

Christian Stewardship Is Taking God At His Word

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By Professor John Jeske, Wisconsin Lutheran Seminary

GOALS OF THIS STUDY:

1. to confront questions and frustrations at budget shortfalls among God's people and their programs of ministry
2. to despair of any righteousness of our own, and to exalt Jesus Christ as our righteousness which avails before God
3. to help the disciple to understand his dual nature as sinner-saint or Old Man - New Man
4. to observe that Scripture sometimes speaks about an aspect of the Gospel not in terms of *pardon* but as a ready *power* in the believer
5. to provide several Bible studies to the busy lay leader, teacher, and pastor
6. to offer suggestions for further reading on the distinction between Law and Gospel, as well as on the distinction between justification and sanctification

Christian Stewardship Is Taking God At His Word

When the good Lord made us, he did it wonderfully well. Each of us must agree with the psalmist: "I will praise you, for I am fearfully and wonderfully made" (Ps 139). For examples of that truth, look at these bodies the Lord God has given us. Do you realize, for example, that more than a hundred different muscles of your body must work in harmony and in proper sequence before you can make a single sound? "...*fearfully and wonderfully made.*" Or think of this. The first time you do something, it may very well be difficult. The second time it's still difficult. The tenth time it gets easier; the hundredth time you may be able to do it without thinking. If you could think back to the first time you read the label on the breakfast cereal box on your kitchen table, you'd remember what a frightfully difficult job it was to sound out consonants and vowels: "C - C - CO - COR - CORN!" And "FLAKES" was even more difficult (with that long vowel and silent "E"). None of us would read a newspaper if reading today were as difficult as it was when we began to learn to read. The first time you tied your shoelaces it was again a terribly difficult job. This morning (if you're wearing shoes with laces) you tied those laces without even thinking. Again, a marvelous facet of our makeup, isn't it, this ability to be able to repeat an action automatically, without having to concentrate on what we're doing?

This "automatic pilot" feature of our bodies is great when it comes to reading breakfast cereal boxes and to tying shoelaces. But do you know where it's not so great? When it comes to our relationship with God and to the actions that flow from that relationship. The essay you have requested for this district convention touches one very important and very sensitive area of the relationship between the Christian and his/her God, and that is the Christian's role as God's *steward*—handler of possessions, manager of a lavish Father's gifts. You will agree that there's really no reason for misunderstanding. The problem is not that God has not spoken clearly about his will in the matter. The problem is that we have a daily problem listening to that will. It's the strong conviction of this essayist, a conviction that he hopes you share, that Christian stewardship is really no more, but also no less, than taking God at his word.

All of us know that God has two sorts of things to say to us in his word, two basic messages that sinful sons and daughters of Adam and Eve need to hear. One is a word of *command*, the other a word of *promise*. The first we refer to as the Law; the second is the Gospel. At the risk of appearing to oversimplify, let me suggest that we let those two basic divine messages form the two divisions of this essay.

CHRISTIAN STEWARDSHIP IS TAKING GOD AT HIS WORD

- I. Christian stewardship can never start until after we believe the message of God's Law
- II. Christian stewardship begins and grows when we believe God's word of promise.

I.

The First and Greatest Commandment

No person can function as a steward of God until he/she has heard God announce in the opening words of his Law: "You shall have no other gods. You shall not make for yourself an idol in the form of anything in the heaven above or on the earth beneath or in the waters below. You shall not bow down to them or worship them" (Ex 20). You will recall how Jesus answered the question: "Teacher, which is the greatest commandment in the Law?" by replying: "Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment" (Mt 22). There's no mistaking these words. God asks—and without apology—to come first in your life. From the moment Jesus began his public ministry he made it clear that although there are many things God will put up with in the human heart, second place is not one of them. Think of how startling, even shocking, Jesus' words must have seemed to the crowds who were traveling with him: "If anyone comes to me and does not hate his father and mother, his wife and children, his brothers and sisters—yes, even his own life—he cannot be my disciple" (Lk 14). "If anything whatever is keeping you from God and from me, whatever it is, throw it away. If it is your eye, pull it out. If it is your hand, cut it off." (C.S. Lewis, *God in the Dock*, 160). What Christ was trying to teach is that even the most cherished relationship is to be subordinated to our relationship to God or our discipleship to his Son.

God Has A Claim On Us

God has valid reasons for making that claim. He not only made us; he made us *for himself*. I have no other purpose for existing on earth than God's purpose. My life has no independent value, nor does yours. Through the prophet Isaiah (43:21) God refers to us as "the people I formed for myself that they may proclaim my praise." They are "the work of my hands, for the display of my splendor" (60:21). This is the basis for God's first claim on us; *he made us*.

