eight-year time frame. In the future, our stewardship committee will be able to use these data collection methods for a variety of purposes. For this MAP, the focus of the data collected was to focus on the giving habits of the giving units during the time frame set for this project.

### **Survey**

A survey was developed as an additional tool to gather information from the congregation's giving units to determine the effectiveness of the capital campaign's stewardship education emphasis. This survey was offered to all the giving units of our congregation that met the following criteria:

- Giving unit had to be an active member of Our Savior Lutheran Church for the eight-year period of the project (May 2010 through April 2018).
- Giving unit must have made a pledge to the capital campaign.
- If the giving unit was a married couple, they must fill out the survey together.

The survey was administered so that complete privacy was observed in order to allow participants to be truthful in their responses. The only identifying characteristic would be if participants agree to consent to pre- and post-Bible study interviews. The goal to receive 25 completed surveys was achieved as 33 surveys were collected.

The survey consisted of eight questions which included short-answer, rating scale and multiple-choice questions. These questions focused on three areas: 1) general stewardship knowledge, 2) capital campaign emphasis, and 3) personal giving habits. The intent was to have a variety of questions covering a few different areas. This was helpful in determining the effectiveness of the capital campaign in terms of general stewardship knowledge and the impact that it may or may not have had on the participant's giving patterns.

There were three main goals for this survey: 1) to gauge the overall effectiveness of the

capital campaign and the stewardship education emphasis, 2) to provide another source to gauge whether the congregation's giving units regular offerings increased, decreased or remained the same over the stated project time frame, and 3) to use the collected responses as an aid to help create a Bible study that could be used to compliment the stewardship education emphasis of the capital campaign and if appropriate, to then use this Bible study as stepping stone for future stewardship education in the congregation.

The first question of the survey was a short-answer question that asked the participant to define Christian stewardship. This question was very important in helping to determine the overall state of the current stewardship knowledge of the survey participants and determining a starting point for the Bible study that would be prepared. This question in different form was also asked in the pre- and post-Bible study interviews. The intent was to gauge whether the participant's understanding of what it means to be God's steward and how financial giving is just one of many aspects of whole-life stewardship changed over the course of this project time frame.

Three questions in the survey focused on the effectiveness of the capital campaign. The intent of these questions was to help determine if the capital campaign had a lasting effect on the understanding of biblical stewardship and giving habits of the participants. These questions focused on the theme of the capital campaign, the effectiveness of the education process and the participant's overall perceived success of the capital campaign.

The remaining questions queried the participant in the form of multiple-choice questions. These questions challenged the participants to classify which type of financial giver they considered themselves to be during the three different time periods of this project. These three questions are indicators of the key component of this MAP and helps give an idea of how

effective the education process has been in the development of the participants in helping them to grow stronger in their faith and to be better stewards of those things that God has entrusted into their care.

### **Pre-Bible Study Interviews**

The final question of the survey asked if the giving unit would be willing to submit to a one-on-one confidential interview with the researcher in order to garner a deeper understanding of the stewardship education emphasis from the capital campaign. The goal was to receive five willing giving units to participate in the interviews. Eleven giving units indicated a willingness to be interviewed. In order to be subjective in choosing participants and not recruit participants with preconceived responses, the researcher did a random draw of the eleven giving units that volunteered and chose five giving units for the interviews.

The pre- and post-Bible study interviews were conducted in the researcher's office using Microsoft Voice Recorder to aid in the researcher's transcription of the interview. The transcript of the pre-Bible study interviews can be found in Appendix Five. These interviews were done in complete confidence with no name or identifying characteristics being used. The giving units that were interviewed were labeled as Interview #'s 1–5. These same designations were carried into the post-Bible study interviews. Interview questions for both the pre- and post-Bible study interviews can be found in Appendix Four.

The first question of the interview focused on the participant's overall view or knowledge of Christian stewardship. This question was intended to lay the groundwork for the overall knowledge of stewardship as determined by the participant's responses. The responses to this question and similar questions found in the survey and post-Bible study interview played a key role in determining the starting point and content of the Bible study. It is important for God's

stewards to be well grounded on the basics of biblical stewardship in order to become good stewards of the finances that God entrusts into their care.

The second question of the interview was to acquire some information on past stewardship activities and programs that the interviewees had participated in previously and to determine if these activities had any impact on the overall knowledge of stewardship gained by the participants.

The next three questions of the interview challenged the participants to think back to the capital campaign and its various components. One focus of these questions was to gauge the overall effectiveness of the capital campaign by determining what type of impact the various components played in the overall educational process of the capital campaign. If it is determined that certain components of the capital campaign were deemed beneficial by the participants, then its use in the Bible study might be considered. There were other components of the capital campaign that may not be considered educational in nature but were helpful in the overall understanding of what it means to be God's steward. A couple examples of other components during the capital campaign that may be useful in the educational setting are small group breakouts and personal testimonies.

The final questions of the survey gave the participants the opportunity to express their thoughts on the overall effectiveness of the capital campaign by offering their views on their favorite and least favorite aspect of the capital campaign. The final question allowed the participants to share what they think could have been done better in the capital campaign. The goal of this question is to field some ideas for future stewardship education programs and activities.



## Bible Study

The main component of this MAP was to create a Bible study that can be used to complement the education emphasis of the capital campaign and to use it as a stepping stone for future stewardship education in the congregation. In order to gain a solid foundation for the Bible study the best place to start was to review the Bible study used during the capital campaign, *Living as Children of a Generous God*. This Bible study was written by Rev. Dr. Art Scherer for use by Capital Funding Services (hereafter CFS), a ministry of LCEF. The author's explanation about the title of this series provides a good overview of the content of the Bible study. Dr. Scherer writes, "There are a few things you may notice about the title of this series:

- It talks about a generous God more than about generous people.
- It talks about living as children of that God, not merely as stewards.
- It talks about living, not just giving."<sup>1</sup>

The title and these statements lay a foundation for a simple formula created for use in this Bible study:  $\text{Grace} + \text{Gratitude} = \text{Generosity}$ .<sup>2</sup>

The author sums up the approach of the Bible study in his conclusion of Lesson 1,

Our congregation's Capital Stewardship Campaign uses materials from CFS and is often referred to as "A Gift of Joy" because we want this campaign to follow the joyful path of God's grace, gratitude and generosity as we become part of the mission God has set before us as a congregation. An approach based on the Law and duty will often result in grumbling and sadness. When we start with the grace of God, we wind up with "A Gift of Joy" that flows from thanksgiving and a sincere desire to live our lives under the kingdom of God.<sup>3</sup>

Evaluation of the implementation of this Bible study and a deeper look at the goals of this Bible study revealed that although the Bible study is an excellent resource and was well received

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<sup>1</sup> Scherer, *Living as Children of a Generous God*, 3.

<sup>2</sup> Scherer, *Living as Children of a Generous God*, 4.

<sup>3</sup> Sheerer, *Living as Children of a Generous God*, 5.

by the congregation, it was not written with the intended purpose of laying a solid biblical foundation for Christian stewardship, but instead should be used after a solid biblical understanding of stewardship has been laid.

The first step in creating the Bible study was to access and gain an understanding for the members of the congregation and their overall understanding of biblical stewardship. This step included looking at three areas of data collection, 1) the financial giving data over the eight-year time frame of this project, 2) the collected responses from the surveys, and 3) the responses during the pre-Bible study interviews.

Next, financial giving data played a role in the creation of the Bible study. The data collected showed that the largest percentage (41.2%) of giving units increased their regular giving after the capital campaign. Those that went back to their previous pre-capital campaign giving (27.6%) and those that gave less than their pre-capital campaign giving amount (31.2%) was split closely.<sup>4</sup> Noting an increase in giving levels after the campaign could possibly be attributed to the capital campaign and the education emphasis that was used.

Finally, a focus on two questions on the survey revealed that although the participants believed that the capital campaign's education emphasis has a strong biblical content, their responses to how to define Christian stewardship showed that the understanding of biblical stewardship covered a very wide spectrum. Responses received during the pre-Bible study interviews also revealed that a true scriptural foundation for stewardship was lacking.

This conclusion led to the decision to create this new Bible study with the intent to lay a solid foundation of biblical stewardship since the surveys and interviews revealed that many of the members of the congregation did not have a solid foundation of biblical stewardship. This

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<sup>4</sup> See Appendix One, Pre- to Post-Giving Units Comparison graph

Bible study was offered on four Sundays beginning on December 2, 2018 and was held during the hour-long adult Sunday School class in the Fellowship Hall at Our Savior Lutheran Church.

The Bible study was advertised in the November and December newsletters and weekly bulletins three weeks prior to the start of the Bible study. The following article was used to advertise the upcoming study:

Beginning Sunday, December 3<sup>rd</sup>, we will begin a new four-week Bible study on the biblical meaning of stewardship. Many believe that being a good steward is all about managing money and budgets, but it is so much more and includes every dimension of our lives. In fact, it is the foundation of our faith life. Come and learn what it means to be good stewards of what God has entrusted into our care. Join us in the Fellowship Hall at 9:45 AM.

The decision to hold the Bible study during the month of December was made because past history attendance records at Our Savior Lutheran Church show that worship attendance is steady and slightly higher during the Advent and Christmas seasons than at other times of the year. One concern was the possibility that attendance can vary during December due to the weather. The goal was to have as many as possible in attendance for the Bible study.

The following are the theme and goals for each of the four sessions:

Session 1 (12/2): God As Creator and Owner

Goals:

- To establish a biblical foundation of whole-life stewardship
- To recognize that God created all things and still owns all things.
- To understand that we were created by God for a purpose.
- To appreciate that God did not only create us, but He also re-created us.

Session 2 (12/9): The Definition of a Steward

Goals:

- To use Scripture to define what it means to be a steward.

- To define the characters and their place in the Parable of the Talents.
- To explore that stewardship also includes managing God's Word and the Great Commission.

### Session 3 (12/16): Being Recipients of God's Grace and Love

#### Goals:

- To grasp that our salvation is a free gift from God.
- To begin to comprehend God's grace and love as our motivation to be God's stewards.

### Session 4 (12/23): The Steward's Response

#### Goals:

- To explore biblical models of giving.
- To recognize God's promises to those who give faithfully and generously.

A copy of the participant's Bible study can be found in Appendix Seven. The Leader's Bible study and notes is found in Appendix Eight.

The first session of the Bible study was held on Sunday, December 2<sup>nd</sup>. The study ran for a total of four consecutive weeks with the final session being held on Sunday, December 23<sup>rd</sup>. Surprisingly the weather was very cooperative except for the first session on Sunday, December 2<sup>nd</sup>. The miserable weather for the first session affected not only the Bible study attendance but also played a role in lower worship attendance. The remaining three Sunday sessions offered favorable weather and an increase in Bible study attendance which was very helpful for the Bible study portion of the MAP. Overall, the attendance at the Bible study sessions was consistent with normal attendance patterns for adult Sunday School. The following are some statistics connected with the four sessions:

<b>Date</b>	<b>Bible Study Attendance</b>	<b>Worship Attendance</b>	<b>Weather Condition</b>
<b>Dec. 2, 2018</b>	43	171	Cold, rainy 35°
<b>Dec. 9, 2018</b>	56	188	Clear 33°
<b>Dec. 16, 2018</b>	59	266	Sunny 49°
<b>Dec. 23, 2018</b>	59	169	Sunny 41°

The teaching method used for these Bible studies was the discussion method. In this method the leader presents the material and solicits input from the participants which creates a two-way discussion environment. One of the goals of this study was to have people share as much as possible. One positive aspect of the capital campaign expressed by a number of the participants was the impact that personal stories and conversation had on the participants. The impact of sharing stories was reiterated in the post-Bible studies interviews. Interview participant #2 and male participant #3 mentioned this in their interviews.<sup>5</sup> Allowing two-way discussion can also facilitate presenting the material that the participants feel is necessary to cover. Getting off-track a little can be very beneficial in getting a feel to where the participants are at in their understanding and in meeting the needs of the participants.

The Bible study was very well received and there was some great conversation and sharing. It was especially nice to see that even though worship attendance dipped on the final Sunday of the Bible study, attendance of the Bible study remained the same, possibly indicating the effectiveness of the Bible study. This Bible study has set the stage for future stewardship

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<sup>5</sup> Appendix Six, Interviews #2 and #3.

education within the congregation. This Bible study and its content will be reviewed by the Stewardship Committee, taking into consideration input gathered from the congregation as the next steps of stewardship education are determined.

### **Post-Bible Study Interviews**

The post-Bible study interviews followed the same format of the pre-Bible study interviews. The same five participants that volunteered for the pre-Bible study interviews were questioned about the impact and effectiveness of the newly created Bible study. The purpose of this interview was to seek input on the effectiveness of the Bible study along with questions that focused on the participants thoughts on what they believe would be ways to conduct effective stewardship education in the future. Once again confidentiality of the participants was observed. The transcribed content of these interviews can be found in Appendix Six.

The first question focused on the participants understanding of stewardship. This question is important because it was asked in the survey and in the pre-Bible study interviews. The intent of this question was to track if the understanding of stewardship had changed over the course of the project time frame.

The post-Bible study interview also included a series of questions that focused on the effectiveness of the Bible study. These questions were not only looking at the content of the Bible study but also at the presentation of the material. The goal of these questions was to not only gauge the effectiveness of the Bible study, but also give some input to how future Bible studies may be implemented in a beneficial manner.

The final question was asked to help develop an understanding of what the participants thought might be a useful method of teaching the financial giving aspect of stewardship. A number of church members have in the past revealed that they are very uncomfortable about this

aspect of stewardship for a variety of different reasons. Many of these reasons create an assortment of emotions which dampers the blessings of being God's steward. The intent is to use the responses to this question to develop a philosophy on how the giving aspect of stewardship can best be taught in a welcoming and comfortable environment.

### **Summary**

The task of biblical stewardship education can be a very daunting endeavor. It seems to be an impossible task to have a standardized stewardship education program that will meet the individual needs of the members of a congregation. There are several different factors to be considered when educating the members of a congregation on what it means to be God's steward. The surveys and interviews provided valuable information on a variety of fronts for consideration. This information was very helpful in trying to develop a Bible study that would impact as many people as possible. There were a few things that needed to be considered during the creation of the Bible study. A person's family priorities and upbringing seemed to be an important factor in the understanding of stewardship and financial giving habits. Parents have a tremendous impact on the lives of their children concerning whether the teaching and examples were positive or negative in nature. The influence of culture also plays a huge role in how people define stewardship and many other aspects of the Christian faith. Finally, it is important to take into consideration an individual's faith journey and priorities. Matthew 6:21 provides guidance in this area, "For where your treasure is, there your heart will be also."

The key to building a solid foundation of what it means to be God's steward and what whole-life stewardship involves is to use God's Word as the guide to the education process and not let culture and personal beliefs be the guide. God's Word and His instructions on what it means to be His steward became the focus of the newly created Bible study. Once a solid biblical

foundation is established it will offer future opportunities to teach other aspects of whole-life stewardship.

The process to gauge the value and effectiveness of the education emphasis of the capital campaign and the newly created Bible study was a challenge that included many steps. These steps provided valuable information for the creation of the Bible study and offered many valuable thoughts as future stewardship programs and activities will be offered in the congregation.



## **CHAPTER FIVE**

### **THE PROJECT EVALUATED**

Conducting a successful capital campaign can be a very daunting task. There are numerous components that need to be organized and scheduled. The hard work that is involved is well worth the effort as the benefits received by the congregation were realized not just in raising funds for a particular project but in a variety of ways that benefit the mission and ministry of a congregation.

The purpose of this MAP was to evaluate the overall benefits of a capital campaign as it relates to the overall stewardship emphasis of Our Savior Lutheran Church. This chapter will evaluate the various steps that were taken to appraise the capital campaign's effectiveness in the task of educating a congregation on biblical stewardship and how this education process can be used in the future. The evaluation of the project will be done in the following manner. The first step in the evaluation process was a review of the capital campaign process and the educational components that were included in the various components of the capital campaign process at Our Savior Lutheran Church. The second area of evaluation will be completed by gathering data from several different areas. This data will be a second source of information that will help evaluate the level of effectiveness of the capital campaign. The data collected in this second area of evaluation will include congregational giving data, survey results and information gleaned from the pre-Bible study interviews. The final step will be to evaluate the newly created Bible study using information gathered from the post-Bible study interviews.

#### **Review of Capital Campaign**

A capital campaign is conducted to assist in raising funds for a congregation to help fund a special project as determined by a congregation. For the capital campaign to be a success it is

important that all members of the congregation are aware of the purpose and benefits of the project by conveying this information throughout the capital campaign. In the case of Our Savior Lutheran Church the project funded by the capital campaign was an addition to the church building to add fellowship and classroom space. The project also included a remodel of existing office space and restroom facilities. The total cost of the project was \$2,800,000 which included \$1,000,000 in collected pledges and a \$1,800,000 loan. It was made clear that when the members of the congregation began to prayerfully consider making a financial pledge, they should do so with the intent that it will be an over and above contribution made that will not affect their regular financial giving.

LCEF suggested in the early stages of preparing for the capital campaign to set a pledge goal of \$750,000. This suggestion was based on a formula that uses data gathered from other congregations that have conducted a capital campaign. This formula is based on past giving history and worship attendance of the congregation. Leadership at Our Savior Lutheran Church prayerfully considered this goal but instead decided to take a large step in faith by increasing the goal to \$1,000,000. The Holy Spirit in turn led our members to pledge \$1,021,000. As of December 31, 2018, a total of \$1,429,156 has been collected as contributions to the capital campaign continue to be collected. This information is shared to illustrate that the capital campaign at Our Savior Lutheran Church was an overwhelming success.

A capital campaign is organized to create a very welcoming atmosphere which provides an increase in the overall enthusiasm and commitment of the capital campaign. This is the reason that when organizing a capital campaign, it is very important to involve as many people as possible. When working as a team the members of the congregation begin to take ownership in the designated project and make it their own leading to the success of the overall capital

campaign.

### **Financial Giving Data Findings**

*Shepherd's Staff* from Concordia Publishing House was an invaluable resource for collecting the financial giving data for this project. The flexibility of this membership software can supply endless methods of comparing financial giving data using a variety of variables that can be taken into consideration. The intention of collecting data on financial giving was to get an understanding of the giving patterns of the members of the congregation and to offer insight to the history of financial giving at Our Savior Lutheran Church. Data to be considered for this project was collected over the eight-year period of study for this MAP. The data dealing with individual giving units was taken from the giving units within the congregation that held active membership at Our Savior Lutheran Church during the eight-year period of this project. In addition, each giving unit selected needed to have made a pledge to the capital campaign. The total number of giving units meeting these criteria was 189 giving units. Overall church financial giving data included all members of the congregation.

