

Christian Stewardship of Possessions— Compelled by the Love of Christ

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Beginning with the Spring 1987 issue, the *Wisconsin Lutheran Quarterly* has been running a series of articles on stewardship of possessions. The first in this series looked at Old Testament principles of financial stewardship and the second at principles of financial stewardship in the Gospels (Summer 1987). These two articles were followed by four studies on 2 Corinthians 8 and 9 (Fall 1987, Winter and Summer 1988, Spring 1989). In the Summer 1989 issue the seventh in this series appeared, a study of principles of financial stewardship as found in Philippians.

The purpose of this final study is to bring together into one article the major points of these seven studies, although we will not confine ourselves only to the portions of Scripture covered previously. It is important to observe right at the outset that stewardship, also financial stewardship, is a part of a Christian's life of sanctification. Sanctification, of course, is a broad subject. It includes everything that a Christian does in grateful response to God's grace and mercy in Christ. Stewardship fits in with such activities as worship, prayer, charity and evangelism. Stewardship is one of many ways by which a Christian seeks to love God with all his heart and soul and mind and to love his neighbor as himself.

Since stewardship, including stewardship of material goods, is a facet of a Christian's life of sanctification, we dare not neglect to preach and teach about it. The pastor who says, "I never talk about money," is in effect saying, "There is a certain aspect of my people's life of sanctification that I do not deal with." On the other hand, since stewardship of possessions is but one of many facets of sanctification, we will not want to emphasize it at the expense of training in the many other aspects of the Christian's life. Balance is called for.

Since stewardship, including stewardship of one's possessions, is not something separate from but rather a part of sanctification, the proper way to motivate and sustain sound stewardship practices is to do so in the same way that one motivates and sustains a Christian's life of sanctification in general. It can hardly be emphasized too strongly that stewardship motivation and education should not be operating with a set of principles different from the ones that motivate and educate for all of sanctification.

God's means to produce sanctification are law and gospel. God's means to produce God-pleasing stewardship, therefore, including financial stewardship, are also law and gospel.

The law and the gospel need to be used at the proper time and for the proper purposes. The law needs to be used in all of its functions. It needs to be used as a mirror to point out flaws and failings. It needs to be used as a curb to hold down the Old Adam. And it needs to be used as a guide to provide direction for the forgiven, grateful Christian.

The gospel too needs to be used. The gospel, the good news of the perfect life and willing suffering and death of Jesus, is the power (*δύναμις* cf. Ro 1:16) of God both for salvation and for sanctification. The same gospel that creates faith also strengthens faith. The faith the gospel brings forth is a living faith. A living faith produces fruit. One of these fruits will be godly use of possessions. The gospel is the dynamic, the power supply, the motivator for a Christian's life of sanctification.

Both law and gospel need to be used to produce sanctification; but only the gospel has the power to move a Christian to perform works that are pleasing to God. This is true also for that part of sanctification called stewardship. The law is not intended to function as the power supply for God-pleasing stewardship just as it is not intended to be used to get people to want to worship more frequently, pray more fervently, love one

another more deeply or witness more eagerly. The gospel, not the law, engenders such fruits of faith. The gospel, therefore, must always play a key role in a congregation's or church body's program of stewardship.

In what follows we will seek to amplify these basic truths as we apply them to the subject of stewardship of possessions.

There are many valid, God-honoring uses of one's possessions. God wants Christians to use them for the physical support of themselves and their families (cf. Mk 7:9-13). He wants Christians to use them to help the needy (cf. Lk 3:11; 12:33; Ja 2:14-16; 1 Jn 3:17,18) and to support the government (cf. Mt 22:17; Ro 13:6,7). In this study we will be focusing exclusively on one further God-pleasing use of possessions: the giving of offerings for the work of the Church.

In keeping with the key role the gospel plays in effecting sanctification in general, we will first consider in some detail the place of the gospel in giving. Then we will look at the place of the law, the place of needs, the place of the example of others, the place of promise of reward and the place of programs. Finally, we will append a few thoughts about the role of Wisconsin Lutheran Seminary in giving stewardship training to the future pastors of the church.

But before doing so, we should perhaps take just a moment to recall what is meant by the term "stewardship." The English word "steward" comes from the Greek word *οἰκονόμος*. An *οἰκονόμος* was a manager of a household or of a specific area within the household. His work was called *οἰκονομία*, management. Since the household and its goods did not belong to him, but to the owner, the *οἰκονόμος* was responsible to the owner for the way he carried out his *οἰκονομία*. In the Parable of the Unjust Steward, for example, the *οἰκονόμος* is asked to give an account of his *οἰκονομία* (Lk 16:2).

On a spiritual plane, God is the Owner. As the Owner, he entrusts various gifts to his *οἰκονόμοι*. He gives us, or better, entrusts to us, our time, our talents, our treasures, and tells us to exercise careful and faithful management of them. A mark of a careful and faithful manager is that he uses what has been entrusted to him in a way that is consistent with the wishes of the owner. Christian stewardship can thus be defined as the Christian's careful and faithful management of everything that God has entrusted to him. Another way of putting it: Stewardship is managing God's resources to carry out God's mission. Applying this definition to the specific area of giving of offerings, *stewardship of giving is the Christian's careful and faithful management of the money God has given him to help carry out the mission God has established for his Church.*

The Place of the Gospel in Giving

Why do Christians give? When we ask this question, we are talking about motivation, which Webster simply defines as "something that causes a person to act." Every activity of a person is motivated, but not every activity is correctly motivated. This is true of giving also. It is not difficult to come up with a rather lengthy list of faulty ways to motivate oneself or others to give:

- * "How can you refuse to give? It's your Christian duty!"
- * "You're the only one I can count on."
- * "You can't let your church (Or: me: or: your church body) down at a time like this."
- * "I don't want my name on the bottom of the list of contributors: so I'd better give a little more."
- * "If you don't give a sufficient amount, the budget won't be fully funded."
- * "You'll feel good if you give."
- * "The Lord has given you everything. How dare you return only a pittance to him!"
- * "The more you give the more you'll get. So it would be wise for you to give a lot."
- * "People will look up to me as a great benefactor if I give large amounts."
- * "You ought to be more thankful for what God has done for you."

- * “Look how much these few people have given. Surely all the rest of you together should be able to match what they have done.
- * “Though tax laws have changed, charitable giving still offers a good tax write-off for many, perhaps for you.”
- * “Here is the amount the stewardship committee has determined that you should give in the coming year.”