As Christians we know something else about God's claim on us, something the Law of God could never teach us, and that is that God has an additional claim on us besides his claim as our Creator. He *redeemed* us, and at frightful cost. That makes us doubly his. In Corinth, in ancient Greece, there were some Christians who were forgetting that, and St. Paul reminded them: "You are not your own; you were bought at a price. Therefore honor God with your body" (1 Co 6).

Rival Gods

Do we agree that God's Law commands us to put God first in heart and life? The consistent emphasis in the Psalms is "The LORD is a great God, and a great King above all gods. How awesome is the LORD Most High, the great King over all the earth. Fear before him, all the

earth! Tremble, O earth, at the presence of the LORD!” Martin Luther diagnosed “What else are the Psalms than a sermon on the First Commandment?” This demand first of all forbids fearing, loving and trusting anybody or anything more than God. “My glory I will not give to another,” the LORD has stated. He wants and will tolerate no competition for your heart. He destroys his rivals. He says simply: “No *other* gods!”

Nowadays gods come in many styles, shapes, and colors. Our great King’s rivals may be made of silver or of stone, may be big-screen or fuel-injected or digitally mastered or just fancy pieces of paper guaranteed by the U.S. government. Gifts that God has loaned us—children, education, leisure, vacations, house—may become gods from time to time. What does a god *demand* from its worshipers? Attention, time, money, witness. (“But so does a hobby,” someone might counter. But when attention, time, money, and witness are aspects of a lifestyle, priorities, then we have a god). And what does a god *promise* to its worshipers? Help, satisfaction, fulfillment, a cause. Always the one true God, the great “I AM,” simply says to all people “No *other* gods!”

When Worship Is Wrong

The language of God’s Law is unmistakably clear. Yet to worship God casually and comfortably and when convenient; to fill my offering envelope and sing liturgical responses and join in prayers thoughtlessly and routinely—are these actions by which I show that God is a great God, to be feared above all else? Four centuries before Christ was born, the Holy One of Israel spoke to some citizens of Jerusalem who were worshiping him in those ways. He told them their worship was wrong. Through the prophet Malachi he asked them: “If I am a father, where is the honor due me? If I am a master, where is the respect due me?” (Mal 1).

Christian stewardship can never start until after we believe the message of God’s Law, which commands us to put God first in heart and life.

But God’s Law does more than command. Our German grandparents used to have a proverb that said something like “If you say A you also have to say B.” That meant, “Ideas have consequences.” If God in all earnestness demands holy awe from those who worship him, then to be consistent he must condemn those who refuse to give him what he demands. Henry Drummond, a Christian writer, has well said: “Do not touch Christianity unless you are willing to seek the kingdom of God first. I promise you a miserable existence if you seek it second.” Ideas have consequences.

Our World and God’s First Commandment

The world we live in doesn’t make it easy to obey God’s First Commandment. In a way our world resembles a department store window in which a practical joker has been at work switching price tags around. The most valuable merchandise carries the lowest price tags, and the cheapest trash is valued most highly. “They exchanged the truth of God for a lie, and worshiped and served created things rather than the Creator...” (Ro 1:25). Our world (I mean the world that you see on TV) says “Real values are those that can be seen, tasted, touched.” That’s why, for example, our society has coined the term “real estate.”

The Scripture, however, teaches that real values are *unseen*. “Why, O LORD, do you stand far off? Why do you hide yourself in times of trouble” (Ps 10)? “Though you have not seen him, you love him (Jesus Christ); and though you do not see him now, you believe in him” (1 Pe 1:8). Luther has written plenty concerning the danger of a *theology of glory*; his teaching and ours is known as the *theology of the cross* (2 Co 4:18). In view of that, isn’t it tragic that many today learn much of their view of life from TV? A writer named Vance Packard made this perceptive comment: “If I were the parent of young children today, I wouldn’t allow any of my

kids under 15 to have a TV set in his or her room ... I would be concerned that TV was turning my children into materialistic cynics, distrustful of adults ... The typical youngster finishing high school has been the target of several thousand hours of commercials on TV. This selling barrage does more than influence children's brand preferences. It helps shape their concept of life."