One of the questions of this MAP was to consider claims made by the capital campaign industry that a capital campaign will increase regular financial giving during and after the implementation of a capital campaign. In order to assess this claim, total yearly regular giving data was collected over an eight-year span. The breakdown of the yearly giving patterns can be found in Appendix One, Figures 6 and 7.

This span included three periods for evaluation. The first period to be considered was the three years prior (May 2010 to April 2013) to the start of the capital campaign. The data collected illustrates that over this three-year period there was an overall increase in the total yearly regular offerings received with only 2011 showing a decrease in total collected offerings

which is not a normal occurrence for the congregation.

The breakdown of overall giving patterns shows a \$1,247 decrease in regular offerings collected or a .4% decrease in financial giving for the period between May 2010 and April 2011. In the time period between May 2011 and April 2012 there was an \$21,477 or 6.6% increase over the prior time period. In the final time frame of the pre-capital campaign time span regular offerings collected shows a \$5,590 or 1.6% increase in regular offerings collected over the prior time period for May 2012 to April 2013. The total increase over the three-year pre-capital campaign time span is \$25,820 or 7.9%.<sup>1</sup>

The second period (May 2013 to April 2016) included the three-year span in which the pledges were received.<sup>2</sup> There was an increase in total yearly regular giving with a rather large increase in the final year of the capital campaign. During this time period, the generosity of the members of the congregation was noticeable as a large increase was realized in not only the regular giving of the capital campaign but also in exceeding the pledged amount of the capital campaign.

The following regular giving data was collected for the time period that included the three years in which capital campaign pledges were collected. In the first year period between May 2013 and April 2014 regular offerings increased by \$18,386 or an increase of 5.2% over the previous year. In the time period of May 2014 to April 2015 there was an increase in regular offerings of \$22,192 or an increase of 6% over the previous year. In the final year of this time frame, May 2015 to April 2016, there was an increase in giving of \$60,355 or an increase of

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<sup>1</sup> Regular giving data based on the three-years prior to the capital campaign can be found in Appendix One, Figures 6 and 7.

<sup>2</sup> Please note that any pledges collected for the capital campaign were not included in this data. Only the data based on regular giving was used.

15.4%. Overall during the time period in which capital campaign pledges were collected the congregation realized an overall increase in offerings of \$82,547 or an increase of 22.3%.<sup>3</sup>

The final period under evaluation were the two–years (May 2016 to April 2018) following the capital campaign. As the data discloses there was once again an increase in total yearly regular giving from one year to the next. Although it should be mentioned that the increases are not as large as the increases felt during the three–year period in which the capital campaign pledges were being received.

The data collected during the time period after the capital campaign was based on regular giving over a two–year period. For the first year after the capital campaign pledges were collected, May 2016 to April 2017, regular offerings increase by \$17,000 or a 3.7% increase over the previous year. In the final year of this time period, May 2017 to April 2018, regular offerings increased by \$6,443 or a 1.4% increase over the previous year. Overall, the two–year period following the capital campaign realized an increase of \$23,443 or an increase of 5.2%.<sup>4</sup>

In summary, the data collected for total yearly giving offerings received revealed that Our Savior Lutheran Church did see an increase in the overall total yearly regular offerings collected during the three–year time span of capital campaign pledge collection and in the two–year span after the capital campaign. It should be noted that total yearly regular giving also increased over the three–year period prior to the capital campaign except for 2011.

The data collected for regular financial giving data for the pre-capital campaign (May 2010 to April 2013) showed an increase in regular offerings collected. The only period showing a

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<sup>3</sup> Regular giving data based on the three–year period in which capital campaign pledges were collected can be found in Appendix One, Figures 6 and 7.

<sup>4</sup> Regular giving data based on the two years following the capital campaign can be found in Appendix One, Figures 6 and 7.

decrease in regular offering received was from May 2010 to April 2011 which can be attributed to a \$153,000 remodel of the sanctuary as some members split their offerings between regular giving and the sanctuary remodel project. Even though in the time period between May 2012 and April 2013 showed a 1.6% increase in regular giving over the prior year period there was a noticeable decrease in the percentage of increase from the prior year period. This can arguably be attributed to the fact that the congregation had plenty of notice about the upcoming capital campaign and that they would be asked to make a pledge toward the building project. In an attempt to make a larger pledge it could be conceived that some members would funnel some of their regular offerings toward their capital campaign pledge.

In analyzing the regular giving data of regular offerings collected during the capital campaign it is evident that Our Savior Lutheran Church did in fact realize an increase in regular giving during the three-year collection of capital campaign pledges. In the case of Our Savior Lutheran Church the claim made by the capital campaign industry of increased offerings during a capital campaign was correct.

This large increase can be attributed to several reasons. A capital campaign process does a great job in communicating the purpose for raising funds and intertwining it with the ministry of the congregation. The capital campaign increases the involvement of the members of a congregation which in turn increases the overall morale and creates a very welcoming environment. This increase in morale leads to the successfulness of not only the capital campaign but the overall mission and ministry of the congregation. The motivational factor is weaved into all phases of the capital campaign. The effectiveness of the education portion of the capital campaign should not be overlooked. Solid stewardship principles are taught although these principles are focused more on specific aspects of biblical stewardship. A combination of all

these factors assist in the overall increased giving that was realized in the capital campaign at Our Savior Lutheran Church. In all these conclusions it should not be overlooked that the guiding force was the work of the Holy Spirit in the life of the congregation and its members.

The regular giving data collected for the two years following the capital campaign does support the claim made by the capital campaign industry that increases in regular giving should be expected after a capital campaign is completed. Although Our Savior Lutheran Church did realize an increase in overall giving there was actually a decrease in the percentage of gain that was seen prior to and during the capital campaign. In the case of Our Savior Lutheran Church there are a couple of contributing factors.

The first is the novelty of the capital campaign is no longer fresh. The increase in morale and excitement has leveled off. There is no longer a goal that works as a motivating factor in raising funds. This loss of excitement is connected with the lack of a solid biblically based stewardship program within the congregation which is the second contributing factor. This reaffirms that God's Word needs to be the driving force when it comes to biblical stewardship. Higher morale and events that bring excitement to the congregation are great and do have a role in the stewardship process, but they cannot be the foundation of a stewardship program. Giving based on anything but God's Word will eventually fade. Matthew 7:24-27 comes to mind as the wise man builds his house on a rock, God's Word. The foolish man builds his house on the sand, or other things in life, and when it rains the house built on the sand falls as the house built on the rock stands.

The second contributing factor to a slowing of the percentage of offerings increasing from year to year might be connected with the large gain seen in May 2015 to April 2016, where there was an increase in giving of \$60,355 or an increase of 15.4%. This is a considerable increase

which was needed as the congregation which has not had a mortgage payment for over 15 years, now had a monthly mortgage payment of \$9,700 which started in August of 2015. Once again, the congregation realized the need and stepped up to meet the challenge.

Each of the three-year time periods used for this project showed an increase in overall regular giving. This has been a normal pattern seen throughout the history of Our Savior Lutheran Church. The congregation has always supported the mission and ministry of the congregation with this trend continuing as the congregation transitioned into the new building addition and remodeled space.

One observation that was made when analyzing the financial giving data was that Our Savior Lutheran Church realized an increase in average monthly giving amount measured in dollars. This may seem somewhat contrary to what is expected because the number of giving units that gave during these three periods actually decreased by 21 giving units or 16.28% over the eight-year period. Although this figure would seem to indicate a negative outcome in overall financial giving, the overall amount collected over this period actually increased. It should be considered that the positive impact of an increase in offerings received was due to the positive impact that the capital campaign had on the congregation and its members.<sup>5</sup>

The final evaluation made of the financial giving data breaks down the number of giving units whose regular offerings either increased, decreased or remained the same over the three time periods of this project. The data collected revealed that there was a drop in the number of giving units that increased their giving over the eight-year period of the project. It also revealed that the number of giving units that decreased their giving experienced an increase. The initial review of this data led to the conclusion that the results would have a negative impact on the

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<sup>5</sup> See Figure 1, Appendix One.



overall regular giving but as in the previous example overall giving actually increased over the time period of the project<sup>6</sup> and could possibly be attributed to the success of the capital campaign.

The decrease in the number of giving units from the beginning of the project's eight-year period would seem to be alarming, but the overall average financial giving actually increased over the same period. Another trend that may seem alarming is that during the two-year period after the capital campaign more giving units saw their annual giving decrease or remain the same as compared to the previous two time periods of this project. Although these seem to be negative outcomes the actual results seen in the offering plate show that giving has indeed increased over the past eight years. Once again, these results could be attributed to the success of the capital campaign along with the possibility that the core members of Our Savior Lutheran Church and the most active in the capital campaign benefited the most from the educational and motivational aspects of the capital campaign. This trend continues to carry on in the years following the capital campaign.

### **Survey Findings**

The intent of the survey for this MAP was to gather information relating to the capital campaign and to have the participants define their giving patterns over the eight-year period of the project. Results from the survey also gauged how the participants felt about their current giving habits. Those asked to participate in the survey had to be active members of the congregation over the eight-year period of this project and they must have made a pledge to the capital campaign. The survey questions that were used can be found in Appendix Two.

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<sup>6</sup> See Figure 3, Appendix One.

Responses to the survey questions are found in Appendix Three.

The first question of the survey asks the participants to define Christian Stewardship. This question was asked to glean information regarding the understanding of biblical stewardship and was asked again in the pre-Bible study and post-Bible study interviews. As expected, the answers to this question covered a whole gamut of responses. Sadly, only five of the thirty-three responses included some portion of the definition of whole-life stewardship as defined in *Biblical Stewardship Principles* which was adopted by the 1998 LCMS Synodical Convention. This document defines Christian stewardship in this way, “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.”<sup>7</sup>

The five responses that included a portion of this definition are as follows:

- Taking responsibility for all God has given us.
- To utilize and manage the resources God provides us to better the creations he has made.
- It is very important to us. It is a reflection of faith and recognition that it is all God’s anyway.
- Giving as you are blessed. Participate to support God’s mission through our church.
- The wise and willing use of the many gifts God has given us.

In evaluating these responses, the following words or phrases indicate that some understanding of Christian stewardship is recognized: responsibility, manage, resources, reflection of faith, it is all God’s, blessed, God’s mission, wise use and gifts God has given us. These responses indicate

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<sup>7</sup> Department of Stewardship Ministry, *Biblical Stewardship Principles*, 2.

that a solid biblical understanding of stewardship is lacking among the members of the congregation even after having completed a capital campaign.

The remaining responses to this question were placed into the following categories with the number of responses for each category:

- No Answer – 9
- Time, talents and treasures – 6
- Giving back to God – 3
- Giving to others – 2
- Support God’s work – 6
- Worship – 2

Once again, these responses cover a variety of areas of stewardship but do not correlate with Synod’s definition of whole-life stewardship.

The next group of questions dealt with the overall impact and success of the capital campaign. The first question was a multiple-choice question to determine if the theme of the capital campaign had a lasting effect on the memory of the participants. This was accomplished by determining if the participants could recall the theme of the capital campaign. Our Savior Lutheran Church’s capital campaign advisor was adamant that a good theme be developed in order to create a lasting impact of the capital campaign. A majority of the survey participants (56%) were able to recall the capital campaign theme. This question was somewhat of a trick question in that the other three possible choices were subcategories of the capital campaign. The survey shows that the leaders of the capital campaign did a good job in the choice of a theme and many of the survey participants were familiar with the themes and sub-themes of the capital campaign.

The remaining questions in the survey that were connected to the capital campaign dealt with the biblical emphasis and the opinion of the participant on the overall success of the campaign. Overall, a majority of the survey participants believed that the capital campaign had a

strong biblical emphasis with all participants rating the success rate at least a 6 on a scale of 10. The survey respondents that rated the biblical emphasis content at being at least 8 of 10 was 85%. Those that gave the biblical emphasis a perfect rating of a 10 of 10 was 33%.

The final question relating to the capital campaign asked the participants to rate the successfulness of the campaign. All the participants gave at least an 8 of 10 rating indicating its successfulness. Those that gave a perfect 10 of 10 rating for the successfulness of the campaign was 58%. Overall, the participants of the survey indicated that the capital campaign did a great job in delivering strong biblical content and rated it as a success.

The three remaining questions of the survey dealt with the attitude of the respondents towards financial giving. The participants of the survey were asked which type of giver they believed themselves to be before and after the capital campaign. Survey results show that there really was not much of a change in attitude towards giving from pre-capital campaign to post-capital campaign. One area that does stand out was found in those that considered themselves to be tithers. In the Pre-Capital Campaign graph, it shows that ten or 30% of the participants tithed. The Post-Capital Campaign graph indicated that 7 or 21% of the participants tithed. One would believe that this number would not decrease. This may indicate that there might be some misunderstanding of the definition of tithe and the capital campaign helped them understand the meaning of tithe.

### **Pre-Bible Study Interviews**

The pre-Bible study interviews focused on the capital campaign, its impact and effectiveness that it had on the congregation. The five giving units selected for the pre-Bible study interview will be the same giving units interviewed in the post-Bible study interview. Continuity is important to be able to gauge the effectiveness of the newly written Bible study.

One of the giving units are a married couple and the remaining four interviewees are single giving units. Mandatory requirements for those being interviewed included attending all four Bible studies, be an active member of the congregation for the eight-year period of this study and to have made a pledge to the capital campaign. Interview questions for the pre-Bible study interviews can be found in Appendix Four. Responses to the questions in the pre-Bible study interviews can be found in Appendix Five.

The first question, which was similar to the first question asked in the survey, asked the interview participants to define stewardship. The responses to this question will be compared to the responses to the same question in the post-Bible study section of this MAP. This comparison will help determine if the Bible study had any impact on the participants understanding of biblical stewardship. An early review of the pre-Bible study interviews show that all five giving units interviewed have an elementary understanding of biblical stewardship.

The remaining questions of the pre-Bible study interview dealt with the participants impression of the effectiveness of the capital campaign. Below are the questions that were asked and some chosen comments from the interview participants. Each of these questions have some commentary that is helpful for this MAP.

Question: What was the most influential aspect of the capital campaign?

- Spiritual aspect
- Involvement of the whole congregation
- Teambuilding
- Stretched me as a volunteer
- Common goal and purpose of the congregational
- Changed my attitude about giving

The responses to this question covered a range of answers that might be expected after a capital campaign. A common theme seen in these responses was the overall enthusiasm that was experienced by the congregation during the capital campaign. It was also noted that another

influential aspect of the capital campaign was to involve as many members of the congregation as possible and bring them together under a common goal to accomplish the mission of the capital campaign. The “spiritual aspect” and “changed my attitude about giving” response indicates that the capital campaign did in fact have an effect on the spiritual aspect of becoming a good steward.

Question: What was your favorite part of the capital campaign?

- Concluding service and meal
- Involving the whole congregation
- Exciting atmosphere
- Shared faith stories

The responses to this question are similar to the question above by expressing that the impact and the involvement of a large number of church members had a positive impact on the enthusiasm and atmosphere of a capital campaign. There were a couple of church leaders that mentioned after the capital campaign how it would be nice to be able to build on and maintain the momentum that was achieved during the capital campaign. One response above shows the impact and importance that shared faith stories can have throughout the capital campaign. In the interview, Interviewee #4 said this, “What surprised me was putting a pledge amount down and making that and actually exceeding that amount and not noticing a difference as far as my checkbook was concerned. Just like a couple shared would happen in the small group gathering held in a members home.”<sup>8</sup>

The pre-Bible study interviews were a very important aspect of this MAP as it helped to define some of the results of the capital campaign that could be labeled as successful. The enthusiasm filled atmosphere that is created during a capital campaign is a key for the success of

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<sup>8</sup> Appendix Five, Interviewee #4.

a capital campaign. These responses show that this newly created atmosphere was a driving force behind the success of the capital campaign. This atmosphere is created by establishing the goals of the capital campaign and communicating the importance of the mission and ministry that it will support. Early in the organizing stages of the capital campaign our advisor from LCEF mentioned that it is so much easier to raise funding for something tangible like a new sanctuary rather than for debt reduction. When the members of a congregation can see, touch and experience the desired outcome of the capital campaign it increases the level of enthusiasm and the successfulness of reaching the goals of the campaign.

### **Newly Created Bible Study**

One goal of this MAP was to write a Bible study that could be used to build upon the Bible study used during the capital campaign. In the creation of this Bible study a number of factors were taken into consideration. The first step was to consider the history of stewardship education at Our Savior Lutheran Church. As it has already been discussed, stewardship education has been lacking for a number of years. This led to a very weak foundation for the overall understanding of biblical stewardship principles in the congregation.

The second step was to review the Bible study used during the capital campaign, *Living as Children of a Generous God*, and get an understanding of the purpose of the Bible study. After the review was completed it was determined that the capital campaign Bible study would be better suited for a congregation that had some sort of foundational understanding of biblical stewardship. It should be strongly emphasized that the Bible study *Living as Children of a Generous God* was very well written, and this critique was not done to devalue this Bible study. *Living as Children of a Generous God* more than exceeds the purposes for which it was written which is to educate and motivate the participants to take ownership in the mission and ministry

of the capital campaign and contribute financially in whatever direction the Holy Spirit moves them.

The next step in the creation of the new Bible study was to look at the responses to the question, “How do you define Christian stewardship?” from both the survey and the pre-Bible study interviews. As already determined from the surveys and pre-Bible study interviews a strong biblical foundation of stewardship that contains an aspect of whole-life stewardship was lacking in the responses. This was expected since biblical stewardship has not been taught at Our Savior Lutheran Church in recent years. In order to create a solid foundation for biblical stewardship, an understanding of whole-life stewardship needs to be the starting point of this newly created Bible study. The conclusion was made that a strong foundation of biblical stewardship featuring whole-life stewardship would be the starting point for the newly written Bible study for this project.

Once these steps were followed and the final evaluation completed, the final task was to write a four-week Bible study that taught the importance of what Scripture teaches about being God’s steward. The outline used for the four lessons of this new Bible study was taken from the outline found in Chapter Two of this MAP:

1. God As Creator and Owner
2. The Definition of a Steward
3. The Steward Re-created
4. The Steward’s Response

As noted previously, the capital campaign Bible study, *Living as Children of a Generous God*, did not really touch on points 1 and 2 above. This will be the starting point for this new Bible study. The goal of this Bible study will be to lay a strong biblical foundation that focuses on God



as creator and owner of all things and that in His graciousness He allows us to manage these gifts for His kingdom.

### **Post-Bible Study Interviews**

The evaluation of the post-Bible study interviews will serve three purposes. The first is to measure the effectiveness of the newly written Bible study. The foundation for this will be based on the response of the first question, “How would you define whole-life stewardship?” This evaluation will be done by comparing each of the interview participants responses to this question with their responses to the similar question asked in the pre-Bible study interviews. The participants and their responses are included below along with some commentary.

#### **Interviewee #1 Female Age 55–70.**

- Pre-Bible study: Being a good manager of all that God has given.
- Post-Bible study: All that God has given you and how you use it to be a blessing.