Giving that is motivated by the desire for personal gain (recognition, etc.) or that comes from less than a cheerful heart is giving that is not properly motivated. Jesus said, “Be careful not to do your ‘acts of righteousness’ before men, to be seen by them. If you do, you will have no reward from your Father in heaven” (Mt. 6:1). In the major stewardship of giving section in the Scriptures, 2 Corinthians 8 and 9, Paul clearly states, “Each man should give what he has decided in his heart to give, *not reluctantly* [μὴ ἐκ λύπης, “out of grief”] or *under compulsion*, for God loves a cheerful giver” (2 Cor 9:7).

In the Greek the phrase, “under compulsion” is ἐξ ἀνάγκης, which the King James Version translates “of necessity.” This does not mean that giving is not necessary. The Formula of Concord comments on the necessity of good works, which would include the good work of giving:

In the Holy Scriptures... the words *necessity*, *needful*, and *necessary*, likewise *ought* and *must*, are used concerning what we are bound to do because of God’s ordinance, command, and will.

But the same article in the Formula goes on to make a distinction between “a necessity of Christ’s ordinance, command, and will and of our obligation” on the one hand and “a necessity of coercion” on the other:

When this word *necessary* is employed, it should be understood not of coercion, but only of the ordinance of the immutable will of God. For in other places, as 2 Cor. 9,7... that is termed “of necessity” which is wrung from one against his will, by force or otherwise, so that he acts externally for appearance, but nevertheless without and against his will. For such specious works God does not want, but the people of the New Testament are to be a *willing people*, Ps. 110, 3, and *sacrifice freely*, Ps. 54,6, *not grudgingly or of necessity, but are to be obedient from the heart*, 2 Cor. 9,7: Rom. 6,17. For God *loveth a cheerful giver*, 2 Cor. 9,7.... Truly good works should be done willingly or from a voluntary spirit by those whom the Son of God has made free.¹

C.F.W. Walther, in his classic *Law and Gospel*, reiterates this point in Thesis XXIII:

The Word of God is not rightly divided... when an endeavor is made, by means of the commands of the Law rather than by the admonitions of the Gospel, to urge the regenerate to do good.²

Expanding this thesis, Walther writes:

The attempt... to induce even those who are already believers in Christ to do good by holding up the Law and issuing commands to them, is a very gross confounding of Law and Gospel.... This confounding of Law and Gospel occurs when ministers become aware that all their Gospel-preaching is useless because gross sins of the flesh still occur among their hearers.... Now, the preacher may come to the conclusion that he has preached too much Gospel to them and must adopt nothing but the Law, and conditions will improve.... He resolves to give these people hell and damnation next Sunday. Possibly he may increase the collection by a few dollars,

but the offering is worthless in the sight of God, because it was made under coercion.... Preachers who have succeeded in abolishing certain evils by the preaching of the Law must not think that they have achieved something great. Even the most corrupt congregation can be improved, however, by nothing else than the preaching of the Gospel in all its sweetness. The reason why congregations are corrupt is invariably this, that its ministers have not sufficiently preached the Gospel to the people. It is not to be wondered at that nothing has been accomplished by them: for the Law kills, but the Spirit, that is, the Gospel, makes alive.³

Only the Spirit by the gospel makes alive. The gospel is the foundational motive, the one true power supply, for giving. This is brought out clearly in two beautiful passages from 2 Corinthians. One of those passages is 2 Corinthians 5:14,15:

For Christ's love compels us, because we are convinced that one died for all, and therefore all died. And he died for all that those who live should no longer live for themselves but for him who died for them and was raised again.

The word "for" (γάρ) ties this passage in with what precedes it. In the previous verse Paul had been talking about the way he had sought to carry out his ministry. He had labored so intensely that apparently the same charge had been hurled against him that his Savior had faced (cf. Mk 3:21), namely, that he was out of his mind. His reply was, "If we are out of our mind, it is for the sake of God" (v. 13). "For," he says, "Christ's love compels us." The Greek is ἡ γὰρ ἀγάπη τοῦ Χριστοῦ συνέχει ἡμᾶς.

A decision has to be made here about the genitive τοῦ Χριστοῦ. Is it best construed as an objective genitive, in which the noun in the genitive is the receiver of the action? Is Paul talking about the love he has for Christ? Or should it be taken as a subjective genitive, in which the noun in the genitive is the doer of the action? Is Paul talking about the love Christ has for him? Or should it be taken as a descriptive genitive, in which the noun in the genitive describes the kind of love that gripped Paul? Is Paul talking about a Christ-like love that compels him? The NIV, with its translation, "Christ's love," opts for taking it as a subjective genitive. This seems to fit the context best, for in the last part of verse 14, he tells us what this love of Christ consisted of: "One died for all, and therefore all died."

Paul says, "I am carrying out my ministry so determinedly and so wholeheartedly because the love Christ has for me *compels* me." The word translated "compels" is συνέχει. It has the idea of holding together, of controlling, and then of compelling and impelling. Christ's love was the controlling force in Paul's life. It was that love, as expressed in Christ's substitutionary death in the place of not just Paul but in the place of all, in the place of everyone in the whole world ("all died"), that compelled Paul, that impelled him and his associates to "no longer live for themselves but for him who died for them and was raised again." The love Christ had for Paul produced in him a love for Christ which expressed itself in the same self-sacrificing way as had Christ's love for him.

Christ's love as seen in his sacrificial death for all is the "bottom line." This is the foundation upon which the whole life of sanctification must build. This is the only fountain from which all works that are truly good can flow. This is the gospel, the good news of what God has done for us in Christ. The gospel is the power supply for sanctification. The gospel, therefore, is that which empowers proper stewardship of giving. Great harm is done if the gospel is shunted to some other place than front and center, as Waldo Werning writes:

Confusion in motivation is created and the Gospel loses its centrality when artificial and fleshly desires are contrived to get action from people. Pleas of loyalty, cries of emergencies... and organizational claims have a detrimental effect when used as motivation. Under such conditions, the giving response will not be due primarily to God's Word but to the demands to meet human standards. We must not equate the Gospel with "duty," or with the achievement of institutional

goals. The Gospel loses its dynamic when it is converted into behavior and habit patterns. Then it has been perverted into Law.⁴

In the second passage from 2 Corinthians Paul sets the gospel, the good news of Christ's love, specifically into the context of Christian giving:

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich (2 Cor 8:9).