Anybody who takes God's First Commandment seriously has simply got to agree with Packard. God's Law not only warns against but condemns the act of denying God his rightful place of prominence in our heart and life. "The One Who Sits Enthroned on High" (Ps 113) pronounces a woe on that twisted view of life which puts me at the center of things, which makes you the most important person in your life. Have we forgotten that we are not the masters of planet Earth but its guests? As children we learned from our mothers that when you're a guest in someone's house you don't have the freedom to ignore the house rules. And we believe that God wrote his rules into the hearts of all people at Creation. Yes, we are accountable.

Jesus and the First Commandment

The first thesis of this essay states that Christian stewardship can never start until after we believe the message of God's Law. "Fear God, and give glory to him!" A worship or a stewardship which intentionally withholds honor from God calls down judgment on that worshiper, the steward. Even a stewardship life that unintentionally or in weakness withholds honor from God is in need of confrontation by God's Law. St. Luke records that Jesus on one occasion called several men to follow him. The first responded, "Lord, I'll follow, but let me do something else first. Let me first go and bury my father." The second responded "I will follow you, Lord, but let me first go back and say goodbye to my family." Now listen to Jesus' reply: "No one who puts his hand to the plow and looks back is fit for service in the kingdom of God" (Lk 9:59-62). God requires of all his creatures that he be the focal point of all of their life and activity, including their worship. He couldn't ask for any more, and he won't settle for any less. "This is the first and greatest commandment" (Mt 23:38).

As you observe life in your community, in your congregation, in your family, is this the way it's being lived? Don't we see frightening evidence that life pretty generally is being lived without a sense of responsibility to God and of service to people? What did we say the result is, again, on our youth, even in this affluent society? Affluence without a sense of responsibility to God and service to people leaves the young in a vacuum of boredom. A life-style which does not give God the glory due him, even though it is attractively packaged and served up in living color on MTV, on a dozen talk shows, on soaps and sitcoms and the evening news, teaches young people to be self-absorbed, abusive or at least apathetic towards others; it leaves the teen shortsighted, fascinated by sensory input. St. Augustine: "Lord, you made us for yourself, and our heart is restless until we find our rest in you." Who has not felt his blood pressure rising when a teenager says, "I'm bored"? Do you have a better answer for the drug / alcohol abuse among the under-20 set? For the frightening suicide rate among America's youth? For all those abortions? Through it all we hear a God who stands by his First Commandment saying: "Do not be deceived. God cannot be mocked. A man reaps what he sows" (Ga 6:7).

American Christians and the First Commandment

The twisted view of life which God condemns in the First Commandment shows itself also in the spirit of ingratitude which forever threatens to infect all of life. Perhaps our inborn *insecurity* shows itself when we claim at least part credit for what we are and have. Perhaps our *covetousness* surfaces when we convince ourselves that we're really not so well off after all, that most Americans are better off economically than *we* are. Regardless of how *thanklessness* shows its ugly face, it's an insult to a wonderfully generous God. This whining is a sin that God's Law

calls us to repent of. Solomon in all his glory never had a chariot that could compare with those in the parking lot. He never tasted fresh orange juice in winter. Visitors from other cultures and WELS missionary families home on furlough invariably marvel at the unbelievable affluence you and I have come to take for granted. At the Winter Olympics five months ago an athlete from Bosnia told a TV news reporter “I feel guilty eating the food in the dining hall. In my country we haven’t had milk for two years.” We insult God if we imagine that our affluence came to us from the hand of God for no other purpose than to enable us to enjoy the wall-to-wall goodies our world dangles in front of us. The two tables of God’s Law remind us that whatever God sees fit to give us is to be used to glorify him and to serve our fellow man (or, as Luther might say, “... to glorify God *by serving our fellow man*”... (See Wingren, *Luther On Vocation*, Fortress). Let’s remember that the Great Steward took a place less comfortable than that of the birds and the beasts. He did that because I needed him to.

Stewardship: From General to Specific

I have the feeling, however, that when your district requested this essay it wanted to focus not on attitudes toward stewardship of *life in general*, but an attitude toward stewardship of *money in particular*. Here, too, the Law of God has something to say, and what it has to say is not pleasant for my flesh and blood to hear. The message of God’s Law is bitter medicine, but it’s wholesome medicine. Just as surely as God’s Law condemns *my heart* for denying God first place there, so the Law condemns *my hand* for unfaithfulness in the handling of my money. The Christian steward needs to hear this warning and this condemnation, because there is a portion of our human personality that is not under the control of the Holy Spirit but of self. That’s our old sinful nature, and he’s never going to be converted. He’s doomed, but until then he can only be beaten with the club of God’s Law in order to restrain and intimidate him. The Formula of Concord describes our old Adam as “an intractable, refractory ass ... (we might say *unwilling to be led ... stubbornly disobedient*) which must be coerced not only by teaching, admonition, force, and the threatening of the Law, but also oftentimes by the club of punishment and troubles” (F.C., Thorough Declaration, VI: 24). Satan is still intent on dominating our personality and ruining our lives and those of the people around us. God is intent on doing whatever it takes to bring us home to heaven.