This participant has a real good understanding of biblical stewardship and understands that the first step in being God’s steward is to recognize that we are nothing more than managers of what God has entrusted into our care. It should be pointed out that after the Bible study, she recognized the additional step of managing not only what God has given to us for our good, but to also use what God has entrusted to us to be a blessing in His kingdom.

#### **Interviewee #2 Male Age 55–70.**

- Pre-Bible study: The whole way you approach your life.
- Post-Bible study: Realizing God is responsible for everything in our lives. Not only what we give but how we use it.

This participant also seems to have a good grasp on biblical stewardship as he mentions that stewardship is how we approach life. After the Bible study he adds that not only is God

responsible for everything in our lives, but God's people respond with this attitude in place as they give and as they use the gifts God has placed in their care.

**Interviewee #3 Male Age 70–85. (Married Couple)**

- Pre-Bible study: Giving in one sense and reaching out to other by giving.
- Post-Bible study: Reaching out to others and building yourself up in God's Word.

**Interviewee #3 Female Age 70–85. (Married Couple)**

- Pre-Bible study: Giving.
- Post-Bible study: A lifetime of servanthood.

This couple understood stewardship as giving. They are fairly new church members and their faith background indicates that stewardship was taught with a strong Law presence. They believe that it is important to give because that is what Christians are supposed to do. A little change in understanding after the Bible study is indicated by the responses to reaching out to others and a life of servanthood which is also an important part of stewardship.

**Interviewee #4 Male Age 40–55.**

- Pre-Bible study: What you do with the money God gives you.
- Post-Bible study: More than financial. Its everything we do. It can be spiritual in how we share God's Word.

This gentleman seems to have a good overall understanding of the financial giving aspect of stewardship. In previous conversations with him, he has indicated that he enjoys giving and that he does respond with a very positive attitude when it comes to financial giving. Upon completion of the Bible study, he shares a more spiritual aspect of biblical stewardship. As mentioned earlier, this is the same gentlemen that mentioned he increased his pledge to the capital campaign because of the moving testimony by a married couple in his small group meeting. The Bible study seemed to move him one step forward on his understanding of biblical stewardship.

**Interviewee #5 Male Age 70–85.**

- Pre-Bible study: Learning to give what has freely been given to me.

- Post-Bible study: It is about giving and being a good example.

The final interview participant recently shared with me that God has blessed him financially. Since the capital campaign he has increased his financial giving and has been quite generous in helping pay for some special projects at the church. He mentioned that it seems like the more he gives the larger his portfolio grows. He says, "I cannot seem to out give God." This gentleman has possibly grown more in his understanding of biblical stewardship after the capital campaign than any of the other members. The Bible study has motivated him to the point that he wants to help others understand the blessings of being good stewards.

The second purpose of the post-Bible study interviews was to inquire if the new Bible study had any impact toward the attitude and practice of giving. It seems as though the Bible study did impact a few of the respondents in expressing a change in their attitude toward financial giving. One respondent mentioned that they feel they have become a better manager of what God has placed in their care. Another responded that the Bible study helped them realize that they could be giving more. And a third responded that the strength of the Bible study changed their attitude towards financial giving.

The third and final purpose of the post-Bible study interviews was to gather ideas for future stewardship programs and Bible studies. The overwhelming response of the respondents was that Bible studies and God's Word were the most effective way to teach biblical stewardship. One responded that a sermon series should be included with future Bible studies. A couple of the interview participants mentioned that it was also important to include Bible studies that allowed the participants to share and contribute to the discussion. This coincided with another response that mentioned that using interactive video and diagrams would also be helpful in the Bible study setting.

## **Summary**

The evaluation of the various stages of this MAP has been very beneficial to the overall understanding of how biblical stewardship education and a capital campaign can work together for the benefit of a congregation and for God's kingdom. It is important to realize that a capital campaign should not be used as the stewardship education program for a congregation. A capital campaign is designed to raise funding for a specific ministry or project in a congregation. Although it does include good solid biblical education methods, it also relies heavily on the increased enthusiasm of the members of a congregation for its success. A capital campaign is not designed to be used to build a solid foundation of biblical stewardship in a congregation. A capital campaign would be most beneficial when used in conjunction with a congregation that has a solid foundation of the understanding of biblical stewardship.

## **CHAPTER SIX**

### **SUMMARY & CONCLUSION**

The purpose of this MAP was to build upon the faith and stewardship principles that were disseminated during the capital campaign of Our Savior Lutheran Church by implementing a program designed to continually play a role in the growth of the faith life and stewardship practices of the congregation's members. The beginning stage of this MAP involved data gathering and research on the giving patterns of the members of Our Savior Lutheran Church. Other steps included conducting a survey and interviews before and after a newly created Bible study which was written as a part of the project. This Bible study was created based on the information gathered in this project and evaluated based on comments received in the post-Bible study interviews. The goal of this newly created Bible study was to help facilitate a solid biblical understanding of stewardship and to set the stage for future stewardship education in the congregation.

One of the intentions for the capital campaign conducted at Our Savior Lutheran Church was to use it as means to start a stewardship education program in the congregation. Church leadership was hopeful that the stewardship education process of the capital campaign would supply a foundation for future stewardship education. The "kill two birds with one stone" approach was not the best tactic. Instead the congregation should have laid a solid biblically based stewardship education foundation and then conducted the capital campaign for the purpose for which it was intended, which is to raise funds for a special project for the congregation. The purpose of a capital campaign is to supplement a congregation's established stewardship program and raise the funds needed for a specific project.

A capital campaign is created to focus on the task of raising funds for a specific project or

ministry. It is created to set and reach the goals established for a special project chosen by the congregation. Its focus is not intended for use as a foundation for a stewardship education program. For this reason, the contents of the educational portion of the capital campaign deal with financial giving, not the beginning steps of biblical stewardship education. For this reason, the goal of Our Savior Lutheran Church's leadership was not realized. Although the outcome of the capital campaign for Our Savior Lutheran Church was a positive one, the capital campaign was not a good tactic to use to help build a stewardship education program for the future. The success of the capital campaign is based more on the enthusiasm and the welcoming atmosphere that it created. The biblical content of the capital campaign focuses more on creating an atmosphere that supports financial giving that will service the special ministry for which the funds are being raised. The educational goal of a capital campaign is focused on financial giving which is just one aspect of whole-life stewardship. A stewardship program based on financial giving principles will not support a congregation's goal of a stewardship program. Over time a stewardship foundation based on financial giving will crumble without the solid foundation of teaching whole-life stewardship. Whole-life stewardship lays a solid foundation with God's Word as the heart and center of what it means to be God's steward. This biblically based foundation then provides a footing for other aspects of stewardship, such as financial giving to be taught in the congregation.

### **Contributions to Ministry**

This project has been a great learning experience about the importance of stewardship in the life of the Christian and in the life of the Church. First, it is important to always use God's Word as a guide in any ministry. Stewardship is no exception and should not be measured solely by the dollars collected in the offering plate, church attendance or staying within a budget. A

solid stewardship education program in a congregation needs to be based on God's Word and teach the members of the congregation the importance of living all aspects of their lives focused on their role as God's stewards. God is the creator and giver of all that we have and has called us to be His stewards to manage His gifts for His creation and people.

A capital campaign can be an awesome tool for a congregation to use in its stewardship ministry. Now that Our Savior Lutheran Church has been through a successful capital campaign, the capital campaign can be used either in whole or in part to aid in the future stewardship education programs in this or any congregation but establishing a whole-life based stewardship program must first be accomplished.

This MAP has opened the doors to many options for the future of stewardship ministry at Our Savior Lutheran Church. The possibilities to what can be accomplished in this ministry provides an exciting atmosphere for what the future may bring using God's Word in creating a stewardship program within the congregation. A stewardship program can be designed to fit the needs of the congregation and its mission and ministry. There are a variety of ideas and methods found in a capital campaign that can be used to facilitate the stewardship program.

### **Contributions to Personal and Professional Growth**

This project has been a tremendous blessing to me not only in my professional but personal life as well. Giving is not one of my spiritual gifts and it has been a long process for me to fully grasp what it means to be a "cheerful giver." Thanks goes to my wife, Trudy, whose spiritual gift is giving, for her continued guidance to the benefits and blessings of being a giver. The Holy Spirit has used her and helped me grow mightily in my understanding of what God's stewards should look like. This MAP and many hours of studying and reading God's Word helped me put together my years of training and led me down the right path of being a good steward. Progress

has been made but there is still a long way to go. Most of all the Holy Spirit has enlightened within me the knowledge that stewardship is not just a part of being a Christian but is what being a Christian is all about.

Stewardship has become a way of life for me and my family. This in turn has led stewardship to hold a special place in my ministry. I truly believe that if a family or a congregation truly understands what biblical stewardship is about and practices what the Bible teaches about what it means to be God's stewards then families would see less struggling in their finances and congregations would not have to worry about the average weekly offering or whether or not they are staying within the yearly budget. This scenario would be reserved for the perfect world but since we live in a sinful world, where the love of money is the root of evil,<sup>1</sup> then teaching whole-life biblical stewardship is a necessity and never-ending endeavor.

### **Recommendations to Our Savior Lutheran Church**

Our Savior Lutheran Church has been blessed in several ways over its 53-year existence. A strong financial base and members willing to support the ministry are right at the top of the list of the blessings that have been received. For Our Savior Lutheran Church to continue to be successful in mission and ministry this strong financial support will continue to be a necessity. It is imperative that Our Savior Lutheran Church build a strong understanding of biblical stewardship to support its mission and ministry in the future. This can be accomplished by developing an attitude that sees stewardship as an everyday commitment in life. It would be important to develop a yearly stewardship emphasis which would include a sermon series and related Bible studies along with implementing stewardship insights throughout the year as the

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<sup>1</sup> 1 Tim 6:10



biblical text permits in worship and Bible study. It would lend well to put forth a strong recruiting campaign to ensure that as many of the members as possible attend these stewardship programs as they are implemented.

The capital campaign had a very positive impact on Our Savior Lutheran Church and a number of aspects of the capital campaign can be used in the future to further the stewardship ministry of the congregation. For example, teamwork and camaraderie were a very important factor in the success of the capital campaign. Using these tactics in a smaller way could be effective in creating an enthusiastic and welcoming atmosphere for stewardship education in the future. The surveys and interviews that were done indicated that the members of the congregation thought that some of the tools from the capital campaign could be used in future stewardship programs. The most noted tools were sharing personal faith and stewardship related stories and forming small group Bible studies during the stewardship emphasis time frame.

In discussing early findings of this MAP with our church treasurer, he suggested we might consider doing a “mini” capital campaign to help motivate the congregation pay down the mortgage of the new addition. This could be very beneficial, but it would be important to remember that God’s Word must be the key to solid biblical stewardship education and any future campaigns that are held. Creating enthusiasm and a welcoming atmosphere can be very effective but it must not be allowed to become the driving force behind the success of any stewardship emphasis. The congregation must lay a foundation of whole-life stewardship before embarking on any future campaigns.

It is also important for the congregation to not overlook that stewardship is a whole life experience and that stewardship can be worked into other events throughout the church year. Our Savior Lutheran Church and its Stewardship Committee can also teach sound stewardship

examples by modeling good stewardship practices in everyday life. In addition to the yearly stewardship emphasis that will take place, the Stewardship Committee will be holding various events and educational opportunities in the future to help educate the members of the congregation about stewardship. Using other programs such as Dave Ramsey's *Financial Peace University* can also be a good tool for families to use to help them with their personal life as it comes to budgeting and following biblical stewardship principles. Our Savior Lutheran Church has hosted *Financial Peace University* a few times over the past couple of years and will continue to be offer it in the future.

There are also many programs available that can benefit the congregation or other charitable organizations with reward type programs. Most of these programs like Thrivent Choice® Dollars have funds that have been earned by members. Individuals are then able to allocate these funds to help organizations. In most cases, when the funds are not allocated the opportunity to benefit others is lost. Our Savior Lutheran Church has enrolled in a number of these programs and has begun to reap some of the benefits as extra dollars are received. This is just another tool that can be used to teach members to take full advantage of all the opportunities that God places before us, and not let them go to waste.

### **Conclusion**

One of the questions asked at the beginning of this MAP was if a capital campaign could be a useful tool to use as a foundation to build the future stewardship education program of a congregation. In congregations with a strong biblically based stewardship program in place a capital campaign can be an invaluable tool. In the case of Our Savior Lutheran Church, the response should have been "Not at this time." The capital campaign was helpful for the purpose of the raising funds for the building addition and remodeling project, but it was not a viable

source to create a foundation for the stewardship ministry of the congregation. Since a solid biblical stewardship program was not in place, the capital campaign was not used to its full potential. It did offer some positive results, but a much stronger impact could have been realized if sound biblical stewardship had been in place.

The success of the capital campaign at Our Savior Lutheran Church really should not be disputed if only measured by the metrics of achieving the target of fundraising. The success of reaching the congregation's pledge goal and surpassing this goal in the collection of pledges is a testament that positive results were witnessed in the capital campaign. Add the fact that annual giving since the capital campaign has increased would cause many to claim as the surveys indicated<sup>2</sup> that the capital campaign was an overwhelming success.

Why would some consider the capital campaign to be a success? Many would claim the success is due to the awe-inspiring enthusiasm and welcoming atmosphere of the capital campaign which led to the success of reaching the goals of the capital campaign. The problem with trying to use a capital campaign as the foundation of a congregation's stewardship program is that the biblical content is focused exclusively on financial giving. In addition, a capital campaign will use means to create enthusiasm and a welcoming spirit to help in raising funds. If a congregation bases its stewardship program exclusively on a financial giving foundation it will eventually crumble since stewardship is more than just financial giving.

Atmosphere plays a key role in the success of a capital campaign. There is nothing wrong with using this as a part of the capital campaign. But in order to experience continual growth in faith and knowledge of stewardship, God's Word needs to be the heart and center of a congregation's stewardship program. For this reason, a capital campaign should only be used as

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<sup>2</sup> Appendix 3, Figure 7.

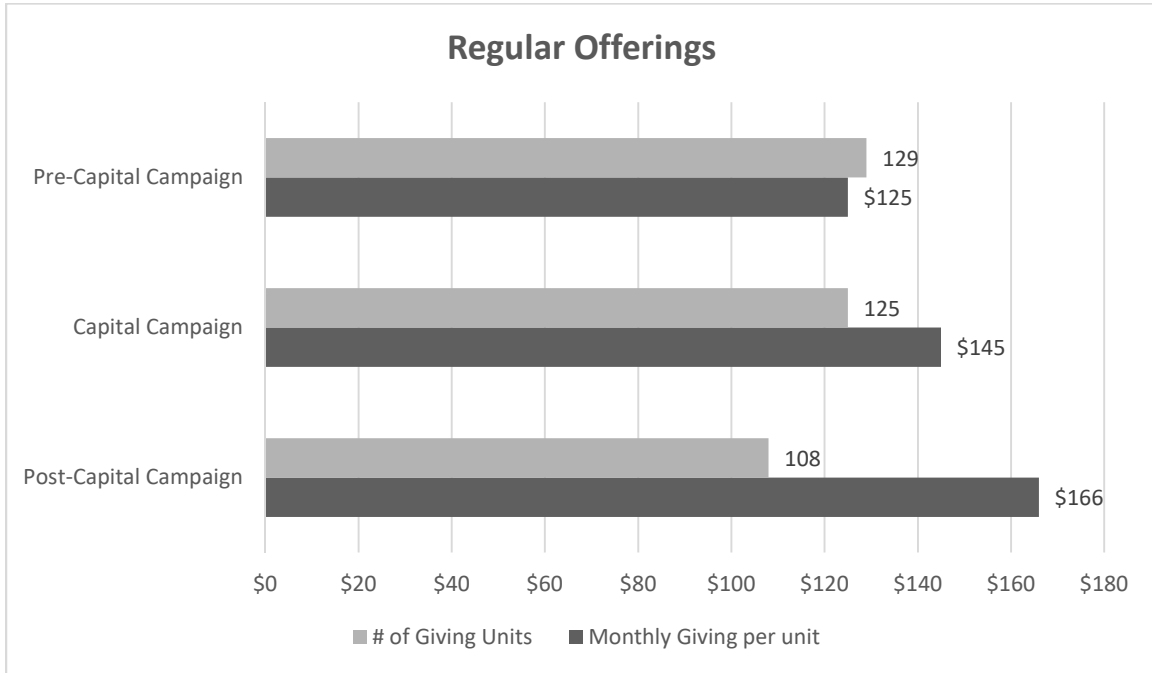
a tool in stewardship education when special funding is needed. It is at this point that it may be just one of many stepping stones in the overall stewardship education program in a congregation.

The overall success of a capital campaign or stewardship program is ultimately the work of the Holy Spirit in the lives of members of the congregation. The Holy Spirit will work through God's Word to touch the lives of those that hear it. To God be the Glory!

## APPENDIX ONE

### Financial Giving Data

Figure 1: Giving Patterns



- Possible giving units over the eight-year period is 189 units.
- All 189 giving units were members for the full eight-year period.