Note that this passage also begins with "for" (*γάρ*). In the previous verse Paul had talked about testing the sincerity of the Corinthians' love by comparing it with the zeal demonstrated by the Macedonians in the matter of gathering an offering for the needy believers in Jerusalem. He did not have to hesitate to talk this way. He knew that the Corinthians were able to display and were desirous of displaying an unselfish, self-sacrificing love (*ἀγάπη*) in their giving, because they had already come to experience Christ's love for them.

"You *know* the grace of our Lord Jesus Christ," Paul says. He uses a form of *γινώσκω*. The Corinthians didn't merely know *about* Christ's grace, his unmerited favor on their behalf. They had come to know it experientially. For the sake of the Corinthians (the Greek puts *δι' ὑμᾶς* in the emphatic position) the Christ, who as the eternal Son of God was rich beyond human comprehension from all eternity, became poor and beggarly so that the Corinthians might be richly garbed in the robe of his righteousness, their sins fully covered, the riches of life with God now and fully in the heaven to come guaranteed to them.

It is on this basis, the certainty that Christ's redeeming love had surrounded the Corinthians, that Paul can now encourage them to love in return by bringing to completion their offering for the Jerusalem church. "All motivation, to be truly Christian, must have its roots in 'the grace of our Lord Jesus Christ.'"⁵ Adolf Koeberle puts it this way:

The New Testament commands are always preceded by the clear statement of some divine action to show where the strength of the action comes. All the great deeds of God are enumerated, not in order that they might be supplanted or completed by human actions, but as finished and completed realities that are the basis of faith.... The commandment "thou shalt have no other gods before me" is preceded by the miracle of deliverance. The obligation to fight the good fight of faith, to serve in love, to sacrifice, exists because "We have such promises" and because we "are called to eternal life!"⁶

The Apostle John said it succinctly, "We love because he first loved us" (1 Jn 4:19). So it was with the sinful woman who anointed Jesus' feet with oil as he was eating a meal at the home of a self-righteous Pharisee. "Her many sins have been forgiven," Jesus told the Pharisee, "for she loved much" (Lk 7:47). The Greek *ἀφέωνται* ("Her many sins *have been forgiven*") is a perfect tense. This is something that had been given to her and that was still true about her. She stood behind Jesus as a forgiven sinner.

After saying, "Her many sins have been forgiven," Jesus adds, "for she loved much." He points to her love as evidence that she had received the forgiveness of sins. Grammarians call the *ὅτι* ("for she loved much") an evidential *ὅτι*. It wasn't her love that had produced forgiveness, but the other way around.

This fact, that forgiveness produces love and not vice versa, is underscored by Jesus' additional remark to the Pharisee who had failed to display any love toward him: "He who has been forgiven little loves little" (Lk 7:47). It is significant also that at the end of the narrative Jesus tells the woman, "Your faith [not: "your love"] has saved you" (Lk 7:50). Empowered and impelled by that love of Christ for her, she demonstrated love in return by offering to him her alabaster jar of perfume.

Why do Christians give? Because Christ has given to them. His perfect life and sacrificial death in their place has won for them the forgiveness of sins and a right standing with God. Through a Spirit-produced faith the Christian has personally received forgiveness and a new standing with God as one of his saints. He has become a new creation. He has been brought out of darkness into light, out of death into life. In that new life, as he looks at his God-given financial resources, his faith-response is:

Take my silver and my gold;
Not a mite would I withhold.

The Place of the Law

Little more would need to be said about the stewardship of giving if it were not for the dual nature of the Christian. The Christian is not only saint; he also continues to be sinner. He is not only New Man; he is also Old Man. Hence the ongoing need, not just for the gospel, but also for the law, “not to stimulate giving but to put down the Old Man.”⁷

If one ignores the fact that the Christian is both saint and sinner, he tends to fall into one of two extremes. The one extreme is to assume the worst about people; the other is to assume the best about them. As the Apostle Paul dealt with the Corinthians, he did not fall into either of these traps.

Paul did not assume the worst about the Corinthians. He knew that he was addressing Christians who, according to the New Man, loved to do God’s will, in the matter of giving also. He talks about the Corinthians’ “desire” to give, about their “eager willingness” to gather an offering for the Jerusalem believers (2 Cor 8:10,11). He tells them, “There is no need for me to write to you about this service to the saints. For I know your eagerness to help” (2 Cor 9:1).

Commenting on Paul’s positive expectations of the Corinthians, Wayne Mueller writes, “Having confidence that God’s people will respond is an important attitude on the part of one who gives encouragement and guidance in Christian giving.... It reflects an optimism about the power of the gospel to work on the hearts of people.”⁸ One should not assume the worst, that is, one should not proceed as though he were dealing with unbelievers when teaching and encouraging godly stewardship of giving. One will rather want to assume that God’s people will desire to go God’s way.

Paul, however, did not assume the best about the Corinthians. Since the Old Man was also alive and active, he did not consider them to be immune to Satan’s temptations to be less than faithful stewards of their possessions. So he sets before them the Macedonian church as an example to follow—“to test the sincerity of your love” (2 Cor 8:8). He urges them, “Finish the work, so that your eager willingness to do it may be matched by your completion of it” (2 Cor 8:11). He sends Titus and two other brothers to help them finish gathering the offering. “Show these men the proof of your love,” he challenges them, “and the reason for our pride in you, so that the churches can see it” (2 Cor 8:24). He knows he is working with less than 100% sanctified Christians. He therefore uses the law to alert them to their shortcomings and to put down the Old Adam.

The law’s function as a mirror should not be neglected. “Because of sin,” Werning reminds us, “possessions and money have often become the occasion for sin instead of for good. Having lost the security of belonging to God, man as Old Adam asks for security in things. Anxiously, he grasps for more and begins to take also from his fellow man.”⁹ People need to realize that in the matter of giving, too, they have sinned and fallen short of the glory of God.

The Scriptures warn repeatedly against sinful attitudes that hinder proper stewardship of giving. That God’s people should give of their wealth to help carry out the work of the Church is clearly taught in the Scriptures. The book of Proverbs instructs, “Honor the Lord with your wealth, with the first-fruits of all your crops” (Pr 3:9). Paul tells the Galatians, “Anyone who receives instruction in the word must share all good things with his instructor” (Ga 6:6). “Elders who direct the affairs of the church well are worthy of double honor,” says Paul to Timothy, “especially those whose work is preaching and teaching” (1 Tm 5:17). Part of

that “double honor” would undoubtedly include financial support, as the verse that follows indicates: “‘Do not muzzle the ox while it is treading out the grain,’ and ‘The worker deserves his wages.’”