The Real Meaning of an Offering

Why should God be so concerned about the gifts we bring him and about our financial management in general? Is he really so poor that he needs our gifts? That can’t be. In a magnificent verse from Psalm 50, Jehovah once told his Old Testament people: “I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills.” My action of bringing an offering (whether of money or of sacrificial animals) is actually of little value to God in and of itself, since he doesn’t need anything from me. But to understand God’s condemnation of poor stewardship we need to remember the real purpose of our offerings. Their highest purpose is not just to *support the ongoing program* of the congregation and the Synod. Bringing our offerings is an *act of worship*; that’s the only justification for scheduling the gathering of offerings during our regular worship services. With our offering we tell God: “Father, we know you don’t need this offering. But we ask you to receive it as a token of a much greater offering we have brought you—the offering of self, the offering of our hearts.” But to bring my leftovers, the scrapings of my plate after I have eaten, says something quite different to God. It dishonors and demeans him as “Eater of my Leftovers.” Think about that, and shudder.

Listen again to the prophet Malachi speaking to Jewish worshipers four centuries before the time of Christ: “When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor. Would he be pleased with you? Would he accept you? ... I am not pleased with you, and I will accept no offering from your hands. My name will be great among the nations ... but you profane it ... And you say, ‘What a burden!’ and you sniff at it contemptuously ... When you bring injured, crippled, or diseased animals and offer them as sacrifices, should I accept them from your hands? ... For I am a great king,” says the LORD Almighty, “and my name is to be feared among the nations” (Mal 1). Compare that to “Eater of my Leftovers.” When my hand brings an offering, but my heart is not engaged (or is engaged elsewhere), this is not faith.

God has a name for unfaithfulness in this important matter of bringing offerings to the Lord. God diagnoses it and names it *wickedness*. The Christian steward needs to hear this stern message from God’s Law and to take God at his word. Selfishness would prefer to be known as prudence. The Old Adam is religious, too. His god is himself, therefore, he loves the praise of men.

Question: Do you think we’re too inclined to excuse financial unfaithfulness as a sign of weakness—understandable inability? (“But Pastor, I can’t help myself”).

To buy that is to confound Law and Gospel, introducing the Gospel’s note of pity into the circumstance. (Dr. Becker used to say, “When you preach the Law, you must preach it as if there were no Gospel”). Actually it’s worse than a weak hand; the problem is found far upstream from the hand. The greatest sin lies deep in the heart.

At best financial unfaithfulness can be a sign of spiritual immaturity; at worst it’s an act of overt rebellion against God’s good will for us. Either way, someone is not clinging to the promises of God.

Let the Law speak. Just keep in mind the Holy Spirit isn’t done talking. God does condemn unfaithfulness in bringing him offerings. He *pronounces a verdict of guilty* over the idolatrous human being. He threatens to punish this sinner in hell. But that is not the same as saying that he will *declare us righteous* if we will only bring him another kind of offering. I can impede, cheapen, or destroy it, but I cannot add, build, or increase what God has done. “Woe to you experts in the Law” (Lk 11:46). God accepts us for another reason entirely, and the Law is forbidden to speak in that arena. “*This is the work of God: to believe in the one he has sent*” (Jn 6:29). But more on that later.

Some Applications

Isn’t there a message here for leaders of the congregation—both clergy and lay leaders? Are the goals we suggest for the members of the congregation too low? Is meeting the congregational budget or providing relief from some financial crisis a worthy goal to hold before the eyes of God’s people as you encourage them to bring gifts? There’s an issue a lot more crucial than *congregational survival* at stake here. *The honor of our great God* is what I either enhance or attack with my offering. If congregational leaders don’t bring this message to your membership, who will? The sin of rebellion against God’s good will needs to be confronted and exposed and rebuked by the word of God’s Law. Take God at his Law-word! Christian stewardship starts when we believe the message of God’s Law that condemns unfaithful stewardship of the money God has placed into our hands. He was not just playing games when he called us as his coworkers, working together with him to salvage a family from this world lost in sin. God never plays for fun; he always plays for keeps. The Law tells us to believe that our

self-centered use of money is *idolatry*, and that idolatry is a thought, a feeling, and an action toward the LORD that has *consequences*.