Figure 2: Giving Distribution by Unit Over Eight Year Period

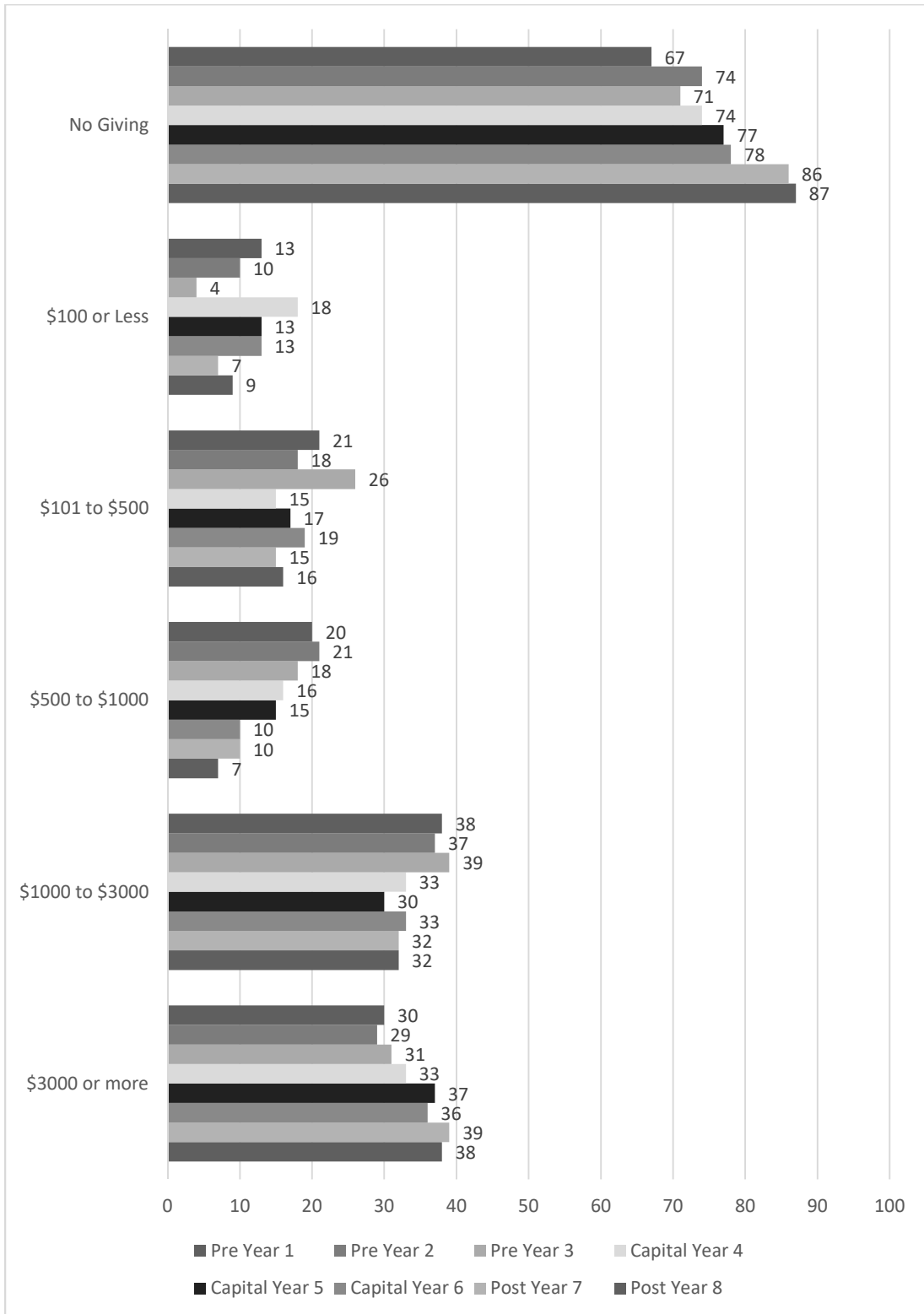


Figure 3: Period Giving Units Comparison

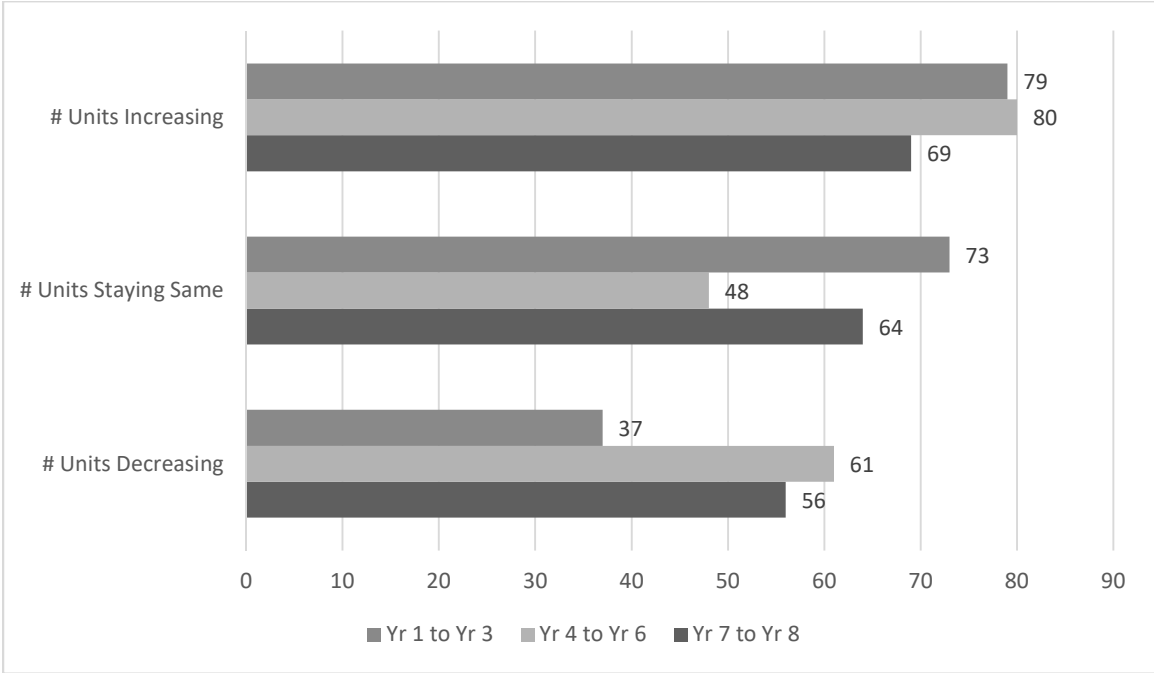


Figure 4: Regular Giving Comparisons by Period

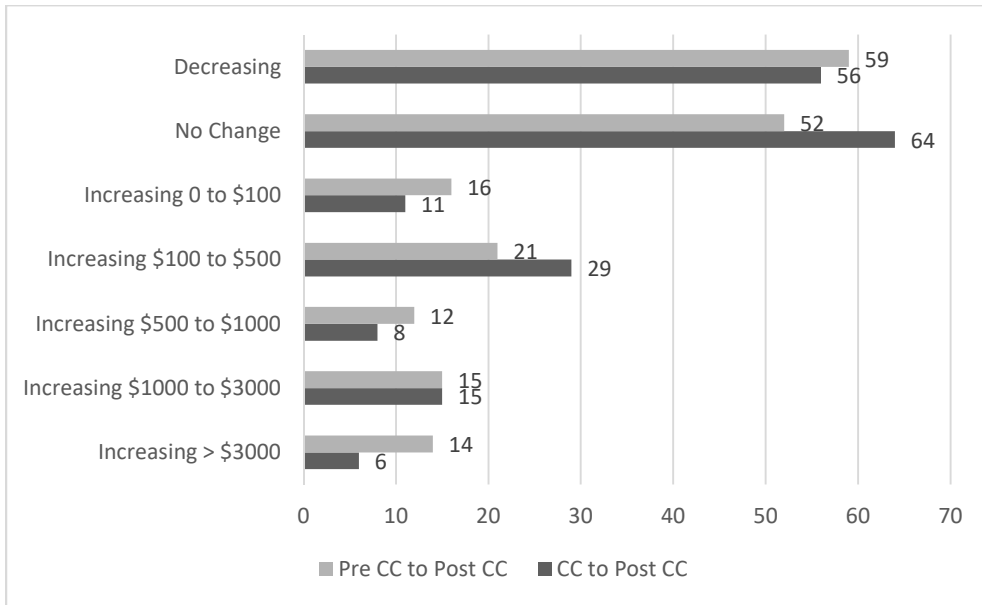


Figure 5: Capital Campaign Pledge Data

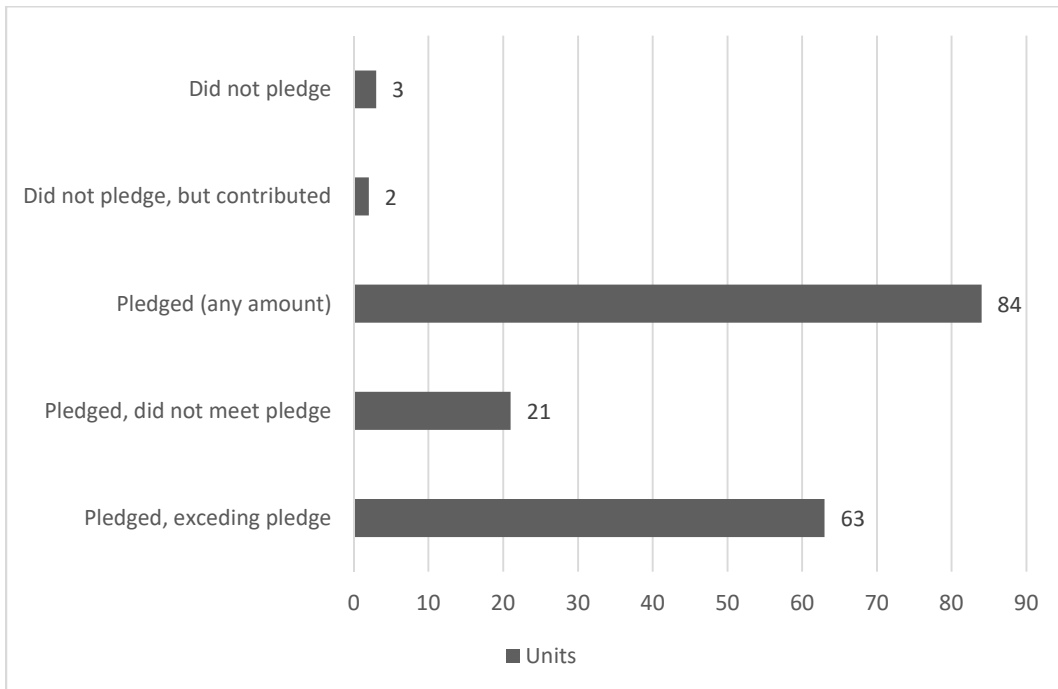




Figure 6: Regular Offering Giving

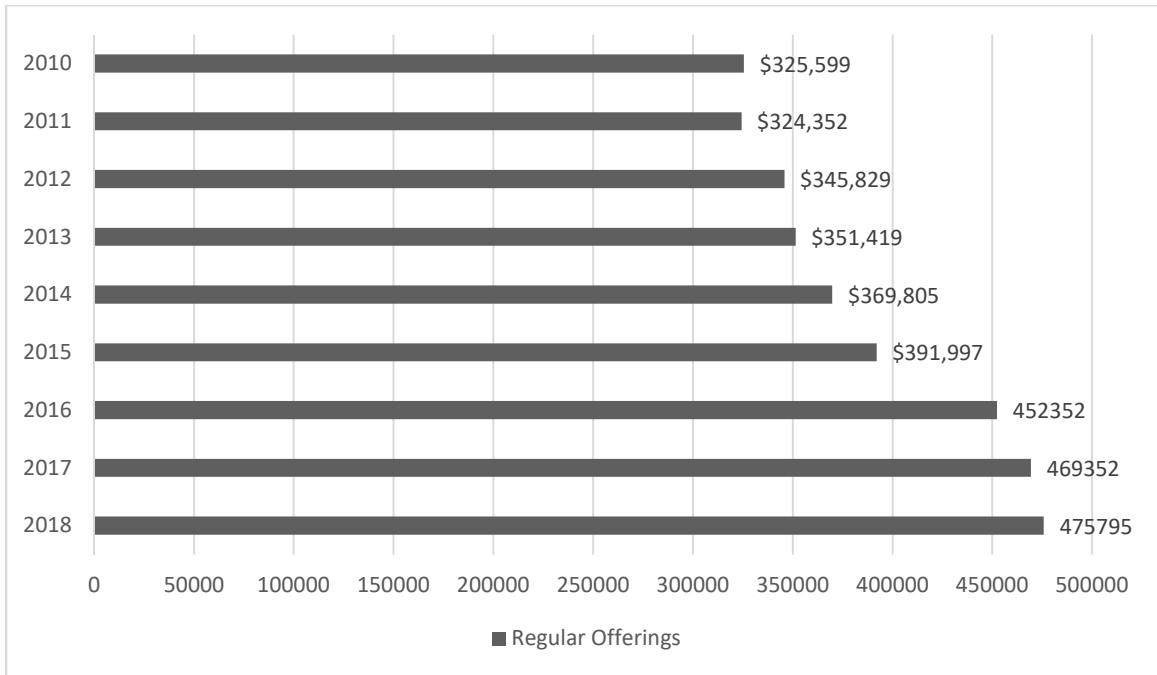
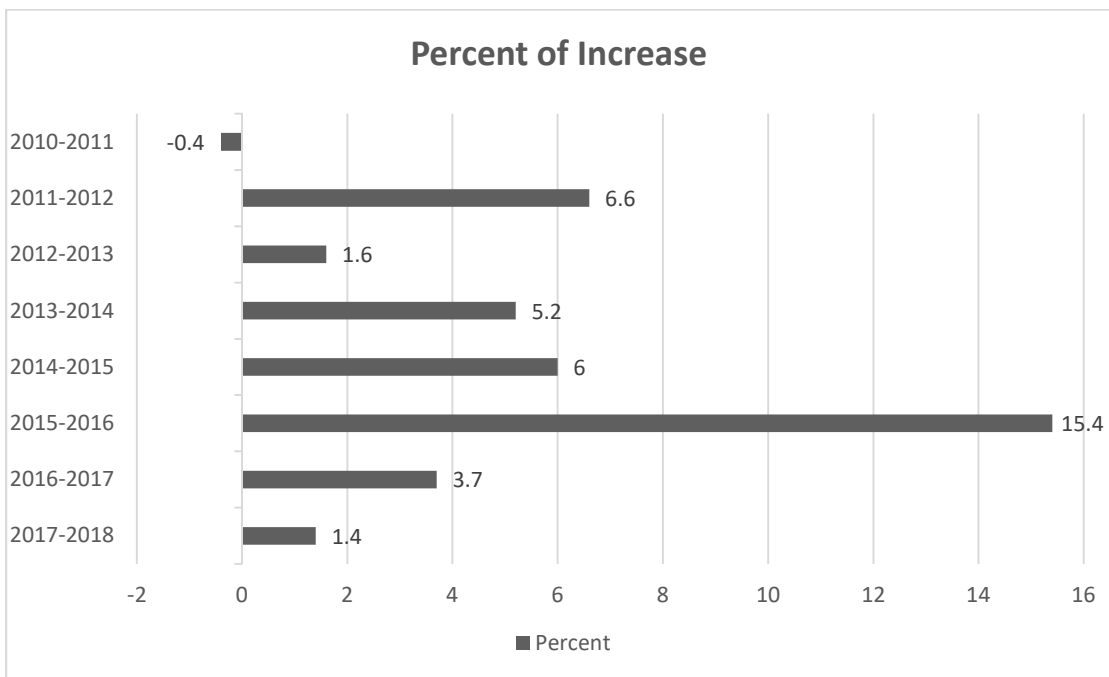


Figure 7: Percent Increase in Giving for Calendar Year



## APPENDIX TWO

### Survey Questions

#### Initial Survey Questions

How would you define Christian stewardship?

I would define the main theme of the 2013 Capital Campaign as: (circle one)

- a. “Everyone Giving Sacrificially”
- b. “Not Equal Giving, but Equal Sacrifice”
- c. “Everyone Participating Willingly”
- d. “His Path, Our Footsteps”

How strong was the biblical emphasis during Capital Campaign (*Circle the number response that you feel is most appropriate*)?

*(10 = very strong emphasis, 1 = no biblical emphasis)*

10    9    8    7    6    5    4    3    2    1

How do you feel about your current giving pattern? (*Circle the number response that you feel is most appropriate*)

*(10 = feel great about giving, 1 = needs work)*

10    9    8    7    6    5    4    3    2    1

Pre-Capital Campaign, I would define myself as which type of giver?

- a. Regularly as family budget permits
- b. Tither (10%)
- c. I give \_\_\_\_\_% of my income
- d. Occasionally, no set amount
- e. Other \_\_\_\_\_

Post-Capital Campaign, I would define myself as which type of giver?

- a. Regularly as family budget permits
- b. Tither (10%)

- c. I give \_\_\_\_\_% of my income
- d. Occasionally, no set amount
- e. Other \_\_\_\_\_

Following the close of the Capital Campaign my regular giving pattern: (circle one)

- a. Returned to pre-Capital Campaign amount
- b. Increased to my regular giving plus my Capital Campaign amount
- c. Increased over regular giving pattern
- d. I don't really have any giving pattern

As I think back to the Capital Campaign, I would rate its success as:

*(10 = successful, 1 = useless)*

10    9    8    7    6    5    4    3    2    1

+++++

**Would you be willing to consent to an interview with Rev. Thomas Heren as the next step in this research project?**

\_\_\_\_\_ Yes (please provide contact information below)

\_\_\_\_\_ No

\_\_\_\_\_ Name

\_\_\_\_\_ email or phone number

## APPENDIX THREE

### Survey Results

1. How would you define Christian Stewardship?
  - no answer
  - Taking responsibility for all God has given us.
  - Giving as you can, some are able to give more than others.
  - To utilize and manage the resources God provides us to better understand the creation he has made
  - no answer
  - no answer
  - Giving of your time, talents, and money
  - giving generously of time, talent & treasure
  - no answer
  - no answer
  - Giving to the Lord
  - Support Christian ministry monetarily & in service
  - no answer
  - Giving to support the works of God
  - no answer
  - Giving to others out of the abundance that God has given to us
  - faithful
  - Willing to serve
  - Freely giving of time, talent & treasure
  - Giving time, talents, and tithes. Being sacrificial in your giving & setting aside
  - no answer
  - no answer
  - Giving back to God through time, talents and treasure
  - utilizing what God has given me in a responsible way to further the mission of OSLC, LCMS, and the whole church and caring for my family
  - It's very important to us. It is a reflection of faith and recognition that it is all God's anyway.
  - Giving as you are blessed. Participate to support God's mission through our church
  - Be a Good Example
  - The wise and willing use of the many gifts God has given us.
  - 1st fruits-giving back to God parts of what he has given to us
  - Giving first fruits-money or time or talents
  - a very tangible way to praise and worship the Lord
  - giving part of God's financial blessings back to him
  - The use of material goods for the good of most people