Refusal to give or failure to give in a way that pleases God must be labeled for what it is—a sin against the will of God, a sin that merits punishment.

The injunction of the Ninth and Tenth Commandments against greed and covetousness is reiterated time and again in the New Testament. “A man’s life does not consist in the abundance of his possessions,” said Jesus (Lk 12:15). He then proceeded to tell the Parable of the Rich Fool to illustrate the godlessness and folly of greed. Paul told Timothy, “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1 Tm 6:9,10).

Jesus warns against divided loyalties: “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Mt 6:24). “Where your treasure is,” says Jesus, “there your heart will be also” (Mt 6:21).

In his parable of the Sower and the Seed, Jesus says that just as thorns choke the growing plant so “the worries of this life, the deceitfulness of wealth and the desires for other things... choke the Word, making it unfruitful” (Mk 4:19). People need to be warned about the deceitfulness of wealth. It can make one feel that he is invincible. Paul tells Timothy, “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God” (1 Tm 6:17).

In truth, an improper attitude toward one’s possessions can keep one out of heaven. “If you want to be perfect,” Jesus counseled the rich young man, “go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me” (Mt 19:21). “I tell you the truth,” Jesus told his disciples as the young man walked away in sorrow, “it is hard for a rich man to enter the kingdom of heaven.... It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Mt 19:23,24).

We today are blessed by God to be living in a society abounding with material things. In and of themselves, of course, material things are not evil. They are part of God’s creation. A prevalent sin of our day, however, is materialism, putting an undue emphasis on material things. In his Sermon on the Mount, Jesus cautions, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Mt 6:19,20). In other words, keep your priorities straight. Remember that “we brought nothing into the world, and we can take nothing out of it” (1 Tm 6:7).

We have to be careful, however, that, since God “richly provides us with everything for our enjoyment” (1 Tm 6:17), we do not label all accumulation and enjoyment of material goods as materialism. Kenneth Kantzer sounds a good note of caution:

What one person considers luxury, another reckons as essential for life. It is not easy to draw a line between legitimate use of God’s resources and the wasteful, luxurious use of his resources.... No two human beings are identical and, therefore, no two human beings have exactly the same needs even when they carry the same role in life and are called to the same tasks. This should remind us to be extraordinarily cautious in judging what our fellow Christians really need, especially when they take into their lives what, for me, would be outrageous luxury.¹⁰

Nevertheless, the Scripture’s warnings against a materialistic spirit need to be stressed.

The Scripture’s admonish also about a selfish use of one’s material goods. James takes his readers to task for asking “with wrong motives that you may spend what you get on your pleasures” (Ja 4:3). In no uncertain terms he condemns the rich for their selfishness and dishonesty:

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you (Ja 5:1-6).

Greed, covetousness, divided loyalties, faulty prioritization, discontentment, lack of trust, selfishness, materialism—all of these sins need to be clearly and boldly pointed out. A heart that is not right with God cannot produce works pleasing to God. A corrupt tree produces corrupt fruit or no fruit at all.

There is no shortcut to God-pleasing stewardship of giving. The shortcut would be to use the law to produce an outward change in human behavior, such as more regular giving or larger gifts, and with that to think one's work is done. Walther deals with this in Thesis XVI of his Law and Gospel: "The Word of God is not rightly divided when the preacher tries to make people believe that they are truly converted as soon as they have become rid of certain vices and engage in certain works of piety and virtuous practises."¹¹

Among the examples he offers is the following:

Take the sin of avarice. A congregation may be so stingy as to refuse to take up a collection; it may fail to pay the pastor his salary. In that case the pastor must not resolve to preach his people a sharp sermon in order to open their purses. Opening purses by means of the Law is no achievement at all. He must preach in a manner that will rouse them out of their spiritual sleep and death.¹²

Walther, we note, is *not* saying that the law should not be preached. He *is* saying, though, that the law should be preached, not to open purse strings, but to convict of sin. In the matter of stewardship of giving, the use of the law as mirror to reveal sins and the proclamation of the gospel to announce forgiveness should not be merely presupposed. Since the Christian is always Old Man as well as New Man, there will always be a need for verbalizing man's dilemma—his greed, covetousness, selfishness, etc.—as well as God's solution in Christ. Otherwise offering guidelines for giving, the third use of the law, stands in danger of being nothing but moralizing.

There is, though, a genuine place for the third use of the law in stewardship of giving. Following on the preaching of the law as mirror and of the gospel to proclaim forgiveness, the law is then properly presented in its third use as a welcome guideline for the Christian to express his or her gratitude for forgiveness.

Before we look at the third use of the law in the stewardship of giving, it would be helpful to remind ourselves of the distinction between the law as mirror or curb or rule (its so-called "third use"). The distinction does not lie in the specific commands of God, as though one command were law as curb, another law as mirror and another law as rule. The same command of God could well be serving all three functions at the same time. Article VI of the Epitome of the Formula of Concord points to where the distinction is to be found:

The Law is and remains both to the penitent and impenitent, both to regenerate and unregenerate men, one and the same Law, namely, the immutable will of God; and the difference, so far as concerns obedience, is alone in man, inasmuch as one who is not yet regenerate does for the Law out of constraint and unwillingly what it requires of him as also the regenerate do according to the flesh; but the believer, so far as he is regenerate, does without constraint and with a willing spirit that which no threatenings however severe of the Law could ever extort from him.¹³

The Scripture's guidelines for giving, then, which we are about to consider, can serve all three functions of the law. We are treating them here in their third use of the law aspect, namely as guidelines for Spirit-generated fruits of faith, grateful responses to the gospel.

God is pleased with *freewill* giving. Paul points with thanksgiving to the willing and eager hearts of the Macedonians: "Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints" (2 Cor 8:3,4). He looks for the same willing spirit on the part of Corinthians: "Each man should give what he has decided in his heart to give.... God loves a cheerful giver" (2 Cor 9:7).