Figure 1: Main Theme of the Capital Campaign

2. I would define the main theme of the 2013 Capital Campaign as:

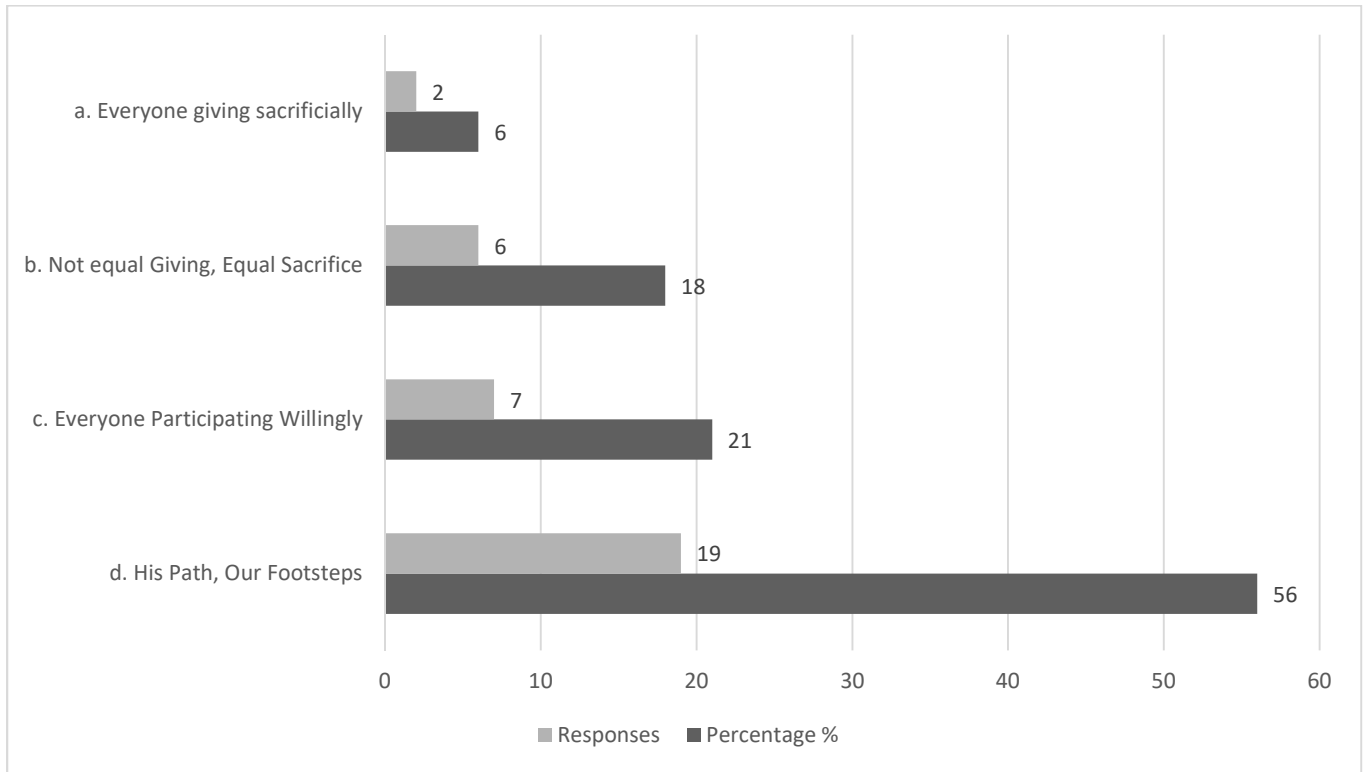


Figure 2: Biblical Emphasis

3. How strong was the biblical emphasis during Capital Campaign?  
(10=very strong emphasis, 1=no biblical emphasis)

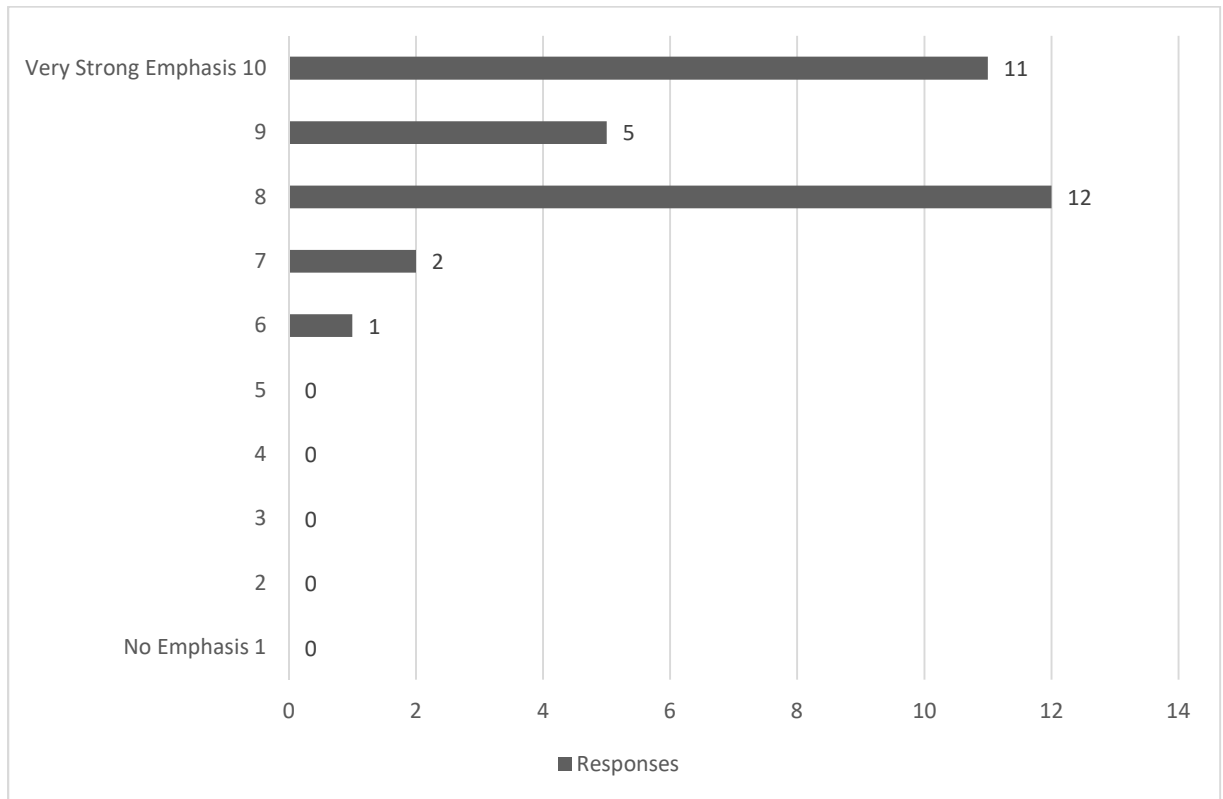


Figure 3: Current Giving Patterns

4. How do you feel about your current giving pattern?  
10=feels great about giving, 1=needs work

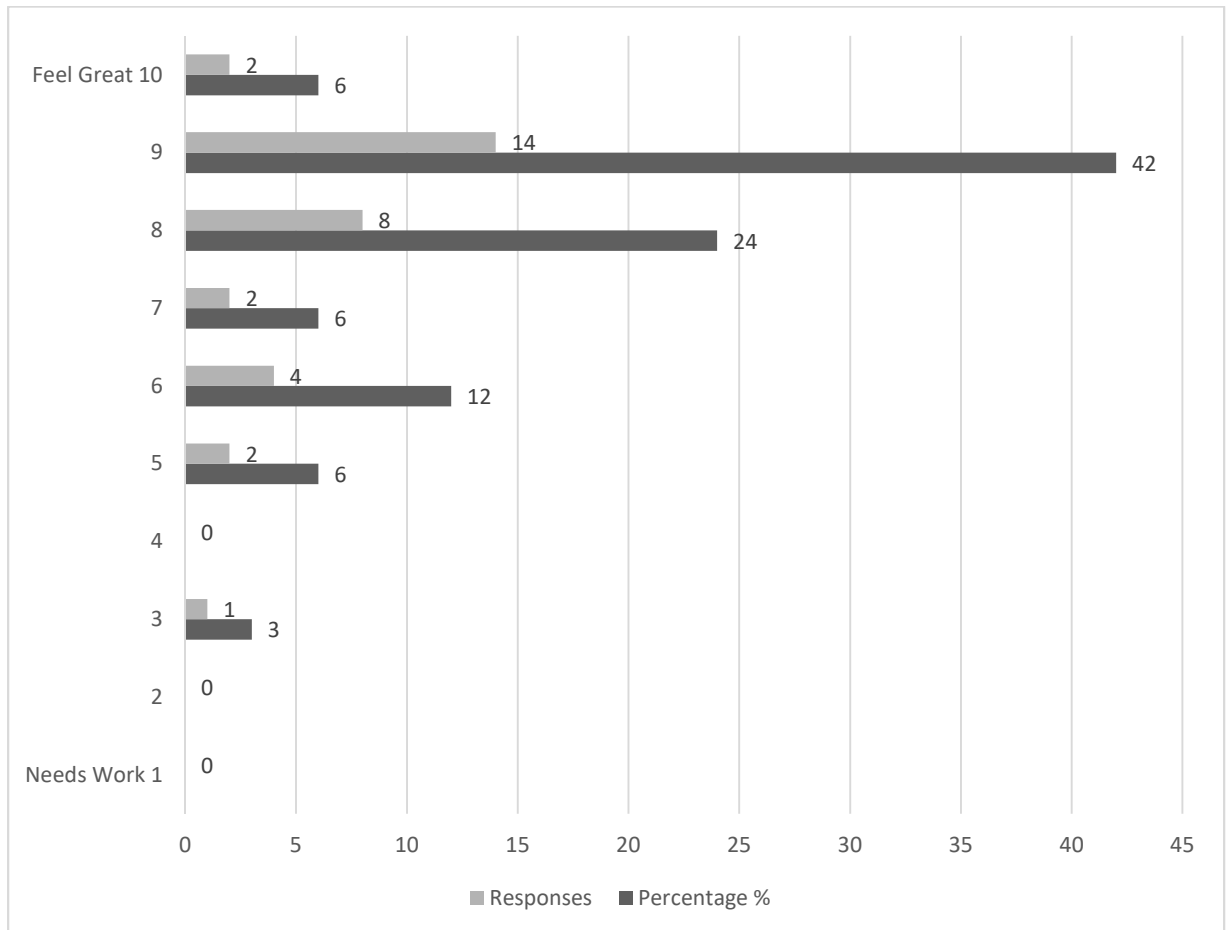
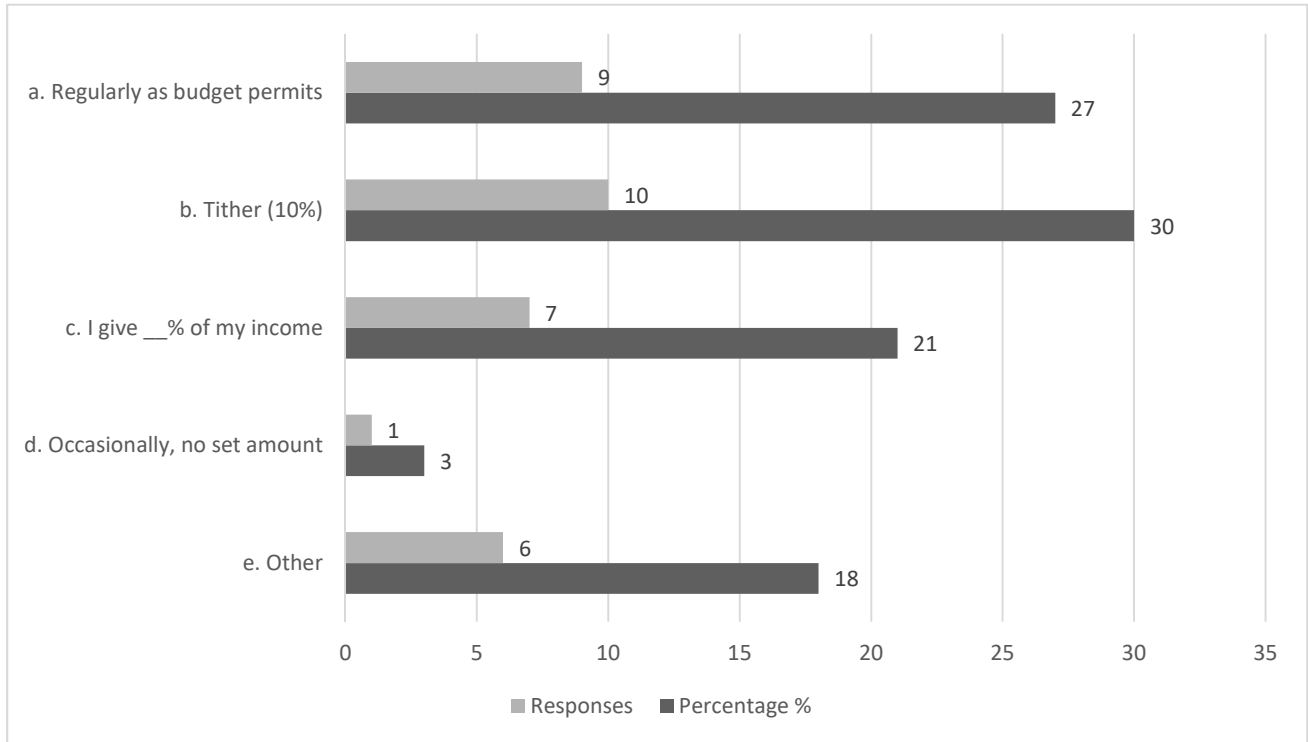


Figure 4: Pre-Capital Campaign Giver

5. Pre-Capital Campaign, I would define myself as which type of giver?



c. Percentage % given pre-capital campaign:

- 8%
- 6%
- 16%
- 6%
- 8%
- 10% + other charities

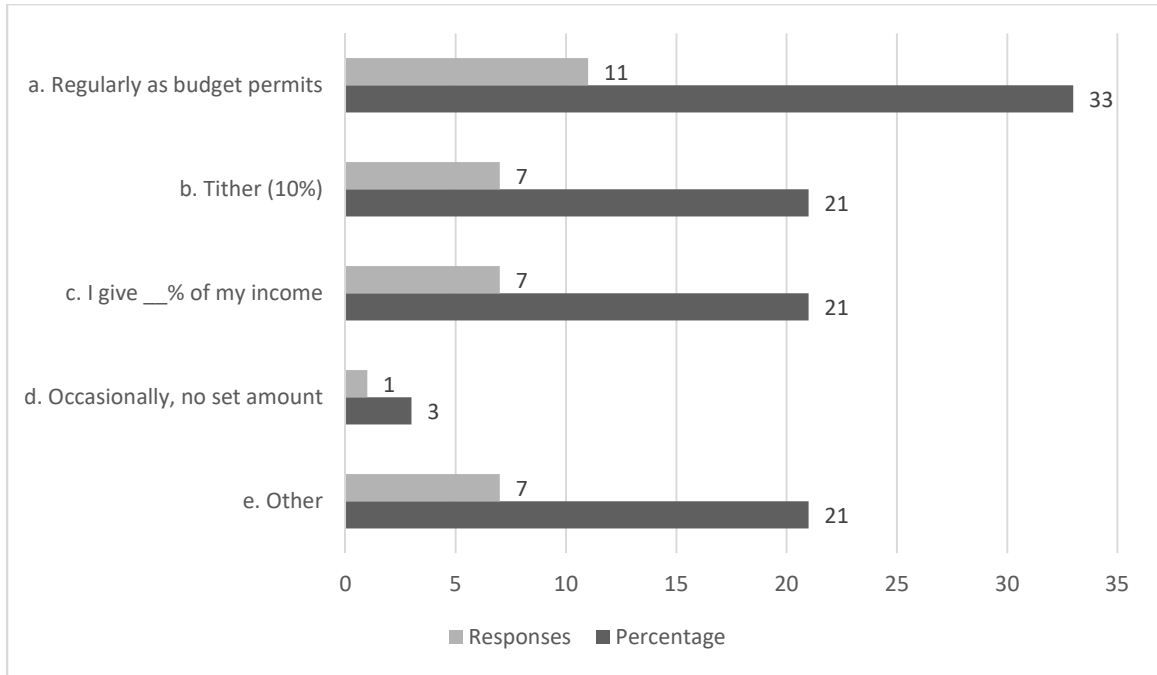
e. Other Responses:

- Set Amount
- Set amount but lower than I could have been giving
- Set amount each month
- As I pledge each year, plus other causes
- Set amount when present
- One fixed amount regularly, or lump sum for the year to equal 52+ fixed amounts



Figure 5: Post-Capital Campaign Giver

6. Post-Capital Campaign, I would define myself as which type of giver?



c. Percentage % given post-capital campaign:

- 15%
- 12–13%
- Rounding above 10% tithe
- 18%
- 7%
- 7% after tax
- 10% to church and other charities

e. Other Responses:

- Set amount
- Set amount each month
- Same, but increased giving amount
- Set amount when present
- Work to constantly exceed the tithe
- Gave monthly plus direct to building fund
- Fixed amount, regularly, or lump sum for the year equal to 52+ fixed amounts

Figure 6: Post-Capital Campaign Giving Response

7. Following the close of the Capital Campaign my regular giving pattern:

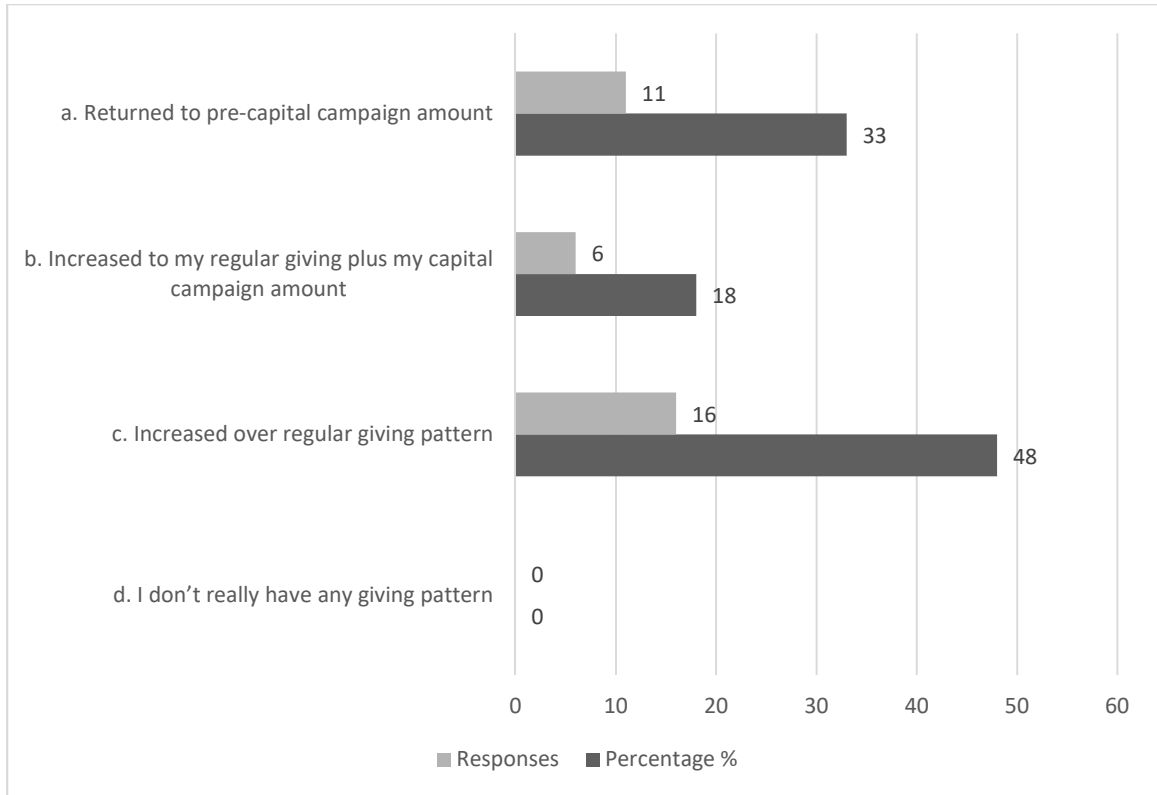


Figure 7: Successfulness of Capital Campaign

8. As I think back to the Capital Campaign, I would rate its success as: 10=successful, 1=useless

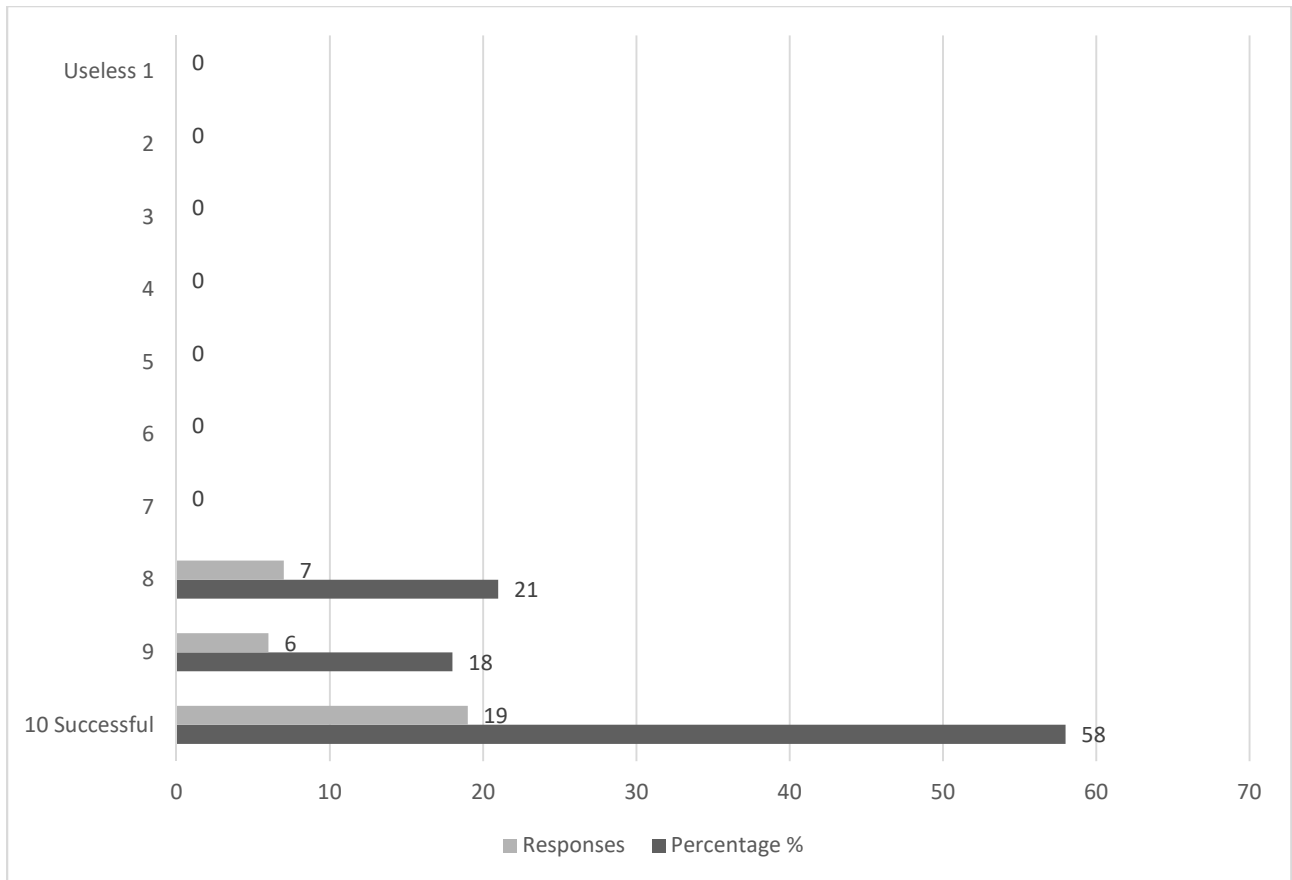
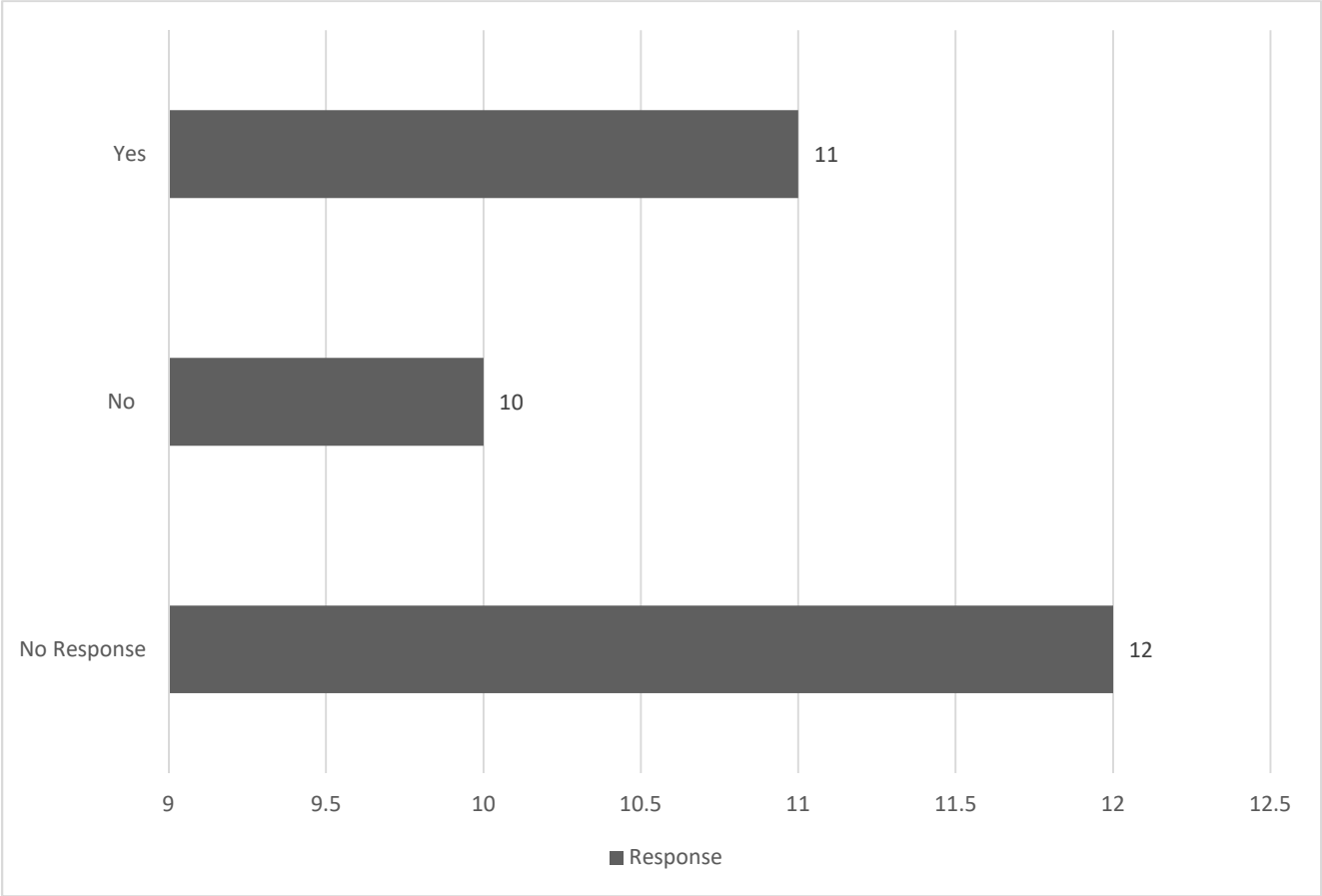


Figure 8: Consent to an Interview

9. Would you be willing to consent to an interview with Rev. Thomas Heren as the next step in this research project?



## APPENDIX FOUR

### Pre- and Post-Bible Study Interview Questions

#### Interview Questions – Pre-Bible Study

When you hear the word “stewardship”, what first comes to mind?

In what ways have previous congregational stewardship efforts in which you have participated formed your understanding of stewardship and your attitudes toward it?

In terms of giving, what was the most influential aspect of the Capital Campaign?

In what ways did the Capital Campaign stewardship emphasis influence your Capital Campaign pledge?

In what ways did the Capital Campaign stewardship emphasis influence your giving after the campaign?

What was your favorite aspect of the Capital Campaign? Least favorite?

What aspect of the Capital Campaign could have been better?

## **Interview Questions – Post-Bible Study**

How would you define whole-life stewardship?

In what way(s) did the Bible Study emphasis change your attitude toward giving?

What means do you feel are the most effective in stewardship education?

What was your favorite aspect of the Bible Study? Least favorite?

What could have been done better?

What are your personal thoughts and feelings on stewardship education as it pertains to giving?

## APPENDIX FIVE

### Pre-Bible Study Interviews

**Interview #1 – Saturday November 17 @ 10:15 AM. Female age 55–70.**

**Interviewer: When you first hear the word stewardship what comes to mind?**

#1: Being a good manager of all that God has given.

**Interviewer: Where does that thought come from, how did you formulate that?**

#1: God tells us that in His Word.

**Interviewer: Have you ever been a part of any other congregational stewardship efforts other than here at Our Savior?**

#1: Yes. The first congregation I was in after being married did a capital campaign twice. And then built a brand-new building. The next congregation that I served in did a capital campaign and built an education wing for preschool. The next congregation I was in did a capital campaign before I arrived and built a brand-new school building. So, I was on the tail end of that but got to reap the benefits of congregational stewardship at that point.

**Interviewer: Ok. Very good. Of those capital campaigns is there anything that really sticks in mind that you remember from those any activities or teachings?**

#1: I remember at another congregation the first Sunday of worship after we moved into our new building was Transfiguration Sunday. The pastor preached that “It is good Lord to be here.”

**Interviewer: How about stewardship efforts, yearly campaigns that you’ve been**

**part of in the past? Is there anything that really kind of sticks out that you remember from those yearly efforts?**

# 1: Here at Our Savior, when we did the strategic ministry planning before the capital campaign. It was really emphasized that it wasn't really the size of the gift but the gift of the heart. And that we come with open hands and God fills us and then we give back from there.

**Interviewer: I want you to think about our capital campaign that we started five or six years ago. What was the most influential aspect of the capital campaign here at Our Savior?**

#1: I love the spiritual aspect of it. I saw personal growth as well as I saw congregational growth in both faith and commitment. It was hands-on, I wanted to be a part of this.

**Interviewer: Good. Thank you. Now thinking of the capital campaign, was there any emphasis at the early stages of it that influenced your pledge. Or was your pledge already decided?**

#1: I think that at the very beginning I knew I would pledge but as I went through the capital campaign, I really had a desire to do way more than probably on paper was financially responsible for me to do. And maybe I didn't get to that amount, but we definitely made a pledge that was a step of faith to give.

**Interviewer: Alright, now think about post-capital campaign. Did the capital campaign have any influence on your giving since the capital campaign ended?**



#1: Well for the most part we met the three-year capital campaign extra over and above gifts even when we were short a renter at our rental property and had less income coming in. We were still able to complete that pledge and go a little bit over and above that. I think that in turn as we looked at our giving after the capital campaign it gave us a step of faith to increase our giving for our regular weekly offering.

**Interviewer: Ok. Thinking about the capital campaign once again. What was your favorite part of the capital campaign?**

#1: Probably the concluding service and meal when everyone brought their pledges in. The congregation was all together in one place.

**Interviewer: Ok kind of on the negative side or what would be your least favorite part of the capital campaign? That could include maybe some that wasn't beneficial or something that didn't work quite as well as it could have?**

#1: I think for me there was a couple of people I encountered that weren't open to the idea of raising money, adding on to the building. It might have been because they weren't aware of the ministry needs, maybe that was because they financially did not want to participate but their unwillingness to even to be open to listen was disheartening to me.

**Interviewer: Ok. Then to wrap this up. If you were in charge of the next capital campaign. What would you do or what would you add to enhance the capital campaign that wasn't done? And you can think about it if you would like.**

#1: Well I think the one thing that I really enjoyed with the capital campaign was the scriptural aspect that was seen across all areas - worship, in meetings, in small groups and with the committee facilitating as the events and meetings. It was the scriptural foundation which led to the greatest growth for the church family. I have to say five years later that's what I'm missing the most. I would love to see that in some other form be able to continue that spiritual growth and that everybody involved with all wheels turning heading in the same direction ready to step out and follow where God leads.

**Interviewer: Ok. I'm going to ask one follow-up question. As far as a yearly stewardship emphasis, what do you think would benefit this congregation the most as far as a yearly stewardship emphasis?**

#1: I'm still not sure that the congregation is always aware of the needs, the potential or activities that could happen if they would step up to lead. Having only two full-time called staff leaves a lot of opportunity for volunteers and I'm not sure that everybody feels trained to just lead it or do it when they come up with an idea for ministry whether that's inside or outside these walls.

**Interviewer: Alright. Do you have any, now that we've completed the questions and as you think of the questions that I've asked, is there anything that you would like to add or expand upon that you've said already?**

#1: I guess the one thing for me, I hate when people say we don't have money for things within the church. Because last time I checked, God has plenty.

But it's all hidden, were not willing to take that next step of faith and go there.

**Interviewer: Can you think of a way to maybe lead them to that point? Any thoughts or ideas on how to do that?**

#1: Small group Bible studies. If you can connect your people together who have like interests and get them in the Word. The power is in the Word.

**Interviewer: One last chance. Is there anything that you would like to add?**

#1: What I've heard over the last few years is that it is all God's anyway. When you look at it that way, He just continues to bless me, and I just continue to give a portion back.

**Interviewer: Thank you for your time.**

**Interview #2 – Monday, November 19 @ 10:30 AM. Male age 55–70.**

**Interviewer: When you hear the word stewardship, what first comes to mind.**

#2: Well, I know that stewardship is the whole way you approach your life. But I know like most people the financial portion pops into mind first.

**Interviewer: I want you to think just a little bit about previous congregational stewardship efforts that you've been a part of in the past at this congregation or previous congregations. Has any of those stewardship efforts help form your understanding of stewardship and your attitudes towards it?**

#2: Nothing in particular in a program. But I've been a part of every member visits attached to stewardship. Those are to get people participating again financially as well as their worship life but I think their stories sometimes change, I'm thinking way back when I first started as a young married person. I gave what I thought was a decent amount of money and after some stewardship programs, I realized that a decent amount of money isn't probably the way to look at it. Percentages is a much better way to look at it.

**Interviewer: I want you to think of our capital campaign that we completed. In terms of giving your pledge, what was the most influential part of the capital campaign? What part really helped determine what your pledge would be?**

#2: Well, being involved with the whole thing quite a bit, I really wanted to see this happen here at our church. I felt that I certainly ought to be able to

try to support it the best I could. In talking with Jon Lorenz, the advisor from LCEF, he pointed out that you really need to look at this seriously and give it lot of consideration. This really had a big influence.

**Interviewer: This question might be similar in nature. In what ways did the capital campaign stewardship emphasis influence your capital campaign pledge? What I'm looking for here is throughout the process before the pledges were made is there something that happened during the process that you said that I could do a little more or a little less or did it have any impact whatsoever?**

#2: Well I don't know. We jumped to a level that I wouldn't have thought of considering at one time. It was kind of interesting because I was involved, realizing that we could do quite a bit. I came up with a number and my wife came up with a number that was quite a bit less because she was thinking in terms of what would be a good nice number. So, when we talked about it and when she understood where we were financially. She agreed with what I was thinking, and we decided to give more.

**Interviewer: The next question, in what ways did the capital campaign emphasis influence your giving after the capital campaign? Was there anything educationally or event wise that impacted or helped determine what your giving post-capital campaign would be?**

#2: Looking at where we ended up spending and stuff, I knew that people would have to jump from where we had been. We made the commitment to go up 25% from what we had been giving and we've done that and

more. It not just the money but the involvement. Not wanting to see the church get bogged down and being financially strapped but be able to do ministry and stuff too.

**Interviewer: Thinking of the capital campaign. What was your favorite part or favorite aspect of the capital campaign? What did you enjoy the most or think had the most influence?**

#2: I just think that the way it involved the congregation. The engagement of the congregation was a big positive to the whole thing.

**Interviewer: And on the other end of the spectrum what was the part that you thought was your least favorite or not as effective as other things?**

#2: I guess I haven't really thought of that. I wasn't disappointed in it. I thought it was handled well all the way around. So, I don't have anything.

**Interviewer: Then to close us out. As far as the capital campaign goes, if you were part of another capital campaign. What would you like to be seen done better or added to the capital campaign that would be beneficial to the whole process?**

#2: Well, in the capital campaign the whole idea is to focus on trying to raise the capital by continuing to focus on the whole idea of stewardship being the way you live your life. This is probably something that I would like to be maintained as the main focus of it.

**Interviewer: I'm going to add a question. I would love to do more aggressively stewardship emphasis here at church. What aspects of a yearly emphasis do you think would be most beneficial or what would you**

**like to see that would be beneficial to the congregation?**

#2: I don't know. It is just that we try to continually put in front of the people that we are called to be disciples and stewards which impacts everything we do. It's not just a once a year decision but it should be a constant decision. I don't know how to get that message out there. You don't want to preach money every Sunday, but you do want to emphasize your role as a steward. Something I heard, I don't know if you want to have this in here or not, but I have heard a couple of ministers talk about what they have been able to accomplish in their ministry because it was funded. You know because people gave this, we were able to do this. Or whatever. I think this could be a positive thing.

**Interviewer: In closing, if you want to think about the questions I've asked, as we've talked, is there anything else you want to share?**

#2: That's it.

**Interviewer: Thank you.**

**Interview #3 – Saturday November 17 @ 10:15 AM. Married Couple age 70–85.**

**Interviewer: When you hear the word “stewardship” what comes to mind?**

Female #3: Giving.

Male #3: Giving in one sense and reaching out to others by giving.

**Interviewer: In what ways have previous congregational stewardship efforts helped form your views on stewardship?**

Male #3: Importance of getting other people involved.

Female #3: Others decided what was the need and emphasis and asked “What are you going to do?”

**Interviewer: Thinking of our Capital Campaign, in terms of giving what was the most influential parts of the campaign.**

Male #3: Feel involved and watch things grow.

Female #3: Lots of teambuilding, working as a team. Being newer to the congregation it was interesting to see how others viewed this church. We could see the need, and this helped pull the picture together.

**Interviewer: As far as the capital campaign, did the campaign itself influence or change your pledge?**

Female #3: The capital campaign forced us to sit down and discuss what we were to give. We have never really done this before. We felt that we were part of the team and had a vested interest in the campaign. It made a huge difference.

Male #3: We were given a picture of what needed to happen, and we wanted to be a part of it.



**Interviewer: In what ways did the capital campaign influence your giving after the campaign was completed?**

Male #3: Because I was now more involved and became a real part of the church, it has stretched me in volunteering and giving.