God is pleased with *first-fruits* giving: "Honor the Lord with your wealth, with the first-fruits of all your crops" (Pr 3:9). In his Sermon on the Mount, Jesus encourages believers to put the Lord and his Kingdom first in their thinking: "Seek first his kingdom and his righteousness, and all these things [the necessities of life] will be given to you as well" (Mt 6:33).

God is pleased with *planned* giving. Paul apparently spent a considerable amount of time helping the Corinthians and others plan for the special one-time offering for the saints in Jerusalem (cf. 1 Cor 16:1-4). When he instructs the Corinthians, "Each man should give what he has decided in his heart to give" (2 Cor 9:7), he is obviously expecting that they will do some careful thinking about what they will give. This is not to say that unplanned, spontaneous giving in response to some special opportunity is unpleasing to God, but rather that careful use of one's financial resources will normally include planning how to be as faithful a steward as possible. Planned giving is the opposite of haphazard giving.

God is pleased with *proportionate* giving. The passage usually cited in support of this principle for giving is 1 Corinthians 16:2: "On the first day of every week, each one of you should set aside a sum of money *in keeping with his income.*" We refer the reader to the exegesis of David Kuske, which leads him to translate the verse, "Every Sunday, let each of you set aside and store at home *whatever he gains.*"¹⁴ If this is the correct translation (Kuske presents a strong case for it), then this particular verse does not explicitly teach the principle of proportionate giving.

Whether or not 1 Corinthians 16:2 speaks of proportionate giving, the principle still stands. In 2 Corinthians Paul urges the Corinthians to give "according to your means" (ἐκ τοῦ ἔχειν). "The gift is acceptable," he says, "according to what one has, not according to what he does not have" (2 Cor 8:11,12). This principle of proportionate giving has Old Testament roots in the law of the tithe. New Testament believers, too, although they are not told precisely what percentage to set aside, will give for the Lord's work in proportion to what the Lord has given to them. This is the principle which guided the Christians in Syrian Antioch. We are told that at the time of a famine "the disciples, *each according to his ability* (καθὼς εὐίτορεῖτο τις), decided to provide help for the brothers living in Judea" (Ac 11:29).

God is pleased with *generous* giving. Paul uses the analogy of a wise sower who sows his seed generously in anticipation of a bountiful harvest: "Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Cor 9:6). He tells Timothy to command the rich to be "generous and willing to share" (1 Tm 6:18). He resists, however, the temptation to define what generous giving is—and so should we. Any attempt to set a specific percentage as the accepted norm for generous giving goes beyond the freedom of the New Testament Christian. Only the Old Adam will welcome this refusal to establish a specific percentage as an excuse for less than generous giving.

God is pleased with *every-Christian* giving. When Paul gave the Corinthians guidelines for the special offering for the church at Jerusalem, he clearly stated, "Each one of you should set aside a sum of money" (1 Cor 16:2). Rich or poor, old or young—each Christian would want to participate from what God had given to him or her.

God is pleased with *regular* giving. In the 1 Corinthians 16 passage Paul talks about "the first day of every week" (1 Cor 16:2). He encourages the Corinthian believers to set aside some money on a regular basis so they will have an offering to send along with Paul when he goes up to Jerusalem. If they had not done this, chances are they would have had very little to give Paul when he arrived. Regularity—as God gives, set aside a portion for God—this is the encouragement of the Scriptures.

The Place of Needs

When talking about the place of needs, we are still in the realm of the law, its third use in particular, that of providing to the grateful Christian guidelines for serving the Lord. Since this subject, however, has occasioned considerable concern on the part of many, we will treat it separately here.

Is it legitimate to use needs to encourage a Christian to give? A study of 2 Corinthians 8 and 9 makes it amply clear that this is a legitimate use of needs. Undoubtedly Paul would not have written these chapters if a need—that of the poor believers in Jerusalem—had not occasioned their necessity. The whole special offering came into being because of the dire need of those brothers and sisters in Christ. Paul writes, “The service that you perform is... supplying the needs of God’s people” (2 Cor 9:12).

Commenting on that verse, Armin Panning writes:

Surely, that constitutes a legitimate reason for conducting a collection and for urging the Corinthians to be cheerful givers in supporting it.... In connection with improving people’s stewardship, we hear much about the need for information and communication. That need is real. People have to be made aware of the “needs.” The Corinthians had to be told about the plight of the impoverished Jerusalemites in order to respond to their specific need.¹⁵

In exercising careful stewardship of their money, Christians rightly desire to know to what use their offerings will be put. Since they have limited resources, they want to apportion their offerings in a way that will accomplish the most good. Hence the need for preparing and publicizing congregational and synodical work programs.

Yet at the same time there are a number of cautions that need to be voiced when talking about needs in connection with giving.

For one thing, we should never lose sight of that which ultimately moves a Christian to give—the cross of Jesus. A need can motivate an unbeliever also to give, at times large sums: but it is not an offering pleasing to God. The bottom line remains Christ’s love as expressed by his life and death on our behalf. Needs then are opportunities for the message-of-the-cross-motivated Christian to express his or her gratitude to God.

This leads to a second fact that shouldn’t be forgotten. Panning refers to it in his *Quarterly* article: “There is in the Christian an inner compulsion to give even without the external motive of need. There is the compelling urge to express his thankfulness to a gracious God by cheerful giving.”¹⁶

The purpose of giving is not merely to fill needs in the Church, but above all to satisfy the Christian’s inner need to honor the Lord who has redeemed him. The Proverbs passage we have already quoted brings this out: “Honor the Lord with your wealth, with the first-fruits of all your yield” (Pr 3:9).

Paul speaks the same language. He speaks of “the offering which we administer in order to honor the Lord himself” (2 Cor 8:19). Writing to the Philippians, he describes their financial support of him as “a fragrant offering, an acceptable sacrifice, pleasing to God” (Php 4:18).

Christians give to honor the *Lord*, not to meet a budget or to alleviate some crisis. Yet it is not as though these two are on opposite sides and that a person must choose between one or the other. When Christians in their giving fund a congregation’s or church body’s work program or respond to some crisis, and when this giving is compelled by Christ’s love, they are thereby honoring the Lord with their offerings. As they bring their offerings to meet the needs of others, they remember the words of their Savior, “Whatever you did for one of the least of these brothers of mine, you did for me” (Mt 25:40).

It should not be forgotten, however, that the need for the Christian to give runs deeper than the need to meet a budget. Even when a specific external Kingdom need has been met, the internal need of the Christian to honor the Lord with his money still continues. If in our stewardship programs we allow “needs” to eclipse the Christian’s inner need to give, we end up with a law-centered rather than gospel-centered approach.

Thirdly, we should take care that we do not present needs in such a way that we give the impression God couldn't get along without our help. It is not that the Lord needs our offerings. He could, and he will, if necessary, get his work done without us. Jesus said, "This gospel of the kingdom will be preached in the whole world as a testimony to all nations" (Mt 24:14). "Will be preached" is an indicative, future tense verb. There are no "maybes" about it. Whether or not we, with our prayers and offerings, respond to the need to bring the gospel to the world, God's work will be accomplished.

In his essay on Old Testament principles that govern stewardship of material goods, James Westendorf compares the gods of the heathen with the one true God:

All the heathen idols of the nations around Israel... were believed to need the offerings of their people. In fact, it was thought they would starve to death if the offerings were not brought.... The Lord was much different. The very fact that he called for his offerings to be burned indicates that he did not need them to satisfy any wants of his own.... But God was gracious to his people. He allowed them to work with him. He used the offerings they brought to meet the needs and carry out the work of his kingdom. And he was not afraid to lay these needs in front of the people when he called for their offerings.¹⁷

Needs, ongoing or special, ought to be put before God's people simply as opportunities for service. Recently there came across this writer's desk a letter from a pastor to his congregation that nicely exemplifies such an approach to needs. The congregation was experiencing a budget shortfall. The pastor writes:

.... This letter with its giving statistics comes as a gentle reminder to all of us to search our hearts, to evaluate our blessings, to look at our priorities, and then to ask ourselves whether our gifts are an adequate expression and an appropriate measure of our gratitude to God for his grace and his goodness. His mercies are still new to us every morning, as the Psalmist reminds us....

We are not urging any of you to give more because we need more to meet our budget, or because the church will fall apart if we don't, or because the Lord's work will go undone if we don't. The Lord is not a beggar, he's a giver. And that leaves us with a need—a need to respond, a need to show God our love and appreciation for the gift of a new life in Christ.

So may we ask you to take another look at your giving, not in the light of our budget, but in the light of God's grace and love for you....

Fourthly, we should be cautious about placing any specific need upon a Christian's conscience, as though giving to meet that particular need were the only way by which a Christian could exercise faithful stewardship of giving. The Scriptures enjoin Christians to give, but they do not specify particular projects for them to undertake. By virtue of their congregational and synodical affiliation, Christians assume a responsibility to help support the gospel ministry of their congregation and church body. Their primary giving, therefore, will normally be to help carry out the congregational and synodical work program. But stewardship of giving involves careful scrutiny of all God-pleasing opportunities open to the Christian to give. The Christian will want to examine the relative merits of these opportunities, and then, motivated by the gospel, determine how to apportion his or her offerings.

The Place of Example

Even a cursory study of 2 Corinthians 8 and 9 makes it clear that Paul also made use of the example of others to guide and encourage his readers in their giving. In the opening verses of these two chapters Paul points the Corinthians to the example of the Macedonians:

We want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints (2 Cor 8:1-4).

In chapter 9, Paul tells the Corinthians that he had used their eagerness to support the offering for the Jerusalem church as an example for the Macedonians:

I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action (2 Cor 9:2).

In the account of the Widow and the Mite, Jesus held up the widow as an example: “This poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on” (Mk 12:43,44).

Certainly, then, Christians today may cite the example of other believers or other congregations as an encouragement to their fellow Christians to imitate them.

Again, though, a few cautions are in order. First of all, as in the case of responding to needs, it is imperative to remember that pointing to the example others have set serves a law, not a gospel, function. Christians, to be properly motivated and empowered to give, must always be led to consider, not just the gifts of *others*, but especially the gift of *God*—his one and only Son. The dynamic for Christian giving is the gospel, not the law.

Secondly, we should note that what Paul and Jesus pointed to as worthy of emulation was not the amount that others were giving, but the attitude with which they gave. The Macedonians, in fact, were extremely poor people and so was the widow. But both gave cheerfully, willingly and even beyond what most people would consider one’s ability to give. Mueller applies this to contemporary congregational stewardship endeavors:

Noting the good example of generous givers is a legitimate way to invite fellow Christians to marvel at what God’s love can do in the hearts of people.... When holding up examples of giving, pastors will encourage others to pattern their giving according to the measure of faith exhibited, not the outward size.¹⁸

Thirdly, a distinction needs to be observed between giving with the *primary* purpose of serving as an example and giving with an *auxiliary* purpose of serving as an example. Neither the Macedonians nor the widow gave with the primary purpose of trying to get others to give the way they gave. They gave because of their inner compulsion to give and thus to honor the God who had redeemed them. One gives to honor God, not to draw attention to self.

On the other hand, as Westendorf brings out,¹⁹ the action of King David in gathering money for building the temple indicates that, if the attitude of the heart is right, it is not wrong even to point to oneself as an example. David told Solomon:

“The task is great, because this palatial structure is not for man but for the Lord God. With all my resources I have provided for the temple of my God.... Besides, in my devotion to the temple of my God I now give my personal treasures of gold and silver for the temple of my God.... Now, who is willing to consecrate himself today to the Lord?”

Then the leaders of families, the officers of the tribes of Israel, the commanders... and the officials in charge of the king’s work gave willingly. They gave toward the work on the temple of God (1 Chr 29:1-3,5-7).

Note how David made it clear that he gave, not primarily to be an example, but “because this palatial structure is... *for the Lord God.*” “I give my personal treasures,” he says, “*in my devotion to the temple of my God.*” That attitude, then, served as an example, an encouragement, to the leaders of Israel.

Today also those whose giving may be used as an example should not be urged to give so that they might be an example, but rather to give as an expression of love and devotion to the God who loved them first in Christ. That kind of giving, in turn, can be held up to others as an example to emulate.

The Place of the Promise of Reward

It is not unusual for God to attach a promise of grace to a command. He promises, “Train a child in the way he should go, and when he is old he will not turn from it” (Pr 22:6). Jesus assures his disciples, “Seek first his kingdom and his righteousness, and all these things will be given to you as well” (Mt 6:33). Addressing children, Paul tells them, “‘Honor your father and mother’—which is the first commandment with a promise—‘that it may go well with you and that you may enjoy long life on the earth’” (Eph 6:2,3). The writer of Hebrews offers this promise: “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’” (He 13:5).