Female #3: It also allowed us to become more acquainted with the members of the congregation. It was never a campaign about money, but about what we were doing.

**Interviewer: What was your favorite aspect of the capital campaign?**

Female #3: I came with no expectations. I began to see more excitement about what we were doing as a whole in our congregation.

Male #3: We were encouraged to participate in other things.

**Interviewer: Now the other end of the spectrum. What was your least favorite part?**

Female #3: Seemed to move a little slowly. I was ready to get things moving along quicker.

Male #3. Talking about money is hard.

Female #3: But it wasn't overdone. We were not forced to do anything. You encouraged us to pray about it. I wasn't sure we needed outside people brought in but about the halfway point it was obvious that they were needed.

**Interviewer: Lets dream a little. We are going to have another capital campaign and you are put in charge. What could we have done better? What would you like to see done?**

Female #3: There were some on the committee that didn't hear or wouldn't listen to other thoughts. Better communication because some things weren't considered.

**Interviewer: Is there anything else you would like to share?**

Male #3: I think we covered it all.

Female #3: Actually. Nothing else.

**Interviewer: Thank you both.**

**Interview #4 – Tuesday, November 27 @ 4:00 AM. Male age 40–55.**

**Interviewer: When you hear the word “stewardship” what comes to mind?**

#4: Thinking about financial resources, what you do with the money God gives you. How you use it in the church and throughout life and in your household. It is more than just money, but time and resources as well.

**Interviewer: In what ways have previous congregational stewardship efforts such as Bible studies, sermons or other campaigns, helped form your views on stewardship?**

#4: I haven't been part of other capital campaigns. For years and years, I can remember the yearly focus on our time, talents and treasures. Our former pastor focused on one of these each week. He would try to get us thinking about those areas and how we could support the church through these efforts.

**Interviewer: Now I want you to think about the capital campaign. In terms of giving, what was the most influential aspect in terms of giving.**

#4: I think that everyone coming together with a common goal and purpose. Then hearing different stories about how they were going to give or what they were going to sacrifice. And then all of that kind of made me think that I had this number in mind, but maybe I could do better than that. The support and encouragement of everyone really had a big impact on my pledge.

**Interviewer: If you had a pledge amount in the beginning of the campaign – was there anything that may have changed your pledge amount?**

#4: I think what I just said with the other people and their stories. The way they saved some money in their budget and then used it for their pledge. They were fully committed.

**Interviewer: In what ways did the capital campaign influence your giving after the campaign was completed?**

#4: With the capital campaign, I obviously went above my current giving. After the capital campaign, I didn't continue with my pledged amount and I didn't go back to my previous level, but instead increased my giving amount over what I was giving before the capital campaign.

**Interviewer: What was your favorite part or aspect of the capital campaign?**

#4: Again, I think the common goal of everyone coming together. What surprised me was putting a pledge amount down and making that and actually exceeding that amount and not noticing a difference as far as my checkbook was concerned. Just like a couple shared would happen in the small group gathering held in a member's home.

**Interviewer: Now the other end of the spectrum. What was your least favorite part?**

#4: Nothing comes to mind.

**Interviewer: Let's dream a little. We are going to have another capital campaign and you are put in charge. What could we have done better? What would you like to see done?**

#4: So many things went so well. I don't really know. Maybe one thing I would add is that when you come to the end of the campaign. You might

have met your goal, but there is still a big mortgage or other work to be done. Maybe a challenge to continue it in one extent or another. Whether it be the pledge that you were already giving or a modified amount or whatever.

**Interviewer: Thinking about all these questions, is there anything else that you would like to add?**

#4: No.

**Interviewer: I appreciate your time. Thank you.**

**Interview #5 – Wednesday, November 28 @ 8:15 AM. Male age 70–85.**

**Interviewer: When you hear the word “stewardship” what comes to mind?**

#5: Learning to give what has freely been given to me.

**Interviewer: In what ways have previous congregational stewardship efforts such as Bible studies, sermons or other campaigns, helped form your views on stewardship?**

#5: My wife recently passed away and she liked to give away money. I like to continue her ways of giving.

**Interviewer: Now I want you to think about the capital campaign. In terms of giving, what was the most influential aspect in terms of giving?**

#5: Again, my wife influenced me when it comes to giving. Understanding that giving is what we are supposed to do. And that you don’t own anything. It is His (God’s) so, I’m trying to manage it better. I love managing His money.

**Interviewer: Now I want you to think about the capital campaign. In terms of giving, what was the most influential aspect in terms of giving.**

#5: My pledge did not change. Before my wife died, we agreed on an amount and I stuck with that.

**Interviewer: In what ways did the capital campaign influence your giving after the campaign was completed?**

#5: The capital campaign taught me that you should try to give the best that you can. It did not change my giving. It was just hard to do the big campaign and still give weekly. For my current weekly giving, I try to

give more each year.

**Interviewer: Am I hearing correctly that you thought there was a struggle in maintaining the pledge and regular giving during the capital campaign?**

#5: It meant changing some attitudes that I had. It educated me. It changed me. It was my attitude and lack of understanding. It wasn't a financial struggle.

**Interviewer: What was your favorite part or aspect of the capital campaign?**

#5: The part that got me was as I was going through the process, I liked it a lot. I started feeling better, it was a struggle. I thought it was a trial that Christ was putting me through and I found out it might benefit me. I've said this before. I try to give it away and He seems to double it.

**Interviewer: Now the other end of the spectrum. What was your least favorite part?**

#5: None. It was just a big learning curve. It made me better.

**Interviewer: Let's dream a little. We are going to have another capital campaign and you are put in charge. What could we have done better? What would you like to see done?**

#5: I can't think of anything. People need to realize that it comes from the Lord. People need to understand it. It is in His control not mine.

**Interviewer: Think again. You are still in charge of the capital campaign. Is there anything else?**

#5: I can't think of anything. All the building plans were out. You showed us

everything. I can't think of anything that was wrong. Whoever was in charge did a great job. However, I think that you need more of these events.

**Interviewer: Thinking about all these questions, is there anything else that you would like to add?**

#5: I think that there are things in the church in which we could do some different things that could help us with other projects. These extra things help people learn about stewardship.

**Interviewer: I want to thank you for your time.**



## APPENDIX SIX

### Post-Bible Study Interviews

**Interview #1 – Sunday, January 20, 2019 @ 1:30 AM. Female age 55–70.**

**Interviewer: How would you define whole-life stewardship?**

#1: It's really cradle to grave. All that God has given you and how you use it to be a blessing to those around you.

**Interviewer: In what way(s) did the Bible Study emphasis change your attitude toward giving?**

#1: I think the reminder that everything comes from God. He doesn't tell us to give 10% back, he reminds us that He gives it all to us and desires for us to manage it well.

**Interviewer: What means do you feel are the most effective in stewardship education?**

#1: God's Word. Hearing it. It is a strong basis – we are shown time and time again what God has done for us. When you are in God's Word, hopefully it changes your heart. Where your heart is that is where your treasure will be.

**Interviewer: What was your favorite aspect of the Bible study?**

#1: Seeing the people gathered together for Bible study. Begin to have their eyes open a little bit that stewardship is more than money. It's time, giving, sharing, praying. It opened it up thinking that stewardship is just not about the dollar that you put in the plate.

**Interviewer: What about least favorite?**

#1: Maybe a little more interaction.

**Interviewer: What could have been done better?**

#1: Sometimes it's nice to have an interactive video format, cartoon, or diagrams. Something that gives you some talking points.

**Interviewer: What are your personal thoughts about stewardship education as it pertains to giving?**

#1: I enjoy giving and give over 10%. I think that more education should be done, and the church should not be afraid to teach about giving.

**Interviewer: In closing, what are some types of stewardship education should be done in the future?**

#1: Small group Bible study. Getting people together in common life situations, age, or work situations over God's Word. It gives them the opportunity to grow in fellowship and faith. As their faith grows then their understanding of stewardship will hopefully grow.

**Interviewer: Thank you once again for your time.**

**Interview #2 – Monday, January 14, 2019 @ 10:30 AM. Male age 55–70.**

**Interviewer: How would you define whole-life stewardship?**

#2: It involves realizing that God is responsible for everything in our lives. So, it is not only what we give but what we do and how we use the blessings that we have been given.

**Interviewer: In what way(s) did the Bible Study emphasis change your attitude toward giving?**

#2: Well for me it's probably a little different. We went to the Doxology Stewardship Seminar together and I have a better idea than most. I've been exposed to more than many other people. It was a great review, but for me there really wasn't much change.

**Interviewer: What means do you feel are the most effective in stewardship education?**

#2: It's hard. I think that it can and should be addressed from the pulpit, but I feel Bible studies are the best way to go. The problem is that not all go to the Bible study. Many who need to hear it aren't there to hear it and they aren't reached. It can be brought up more frequently in Bible studies. Use it in other Bible studies.

**Interviewer: So are you thinking that it would be good to integrate into other topics used in Bible studies.**

#2: Yes.

**Interviewer: What was your favorite aspect of the Bible Study?**

#2: I thought what you put together went very well. I thought the discussions

were especially good.

**Interviewer: What was your least favorite aspect of the Bible Study?**

#2: Nothing.

**Interviewer: What could have been done better?**

#2: Again, I really enjoyed the participation in the discussions.

**Interviewer: What are your personal thoughts and feelings on stewardship education as it pertains to giving?**

#2: I hate that people think that we hear about money at church all the time. But at the same time, people need to be reminded that what they have God has given to them. I have heard other preachers remind people that these are the things that your contributions do for the ministry. When people hear this, it can be helpful for motivation.

**Interviewer: Any additional comments.**

#2: I really don't have any at this time.

**Interviewer: Thanks again for your time.**

**Interview #3 – Tuesday, February 4, 2019 @ 11:00 AM. Married Couple age 70–85.**

**Interviewer: Thank you for willing participating in these interviews. How would you define whole-life stewardship?**

#3 Female: To me it's a lifetime of servanthood. It changes coming to church on Sunday and participating in activities in an entirely different way.

#3 Male; It's to me a life reaching out to other people and building yourself up through God's Word. It strengthens you to be willing and wanting to give to God's work and will.

**Interviewer: In what ways did the Bible study change your attitude toward giving?**

#3 Male: I guess it changed my attitude. I wanted to give more. I feel it helps myself out and others. The strength of the Bible study really helped in getting out and doing more.

#3 Female: No one previously ever expressed anything more than you come to church and you give of your gifts as you have been blessed. It is just what you are supposed to do. But now I feel it is what can I do.

**Interviewer: When it comes to stewardship education, what do you feel are the most effective means of teaching?**

#3 Male: The Bible studies are helpful, conversation in the studies. The Bible gives us the background of what stewardship should be. It helps in all aspects in the church.

#3 Female: It's also the willingness to interact. I think you as person and pastor are not just arriving on Sunday pronouncing the Word, but you live the Word and its encouraging others to do the same.

#3 Male: And you also explain things in a detailed way using God's Word.

#3 Female: We get the message and some background as well as one more example.  
The examples out in the world are ones that I want to follow.

#3 Male: Morals come from God's Word. It really helped that you explained them.

**Interviewer: What were your favorite and least favorite aspects of the Bible study? Please be honest.**

#3 Female: To me it was a great reminder that stewardship is not just an obligation but an opportunity. We have so many opportunities that we often miss and let go. No least favorite, I loved it.

#3 Male: I enjoyed the study. Really no least favorite.

**Interviewer: What could have been done better? Added or included?**

#3 Male: Not for sure.

#3 Female: Get more people to come. If they aren't there they will never know. It needs to be taught many times to take hold.

**Interviewer: What are your thoughts about stewardship education as it pertains to giving?**

#3 Male: People need to understand that they are part of the organization and the goals.

#3 Female: It is important to bring people on-board to what you want to accomplish.

**Interviewer: Last chance. Is there anything else that has come to mind about the questions I've asked that you like to share?**

#3 Male: I can't think of anything.

#3 Female: None.

**Interviewer: Thank you for your time.**

**Interview #4 – Saturday, January 26, 2019 @ 11:00 AM. Male age 40–55.**

**Interviewer: Thank you once again for your time in helping me out with this project. I'll start with the first question. How would you define whole-life stewardship?**

#4: I would define it as more than just your financial giving. Its everything we do, the material as well. It can also be spiritual in how we share God's Word with others.

**Interviewer: In what ways did the Bible study change your attitude about giving?**

#4: Before the Bible study, I felt content and comfortable with our financial giving. After the Bible study I began to think that there was more I could do. A little bit more here and there. Maybe not in large numbers. Maybe being content wasn't the place we should be. Maybe we could stretch and grow a little bit.

**Interviewer: What do you think are the most effective ways to do stewardship education?**

#4: An occasional Bible study or sermon series. Maybe it seems like we talk about stewardship annually as we look at budgets. Maybe throw in a Bible study at other times of the year. To keep it fresh in people's minds.

**Interviewer: What was your favorite and least favorite aspect of the Bible study?**

#4: The Scriptures are full of references of how we should handle money. And a lot were covered. There were many shared and covered. My least favorite was that because of the amount of discussion, which is good, we were not able to cover all the Scripture references.



**Interviewer: Is there anything that could have been done better?**

#4: Longer study so that we can cover all the Scripture.

**Interviewer: What are your personal thoughts and feelings on stewardship education as it pertains to giving?**

#4: I think for the benefit of the church and God's kingdom, we need to have that regular education on giving. Sometimes it might make us a little uncomfortable. We need to remember that everything comes from God and it is up to us to manage everything that He has given to us.

**Interviewer: Anything else that you might like to add as it pertains to the questions?**

#4: If everyone contributed as they could, we have no problem meeting our budget and doing additional ministry.

**Interviewer: Thank you once again for your time.**

**Interview #5 – Wednesday, February 6, 2019 @ 8:00AM. Male age 70–85.**

**Interviewer: Thank you once again for sharing your time for this interview. How would you define whole-life stewardship?**

#5: It's about giving and showing by example. Its multi-faceted. Trying to be a good example. I think we need to be open about our giving.

**Interviewer: How did the Bible study change your attitude about giving?**

#5: I say in my case it made it a little easier. I'm still studying it to figure it out. It's an ongoing thing.

**Interviewer: What is the most effective way to conduct stewardship education?**

#5: It's how you taught it in the class. It has many different aspects.

**Interviewer: What was your favorite and least favorite aspects of the Bible study?**

**Please be honest.**

#5: Bible study helps me because it fills in some of the blanks that I'm not finding on my own. Least favorite is I can't do it on my own. The group setting is so important.

**Interviewer: What could have been done better in the Bible study?**

#5: Nothing. I can't wait until the next one.

**Interviewer: What are your personal thoughts and feelings on stewardship education as it pertains to giving?**

#5: The Bible tells us that we should try to do better and helping out people and ministry.

**Interviewer: Is there anything else that you would like to add pertaining to these questions?**

#5: Not at this time.

## APPENDIX SEVEN

### Participant Bible Study

#### Basic Stewardship Principles

##### Introduction

Stewardship is a word that is often used in the life of the church. When you hear the word “stewardship,” what is the first thought that comes to mind?

Does the word “stewardship” stir up any emotions?

The answers to the questions above come in variety of responses. It is often realized that some Christians have formed an understanding of stewardship based on just a portion of the stewardship principles taught in Scripture. Others have formed their understanding of “stewardship” by allowing culture influences, personal biases and the misunderstanding of Scripture to be their guide in defining “stewardship.”

Our church body – The Lutheran Church—Missouri Synod – defines stewardship in this way:

*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.<sup>1</sup>*

How does this definition coincide with how you define stewardship?

In order to gain an understanding of true biblical stewardship, one needs to investigate a few basic principles. Over the next four weeks, we will dig deep into Scripture as our guide to help us better understand what it means to be a good steward.

The following four areas will be investigated:

Session 1	God As Creator and Owner
Session 2	The Definition of a Steward
Session 3	Being Recipients of God’s Grace and Love
Session 4	The Steward’s Response

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<sup>1</sup> “Stewardship Ministry.” *The Lutheran Church—Missouri Synod*. LCMS Office of National Mission, 2003–2018. Accessed November 1, 2018. <https://www.lcms.org/how-we-serve/national/stewardship-ministry>.

## Session 1 – God As Creator and Owner

Skim through Genesis 1:1–2:4.

- Who created all things? See also John 1:1–3; Colossians 1:15–17.
- What did He create things from?
- Based on Psalm 89:11, does God, as Creator, have ownership privileges?

What does Scripture have to say about God as owner?

- Psalm 24:1–2
- Psalm 50:10–11
- 1 Chronicles 29:14
- Haggai 2:8

Scripture reminds us that God created all things and He owns all things.

What about us humans?

- Genesis 1:28–30.

God created us for a purpose. According to the above verses God created us for what three purposes:

He also provides for all our needs and has a plan for us. But there is more!

- Galatians 2:20
- 2 Corinthians 5:15

God not only created us, but He also re-creates us. God re-creates us through the waters of Holy Baptism. It is through our Baptism that we are joined to the body of Christ and made a steward of Christ.

In the next session, we will define what it means to be a steward of Christ and how we can best serve Him and His kingdom.

## Session 2 – The Definition of a Steward

We established in the first session that the foundation of being a steward and the concept of stewardship begins with creation and God as creator. As God's created children, we have been called to be His stewards of His creation and one another.

Let's start with the question, "What is a steward?"

Dictionary.com defines "steward" in this way:

- a person who manages another's property or financial affairs; one who administers anything as the agent of another or others.<sup>2</sup>

Scripture defines what it means to be a steward in both the Old and New Testaments. First in the Old Testament, we see a great example of Joseph being a steward or manager.

- Genesis 39:1–6a.

Joseph was placed in charge of Potiphar's house.

- Did Potiphar trust Joseph?
  
- As Potiphar's steward, did Joseph prosper?
  
- Who was really behind Joseph's success?

The New Testament offers a wealth of examples of what it means to be a steward especially in many of Jesus' parables. None better than the Parable of the Talents which is a great life example of what it means to be God's steward.

Parable of the Talents – Matthew 25:14–30.

- Who are the servants in this parable?
  
- Can the varying amounts of talents be explained?
  
- What was the response from the Master to the first two servants?
  
- What was the Master's response to the third servant?

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<sup>2</sup> Dictionary.com, LLC, 2018. Accessed November 1, 2018. <https://www.dictionary.com/browse/steward>.

- What does the Master's return signify?
- According to the Parable of the Talents, what does Jesus expect from us regarding the management of those things He entrusts into our care?
- What are some key points from this parable that will help us be better stewards?

God entrusts into our care many blessings for us to manage. There is one blessing that is the most important which sometimes gets overlooked when we think about stewardship.

The Great Commission – Matthew 28:19–20.

We have a joyful responsibility to share the Gospel. God wants all people to be in His family.