God makes similar promises in the matter of giving. The inspired writer of Proverbs assures us: “Honor the Lord with your wealth, with the first-fruits of all your crops: then your barns will be filled to overflowing, and your vats will brim over with new wine” (Pr 3:9,10). Paul holds out this promise of God to the Corinthians:

Whoever sows generously will also reap generously.... And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.... Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion (2 Cor 9:6,8,10,11).

Richard Balge rightly calls these promises an “encouragement for participating generously and promptly in the relief collection.”²⁰ He also quotes the comments of Article III of the Apology: “Here [i.e., 2 Cor 9:6] clearly the measure of the reward is connected with the measure of the work.”²¹

In connection with their financial assistance of Paul, the Holy Spirit through Paul promises the Philippians: “My God will meet all your needs according to his glorious riches in Christ Jesus” (Php 4:19). John Brug comments: “Christian givers need not fear that they will be left empty if they are generous givers. We can never out-give God, the fountain of good and perfect gifts.”²² God attaches his certain promises to faithful stewardship of giving.

One question needs to be addressed: What place does God’s promise of reward play in motivating Christians to give? Such promises can easily be misused. If they are not used in the right way, they will not serve as an encouragement to the Christian to act according to the New Man but may instead induce him to act according to his self-serving Old Adam. This can be seen, for example, in the way God’s promises of reward are perverted by some television evangelists to an apparent attempt to draw funds from their viewers. “If you give,” they say, “you will get.” Thereby they are pandering to people’s sinful nature, which hears, “Give *in order to get.*” Now giving has become a fleshly means to a selfish end rather than a Spirit-induced fruit of faith.

We are brought back once again to the basic question, “Why do Christians give?” Christians always need to be led back to the manger, the cross and the empty tomb of Jesus. “Christ’s love compels us.” This is the master motive. The promise of God, forgiveness through Jesus, is what compels and impels a Christian to give.

As the Christian gives in this spirit, he welcomes the additional promise of a reward of grace, even in this life, promised to one who fulfills God’s will. He trusts that the God who kept his big promise, the God

“who did not spare his own Son, but gave him up for us all,” will also, “along with him, graciously give us all things” (Ro 8:32).

What then is the proper way to teach about the promises God attaches to faithful stewardship of giving? Not: “Give so that you can obtain these promises”; but: “Give out of faith in the Savior who loved you, trusting that God will supply your every need.”

The Place of Programs

Paul structured a “stewardship program” for gathering the offering for the Jerusalem church. A study of 1 Corinthians 16:1-4 and 2 Corinthians 8 and 9 reveals a number of features of this “program” which indicate that it involved deliberate planning and foresight. It included some careful advance planning. The members of the congregations in Galatia, Macedonia and Achaia were asked to begin early to set aside special funds for this offering.

Paul was very careful about the external elements of the offering, as can be seen by the men chosen to administer it. When it was time to gather the offering together and bring it to Jerusalem, this would be done, not just by Paul, perhaps not by him at all, but by men approved by the various congregations. When the offering in Corinth began to lag, Paul sent some Christian brothers to help them bring it to completion. It was not just any men he sent, however, but brothers in the faith whom the Corinthians admired and trusted. Paul wrote, “We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men” (2 Cor 8:20,21). This was hardly a haphazard, purely spontaneous approach to gathering and delivering the offering.

Paul’s actions are instructive to us today. As Balge writes, “Though the gathering of funds is a spiritual undertaking, this does not preclude its being carried out in an organized and practical way, according to orderly procedures.”²³

But note especially how much time Paul spent in educating the Corinthians about the stewardship of giving. The majority of 1 Corinthians 16:1-4 and 2 Corinthians 8 and 9 is given over, not to procedure, but to instruction.

This, too, is for our instruction. We agree with Ronald Roth when he maintains that “the primary goal of stewardship programs is... to expand the knowledge and faith of the members.”²⁶ In *Christian Stewards—Confronted and Committed*, Waldo Werning presents two stewardship program scenarios:

Scene One: Leaders come to members to tell them about the work of the congregation and its denomination. The budget is recounted and explained in glowing terms. As loyal members they are urged to give generous gifts and told that these plans will be made possible if they will consider larger contributions.

Scene Two: Leaders come as God’s priests humbly to present a Scripture message to fellow priests. Members are told of God’s great plan for them and what God has done to make this possible. They are helped to understand their dual natures: the factors and forces at work in them that make them both covetous and generous. They are not approached as ones who are to supply the needs of the church; rather, they are reached as people whose union with Christ and faith are to be expressed in the use of all their abilities and possessions. They are told of the mercies of God and the truths about first-fruit, generous, proportionate giving. Through the Word, they are encouraged to adopt attitudes, conduct and commitments that effectively reflect their Christian faith.

Werning then comments on the differences between these two scenes:

The first scene finds faith applied to church plans, while the second scene challenges faith to respond to the Biblical terms of discipleship. In one scene, people tend to get the impression that the leaders are imposing their ideas and their wills on them. In the other scene, people see God speaking to them through their leaders. In the first scene, the church places its attention on the external act of giving. In the second scene, the attention is on the internal condition, the spiritual. In one approach, people are treated as supporters; in the other, as priests of God. In one approach, current information is presented to motivate people for enlarged giving; in the other, the Word is used as the means to build up their sanctification and to teach the grace of giving.

In the first way, the church is a beggar; in the other, a proclaimer. One approach is the “we-they” concept, while the other makes it the “I-we” concept.²⁵

Werning is obviously overstating the case somewhat to make his point. As is made clear later in the book, he is not saying that church plans, needs, budget, etc., have no place in a stewardship program. Yet in these few paragraphs he catches quite well what should be the chief thrust in any program of stewardship whether on a congregational or synodical level. With Paul, the emphasis should be on instruction and inspiration from the Word. As the saying goes, “Raise people, not money.” When people are raised, when their sights are set on God’s will for his redeemed children, offerings will rise also—offerings that are pleasing to the Lord.

The Role of the Seminary

The seminary sees itself primarily in the role of teaching the biblical principles involved in God-pleasing stewardship of giving rather than of giving instructions, except in a general way, in the mechanics of conveying these principles to the congregation. It seeks to instill in its students a zeal for teaching the scriptural theology and practice of stewardship and an openness to using the methods and materials designed for that purpose by the Synod’s Board for Stewardship. It sees the function of the district stewardship committees as offering the seminary graduate advice and counsel as he seeks to inaugurate and carry out a program of stewardship education in the congregation.

Thus the seminary and the duly elected and appointed boards and committees of the synod work together to encourage all of our people to grow also in the grace of giving—compelled by the love of Christ.

Endnotes

1. The Formula of Concord, Thorough Declaration, Art IV, “Of Good Works.” *Concordia Triglotta* (St. Louis: Concordia, 1921, reprinted by The Mott Press, Minneapolis, 1955), p 943. In this connection we call your attention to the Theses on Stewardship appended to this essay. These theses, prepared by Armin W. Schuetze for faculty study and discussion, render the helpful service of applying what the Lutheran Confessions teach about the function of law and gospel for Christian faith and life more specifically to the subject of stewardship training.
2. C.F.W. Walther, *The Proper Distinction Between Law and Gospel* (St. Louis: Concordia), p 381.
3. *Ibid.*, pp. 381, 387-388.
4. Waldo J. Werning, *Christian Stewards—Confronted and Committed* (St. Louis: Concordia, 1982), p 40.
5. Richard D. Balge, “Exegesis of 2 Corinthians 9:1-7,” *Wisconsin Lutheran Quarterly*, 85:3 (Summer 1988), p 229.
6. Adolf Koeberle, *The Quest for Holiness* (Minneapolis: Augsburg, 1938), pp. 151,152 (quoted in Werning, *op cit.*, p 41).
7. Wayne D. Mueller, “Lessons on How to Encourage Christian Giving and Administer an Offering,” *Wisconsin Lutheran Quarterly*, 85:1 (Winter 1988), p 41.
8. *Ibid.*, pp. 50,51.
9. Werning, *op cit.*, p 13.
10. Kenneth Kantzer, “The Imperatives of Wealth: The Christian Ideal” (*Christianity Today*, May 12, 1989), p 40.
11. Walther, *op cit.*, p 299.
12. *Ibid.*, p 303.
13. *Concordia Triglotta*, p 807.
14. David P. Kuske, “Principles of Stewardship in First Corinthians 16:1,2 and Second Corinthians 8:1-9,” *Wisconsin Lutheran Quarterly*, 84:4 (Fall 1987), esp. pp. 250-255.
15. Armin J. Panning, “Be Cheerful Givers—2 Corinthians 9:8-15,” *Wisconsin Lutheran Quarterly*, 86:2 (Spring 1989), p 138.
16. *Ibid.*, p 138
17. James J. Westendorf, “Old Testament Principles Governing the Stewardship of Material Goods,” *Wisconsin Lutheran Quarterly*, 84:2 (Spring 1987), pp. 91,92.
18. Mueller, *op cit.*, pp. 40,41.

19. Westendorf, op cit., p 93.
20. Balge, op cit., p 227.
21. *Concordia Triglotta*, p 221.
22. John F. Brug, “The Principles of Financial Stewardship in Paul’s Letter to the Philippians,” *Wisconsin Lutheran Quarterly*, 86:3 (Summer 1989), p 223.
23. Balge, op cit., p 229.
24. Ronald D. Roth, “Equipping the Believers as Stewards,” an essay delivered at the 1987 convention of the Wisconsin Evangelical Lutheran Synod at Watertown, Wisconsin. The essay is printed in the *Proceedings of the Forty-ninth Biennial Convention of the Wisconsin Evangelical Lutheran Synod*, pp. 235-263. The quotation is from p 243.
25. Werning, op cit., pp. 7,8.

Theses on Stewardship

1. The world and all that is in it is God's; he alone possesses all things.
2. God gives life, time, talent, treasure to individuals according to his good and gracious will.
3. The individual's management of this trust from God is called stewardship.
4. For the Christian, stewardship (also of his material goods) is an important aspect of the life of sanctification.
5. In the Christian's life of sanctification both law and gospel have important and distinct functions.
6. Each must be used for the purpose intended by God. Thor. Decl. VI,10.
7. Through the gospel the Holy Spirit produces and strengthens faith, brings about renewal, converts sinners into good trees that will produce good fruit. Epit. VI, 6.
8. Thus the gospel provides the motivation which leads to joyful, willing, unselfish stewardship. A.C. XX, 29,35; Thor. Decl. VI, 17.
9. The law has a threefold function: curb, mirror and guide. Epit. VI, 1.
10. The law as curb motivates, that is, by its threats or promises of reward coerces and produces works of the law or civic righteousness. Epit. VI, 5; Thor. Decl. VI, 16,19.
11. Such works of the law are not to be identified with the fruits of the Spirit, motivated by the gospel. Thor. Decl. VI, 16,17.
12. The law as mirror exposes and reproves sin. As such it works contrition, one part of repentance. Thor. Decl. V, 18; VI, 12.
13. The law as guide shows the good works in which a Christian is to walk. The latter is called the third use of the law. In this way it serves the Christian in his life of sanctification. Thor. Decl. VI 11,12.
14. Whatever reveals and reproves sin or shows the Christian how he is to live functions as law. Epit. V, 3; Thor. Decl. V, 12.
15. In the area of stewardship, the presentation of needs, of a budget, of a particular synodical program, using others as examples, etc. serve the function of law. They may reveal where the Christian is failing and expose sin. They can help to guide the Christian, showing him where and how he, motivated by the gospel, may serve God in his stewardship life.
16. It is important for the Christian to listen carefully to Scripture where it speaks of stewardship so that he may learn from it the proper application of both law and gospel to this aspect of sanctification.
17. The stewardship of material wealth concerns itself not only with what is given to the church, but takes into consideration all needs and responsibilities the Lord places before the Christian.

18. The Lord enjoins the Christian to pay his taxes, to provide for the family, to take care of widows, to look after his bodily welfare, etc. All these are part of God's law and have the purpose of revealing sin and of guiding the Christian in the use of his material goods.
19. In evaluating his financial responsibilities the Christian will seek guidance from Scripture as to whether he is serving his flesh or following the will of God. (This does not lead to pietistic asceticism. The Lord himself provided wine for a joyous wedding feast.) Thor. Decl. VI, 20.
20. Stewardship involves careful scrutiny of all needs and responsibilities, evaluating their relative importance and urgency. The Christian will make decisions in the fear of God, motivated by the gospel.
21. The Christian will remember that Scripture calls for "seeking first the kingdom of God and his righteousness." This guides him in setting up priorities in distributing limited resources.