- 1 Timothy 2:4
- Acts 1:8
- 1 Peter 3:15

Do we really want to be stewards or managers of someone else's property? Absolutely not! By nature, we are independent, selfish and self-centered. We want to be the owners, we want to have control of things. Our sinfulness pulls us away from being God's stewards. However, by God's grace, He transforms us into stewards who seek to follow His plan for our lives. In the next session, we will take deeper look into how we are transformed and enjoy the grace and love of God.

### Session 3 – Being Recipients of God’s Grace and Love

Jesus, through His sacrifice on the cross and resurrection on Easter morning changes our heart. We grasp hold of His love and His will for our lives. Through the work of the Holy Spirit in our lives, we are able to set aside our own desires and surrender ourselves to His plans for us.

Transformed, we worship and serve the Lord as we live a life of faith, love, and obedience rather than focusing our lives on ourselves.

We have already established that God is the Creator and Owner of all things. He also created each one of us and also created a plan of salvation for us.

Read Acts 17:24–28 as a guide to answer the following:

- Who is God?
- What does God require of us?
- What does God want from us?
- Where is God?

Read Ephesians 2:8–10 to answer the following:

- How are we saved?
- What is our part in God’s plan of salvation?

Skim through Psalm 136.

- Every verse ends with the words?
- What are a few of the things for which the Psalmist is praising God?
- How has God shown His enduring love for you?

Read 1 John 4:19–21 to answer the following:

- Where does love come from?



- How does God show us His love?
- Where does our ability to love come from?
- How is it possible to love others with the love of Christ?
- What is proof that we love God?

Read 1 John 3:17.

- How is God's love shown through us?

God's love came down from heaven to us as a baby in Bethlehem. It is because of His love for us, that His Son through His death, destroyed death once and for all. Jesus became one of us so that He could atone for our sins. As we reflect on what His love has done for us, our response is one of humble gratitude.

Read Ephesians 1:11–14.

- What things motivated Paul to give thanks to God?

Read 2 Corinthians 8:1–9, 24.

- What does Paul ask his readers to do for Titus and the other brothers in verse 24?
- Relating this verse to verses 1–9, what kind of proof of their love did Paul want them to give?

Read John 15:12–13.

- What is Christ's command?
- How do we show our love?

In the next session, we will take a look at what Scripture says about how God's generosity motivates us to be generous givers.

## Session 4 – The Steward’s Response

The giving of ourselves and all that we have – our time, our talents and our money – is a meaningful way to show our love and gratitude to God for His unconditional love shown to us through His Son, Jesus Christ. This unconditional love for us motivates us to respond in love as His stewards.

Read 2 Corinthians 9:6–9.

- What does verse 6 say about how we should give?
- When we give, what should our attitude be like?
- How can we produce this type of attitude?

Read 2 Corinthians 9:10–11.

- How can we give generously?
- What is mentioned that will happen as we give generously?

Read 2 Corinthians 9:12–15.

- What can be included in “*this service that you perform*”?
- For what will God be praised?

What is a good biblical model for giving?

- How and when were you first taught the importance of giving to the Lord? Was there anyone instrumental in teaching you about giving?
- What is a tithe?

Read 1 Corinthians 16:2.

- What are the principles that Paul mentions in this short verse?
- How can the tithe be a starting point or benchmark for your giving?

Read Exodus 25:1–2 and 1 Chronicles 29:3–6.

- In looking through the above reference, how can we define an offering?
- What is the distinction between tithes and offerings?

Tithing is a Spiritual Discipline

- Review 1 Corinthians 16:2 and the principles that Paul encourages us to use as we give.

God does not want us to be haphazard in our giving. He wants us to be intentional and He wants to see our hearts response when it comes to giving. Being disciplined is the first step in being obedient to God’s command to give and to continue to grow in our giving.

Read Matthew 6:24.

- What does this verse say about the intention of how we manage the gifts God has entrusted to us?

Read Proverbs 3:9–10; Luke 6:38 and 2 Corinthians 9:6.

- What does God promise to those who give to Him faithfully and generously?

Read Malachi 3:6–12.

- How can we rob God?
- What “peculiar” comment does God make in verse 10?
- According to verses 7 and 10, if we follow God’s command, what will be His response?

The ability to grow in your giving or to tithe is more of a faith issue than a financial one. God wants you to give cheerfully (2 Corinthians 9:7). Therefore, if you are giving cheerfully at your current level of giving, could God be asking you to give even more? God can change your attitude toward giving and give you joy in your giving.

## APPENDIX EIGHT

### Leader's Bible Study

#### Basic Stewardship Principles

##### Introduction

Stewardship is a word that is often used in the life of the church. When you hear the word “stewardship,” what is the first thought that comes to mind?

**Answers will vary.**

Does the word “stewardship” stir up any emotions?

**Uncomfortable, guilt, fear, etc.**

The answers to the questions above come in a variety of responses. It is often realized that some Christians have formed an understanding of stewardship based on just a portion of the stewardship principles taught in Scripture. Others have formed their understanding of “stewardship” by allowing culture influences, personal biases and the misunderstanding of Scripture to be their guide in defining “stewardship.”

**Encourage participants to share how they developed their understanding of stewardship.**

Our church body – The Lutheran Church—Missouri Synod – defines stewardship in this way:

*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.<sup>1</sup>*

How does this definition coincide with how you define stewardship?

**Answers will vary.**

In order to gain an understanding of true biblical stewardship, one needs to investigate a few basic principles. Over the next four weeks, we will dig deep into Scripture as our guide to help us better understand what it means to be a good steward.

The following four areas will be investigated:

Session 1      God As Creator and Owner – **biblical foundation, cornerstone of stewardship.**

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<sup>1</sup> “Stewardship Ministry.” *The Lutheran Church—Missouri Synod*. LCMS Office of National Mission, 2003–2018. Accessed November 1, 2018. <https://www.lcms.org/how-we-serve/national/stewardship-ministry>.

- Session 2      The Definition of a Steward – **foundation for our role in creation and care of all that God created which will also include other people and the Gospel.**
- Session 3      Being Recipients of God’s Grace and Love – **our motivation for being stewards, a “natural” response because of God’s love for us.**
- Session 4      The Steward’s Response – **our response in time, talents and treasures for the care of God’s creation.**

## **Session 1 – God As Creator and Owner**

Skim through Genesis 1:1–2:4.

- Who created all things? See also John 1:1–3; Colossians 1:15–17.

### **Genesis 1:1–2:4**

- **Triune God – Notice reference of “Spirit” in Genesis 1:2. The Son was also present during creation. Pronoun “us”**

### **John 1:1–3**

- **Notice the emphasis on Jesus’ priority and supremacy over creation.**

### **In Colossians 1:15–17.**

- **Verse 15 – Paul makes the connection with Jesus as God and as the Father’s agent in creation. Jesus is not only the image of the Creator, but He also bears the image of the created.**
- **Verse 16 – Paul reminds us that as Creator, Jesus is owner of creation. He not only participated in creation, but creation was for him.**
- **Verse 17 – Jesus not only was part of the original creation, but He is also the source of our re-creation through our baptism.**

- What did He create things from?

**Absolutely nothing!**

- Based on Psalm 89:11, does God, as Creator, have ownership privileges?

**The Psalmist reminds us that because God “founded” the heavens, earth and world, He is rightful owner of all things.**

What does Scripture have to say about God as owner?

- Psalm 24:1–2

**All creation belongs to God the Creator.**

- Psalm 50:10–12

**Not only is all creation God's, even the "small" or "little" things of everyday life belong to God.**

- 1 Chronicles 29:14

**All that we have is from God and everything we return to God is His.**

- Haggai 2:8

**Whatever is needed for the temple will be provided by God. He will also provide whatever spiritual riches are needed for the Church.**

**Turn discussion towards how God has blessed our congregation and how He supplies for our needs.**

Scripture reminds us that God created all things and He owns all things.

What about us humans?

- Genesis 1:27–30.

**God not only created us but created us in His image.**

God created us for a purpose. According to the above verses God created us for what three purposes:

- **Fruitful and multiply**
- **Subdue the earth**
- **Have dominion**

**God had a specific plan for us. God created us to care for His creation. He created us to be His stewards.**

He also provides for all our needs and has a plan for us. But there is more!

- Galatians 2:20

**We are re-created through baptism. Luther: "By faith you are so cemented to Christ that He and you are as one person." AE 26:168)**

- 2 Corinthians 5:15

**Because of our re-creation, we no longer live for ourselves but for Christ.**

God not only created us, but He also re-creates us. God re-creates us through the waters of Holy Baptism. It is through our Baptism that we are joined to the body of Christ and made a steward of Christ.

In the next session, we will define what it means to be a steward of Christ and how we can best serve Him and His kingdom.

## Session 2 – The Definition of a Steward

We established in the first session that the foundation of being a steward and the concept of stewardship begins with creation and God as creator. As God’s created children, we have been called to be His stewards of His creation and one another.

Let’s start with the question, “What is a steward?”

Dictionary.com defines “steward” in this way:

- a person who manages another’s property or financial affairs; one who administers anything as the agent of another or others.<sup>2</sup>

**A steward is a manager of something that belongs to someone else. Stewards are not the owner.**

Scripture defines what it means to be a steward in both the Old and New Testaments. First in the Old Testament, we see a great example of Joseph being a steward or manager.

- Genesis 39:1–6a.

**Joseph began as a slave and is granted greater responsibilities as a steward of Potiphar’s household.**

Joseph was placed in charge of Potiphar’s house.

- Did Potiphar trust Joseph?

**Absolutely. Joseph rises and is given greater responsibilities because of his success.**

- As Potiphar’s steward, did Joseph prosper?

**Yes. Potiphar recognized his value.**

- Who was really behind Joseph’s success?

**The Lord. Potiphar also realized this as the reason for Joseph’s success.**

The New Testament offers a wealth of examples of what it means to be a steward especially in many of Jesus’ parables. None better than the Parable of the Talents which is a great life example of what it means to be God’s steward.

**Ask for examples of stewardship parables in the Gospels.**

Parable of the Talents – Matthew 25:14–30.

- Who are the servants in this parable?

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<sup>2</sup> Dictionary.com, LLC, 2018. Accessed November 1, 2018. <https://www.dictionary.com/browse/steward>.

**You and me. Discuss how the church can be the servants.**

- Can the varying amounts of talents be explained?

**God in His infinite wisdom blesses all people but in different forms according to our abilities.**

- What was the response from the Master to the first two servants?

**“Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your Master.” God blesses them for being faithful stewards.**

**Notice that in both cases, the Master says that He has placed “little” in their hands. What does this say about quantity?**

- What was the Master’s response to the third servant?

**“You wicked and slothful servant!”**

**“Cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.”**

- What does the Master’s return signify?

**Jesus’ second coming.**

- According to the Parable of the Talents, what does Jesus expect from us regarding the management of those things He entrusts into our care?

**Use what He has entrusted in our care to benefit His kingdom. Don’t sit on it! Stewards are both faithful and fruitful.**

- What are some key points from this parable that will help us be better stewards?
  - **Everything we have comes from God.**
  - **All aspects of our life are important to God.**
  - **Wise management and wise investing of money please God.**
  - **Poor management and poor investing displeases God.**
  - **God does have high expectations of us as we manage. We are accountable to the Owner.**

God entrusts into our care many blessings for us to manage. There is one blessing that is the most important which sometimes gets overlooked when we think about stewardship.



## **The Gospel – Word and Sacrament**

The Great Commission – Matthew 28:19–20.

**Jesus gave us the tools to continue His work.**

We have a joyful responsibility to share the Gospel. God wants all people to be in His family.

- 1 Timothy 2:4 (See also 2 Peter 3:9)

**God loves all and wants all to be a part of His kingdom.**

- Acts 1:8

**The Holy Spirit will be our guide in the stewardship of the Gospel.**

- 1 Peter 3:15

**God places opportunities before us each and every day. We should all develop some type of “stump speech” ready to share with those around us. (Creeds)**

Do we really want to be stewards or managers of someone else’s property? Absolutely not! By nature, we are independent, selfish and self-centered. We want to be the owners, we want to have control of things. Our sinfulness pulls us away from being God’s stewards. However, by God’s grace, He transforms us into stewards who seek to follow His plan for our lives. In the next session, we will take deeper look into how we are transformed and enjoy the grace and love of God.

### Session 3 – Being Recipients of God’s Grace and Love

Jesus, through His sacrifice on the cross and resurrection on Easter morning changes our heart. We grasp hold of His love and His will for our lives. Through the work of the Holy Spirit in our lives, we are able to set aside our own desires and surrender ourselves to His plans for us. Transformed, we worship and serve the Lord as we live a life of faith, love, and obedience rather than focusing our lives on ourselves.

We have already established that God is the Creator and Owner of all things. He also created each one of us and also created a plan of salvation for us.

Read Acts 17:24–28 as a guide to answer the following:

- Who is God?

**God is the Maker of the world and everything in it,  
the Lord of Heaven and earth,  
the One Who gives us life and breath and everything else,  
the One Who made all men,  
the One Who ordained what their lives should be.**

- What does God require of us?

**Absolutely nothing.**

**Two kinds of righteousness: God has done it all in the vertical relationship. Our salvation is sure in Him alone. In our horizontal relationship with our neighbor we are to be active in seeking his welfare.**

- What does God want from us?

**Our hearts. Our first-fruits. He wants us to seek Him and reach out to Him.**

- Where is God?

**Never far.**

Read Ephesians 2:8–10 to answer the following:

- How are we saved?

**Only by God’s grace. This grace is undeserved and unwarranted. God is the creator and giver of this grace.**

- What is our part in God’s plan of salvation?

**We are recipient only.**

Skim through Psalm 136.

- Every verse ends with the words?

**“His love endures forever.”**

- What are a few of the things for which the Psalmist is praising God?

**His creation, His mighty acts in leading His people out of Egypt and into the Promised Land, His care for us, His people.**

- How has God shown His enduring love for you?

**Encourage participants to share.**

Read 1 John 4:7–21 to answer the following:

- Where does love come from?

**Comes from God.**

- How does God show us His love?

**Through His Son.**

- Where does our ability to love come from?

**Comes from God’s love for us.**

- How is it possible to love others with the love of Christ?

**Allow God’s love to be our guide.**

- What is proof that we love God?

**That we love others.**

Read 1 John 3:17.

- How is God’s love shown through us?

**Serving others.**

God’s love came down from heaven to us as a baby in Bethlehem. It is because of His love for us, that His Son through His death, destroyed death once and for all. Jesus became one of us so that He could atone for our sins. As we reflect on what His love has done for us, our response is one of humble gratitude.

Read Ephesians 1:11–14.

- What motivated Paul to give thanks to God?

**Inheritance from God.  
Hearing the Word of Truth.**

Read 2 Corinthians 8:1–9, 24.

- What does Paul ask his readers to do for Titus and the other brothers in verse 24?

**Love them and tell of what they do. God works through His people to bring others to the faith.**

- Relating this verse to verses 1–9, what kind of proof of their love did Paul want them to give?

**Witness, testify. Tell others.**

Read John 15:12–13.

- What is Christ's command?

**To love others just as Christ loved us.**

- How do we show our love?

**Willingness to lay down our lives for others. Jesus modeled this love for us.**

In the next session, we will take a look at what Scripture says about how God's generosity motivates us to be generous givers.

## Session 4 – The Steward’s Response

The giving of ourselves and all that we have – our time, our talents and our money – is a meaningful way to show our love and gratitude to God for His unconditional love shown to us through His Son, Jesus Christ. This unconditional love for us motivates us to respond in love as His stewards.

Read 2 Corinthians 9:6–9.

- What does verse 7 say about how we should give?

**From the heart, not reluctantly, not under compulsion, cheerfully.**

- When we give, what should our attitude be like?

**Bountifully, cheerfully**

- How can we produce this type of attitude?

**God’s grace is the source.**

Read 2 Corinthians 9:10–11.

- How can we give generously?

**Rely on God. Use God’s generosity as a guide.**

- What is mentioned that will happen as we give generously?

**We will be enriched. Thanksgiving to God.**

Read 2 Corinthians 9:12–15.

- What can be included in “*this service that you perform*”?

**Encourage responses.**

- For what will God be praised?

**His full provision.**

What is a good biblical model for giving?

- How and when were you first taught the importance of giving to the Lord? Was there anyone instrumental in teaching you about giving?

**Allow participants to share.**

- What is a tithe?

**Regular ongoing contribution of 10%. (Numbers 18:24)**

Read 1 Corinthians 16:2.

- What are the principles that Paul mentions in this short verse?

**Giving – first day of the week, put something aside.**

- How can the tithe be a starting point or benchmark for your giving?

**Biblically grounded. No one is too poor to give something. God expects us to give on a regular basis from the incomes that we receive. When we commit to tithing, God's check is the first check written from our incomes.**

Read Exodus 25:1–2 and 1 Chronicles 29:3–6.

- In looking through the above reference, how can we define an offering?

**Additional gift. Not given on a regular basis.**

- What is the distinction between tithes and offerings?

**Tithe is based on 10% and is a regular contribution. An offering is a special gift.**

Tithing is a Spiritual Discipline

- Review 1 Corinthians 16:2 and the principles that Paul encourages us to use as we give.

God does not want us to be haphazard in our giving. He wants us to be intentional and He wants to see our hearts response when it comes to giving. Being disciplined is the first step in being obedient to God's command to give and to continue to grow in our giving.

Read Matthew 6:24.

- What does this verse say about the intention of how we manage the gifts God has entrusted to us?

**We cannot serve two Masters. Our Master should be the one who provides for us.**

Read Proverbs 3:9–10; Luke 6:38 and 2 Corinthians 9:6.

- What does God promise to those who give to Him faithfully and generously?

**Proverbs 3:9–10**

- **God promises abundance to those who honor Him with the wealth and possessions.**
- **It is a general rule of thumb that those who live wisely before the Lord will prosper. However, the Lord also tells us to expect struggle and suffering in this sinful world. (Acts 14:22)**

**Luke 6:38**

- **Give and it will be given to you. Measure you use will be measured back to you.**

## **2 Corinthians 9:6**

- **Sow bountifully, reap bountifully.**

Read Malachi 3:6–12.

- How can we rob God?

**Unfaithful tithes and contributions.**

- What “peculiar” comment does God make in verse 10?

**God wants us to test Him. God’s challenge to the people is unusual – it is the only example in Scripture of God giving humans permission to test Him. In Deuteronomy 6:16 & Matthew 4:7, He condemns the practice of testing Him.**

- According to verses 7 and 10, if we follow God’s command, what will be His response?

**Return to the Lord and He will return to you.**

**Open the windows of heaven for you and pour down for you a blessing until there is no more need.**

The ability to grow in your giving or to tithe is more of a faith issue than a financial one. God wants you to give cheerfully (2 Corinthians 9:7). Therefore, if you are giving cheerfully at your current level of giving, could God be asking you to give even more? God can change your attitude toward giving and give you joy in your giving.

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