Listen again to Henry Drummond: “Do not touch Christianity unless you are willing to seek the kingdom of God first. I promise you a miserable existence if you seek it second.” Rob God and we get constant worry, frustration, tiredness, irritability and all sorts of trouble. Rob God and we pay the hard way, and on top of that we don’t even get the security and the pleasure we thought we would when we robbed God in the first place. (Luther: 7th Commandment, *Large Catechism*).

Let the prophet Haggai (chapter 1) spell out how God can judge the sin of poor stewardship of dollars: “This is what the LORD Almighty says: Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it ... because of you the heavens have withheld their dew and the earth its crops. I *called* for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands.”

Did you hear that? Haggai told the people of Jerusalem that their poor stewardship habits had brought down God’s judgment on them. By robbing God of his place in my heart and life (on payday, too) my Old Sinner places himself squarely under God’s curse.

Scripture Calls Us to Become Different

I don’t suppose it was easy for the prophet Haggai to say those things. I know it’s not easy for the chairman at the annual congregational meeting or for the pastor in a sermon to expose certain habits as spiritually immature and to call for a change. But the harsh message of God’s Law is objectively true—whether I like to hear it or not. Someone has said “You never really break the Ten Commandments ... on the contrary, you can only *break yourself* on them.” To pray while dividing a paycheck; “Not *thy* will, but *mine* be done” is an act of obstinacy, a sin *to be repented of*. Isaiah had a name for the people of his day who were doing that sort of thing. He called them “rebellious children.” We used to call them brats. Now, thanks to Dr. James Dobson, we call them “strong-willed children.” One part of the way to break a strong-willed child is to firmly and lovingly to confront it with a stronger will. God’s strong will must be brought to bear on human selfishness. Call the sin by its name: *this is a slap at your Creator God*. Spell out the consequences: there is peril here, potentially fatal.

Eternal Consequences

Jesus warns us to be most careful with the judgment “fool,” but that’s what he himself chooses to label a man who lets his money stand between him and his soul’s welfare. There are several occasions in the Scripture where the Son of God lifts the veil that hides from our view the future *verdict* pronounced on unbelieving people and the *punishment* carried out on the damned. On each of these occasions we see people whose being cut off from God and his life is traced to the sin of using money improperly. “I was hungry,” Jesus will say, “and you gave me nothing to eat ... thirsty, and you gave me nothing to drink.” About Judas, apostle yet thief, it is said, “He went to where he belongs.” And the rich man in hell was told by Abraham: “In your lifetime you received your good things, but now you are in agony.” He had been dressed in purple and fine linen and lived in luxury every day, but he had nothing for the beggar who lay at his gate. It’s only money, yet it trapped Ananias and Sapphira.

So Many Warnings!

Christians, can you hear God’s warning against using money improperly?

Do not *think* about money differently from the way your God thinks about it.
Do not *feel* about money differently from the way your God feels about it.
Do not *do* with money differently from the way your God uses it.

Why all these warnings about the awful consequences of using money improperly? Because money can have a dangerous, warping, shriveling influence on us. Money can make a man proud and conceited; it can give him a false sense of independence and self-sufficiency. It will take resolute determination to resist these pressures. The person who has received an abundant supply of material possessions may find it very difficult to admit that his possessions are not his own creation but simply tools a gracious God has placed into his hands. But every Christian already professes that in the first line of the Apostles' Creed. "I believe in God the Father Almighty, Maker..." Your money was his before it was yours.

Or the absence of "enough" money can make us doubt God's ability or desire to give us our daily bread. Worry over money can be like a wild animal pacing in a steel cage, ever restless and so miserable.

And "God, for whom and through whom everything exists" (Heb 2) has placed money into your hand for a double purpose: to glorify your God by an act of worship, and to serve your fellowmen in love.

Carl Berner (a LC-MS pastor of a previous generation) warns: "Material possessions pose a constant danger to the spiritual life, and they presage ultimate calamity if they are not under the constant control and management of a Christian steward." (*The Power of Pure Stewardship*, p 67).

We would not want to classify ourselves as Sadducees or Pharisees, for we believe that there is a life after death and that there is a heaven and a hell—or at least we say we do. But do heaven and hell really occupy an important place in our thinking? Or do we have a tendency to turn on the television set whenever such thoughts begin to bother us? How often do we think of heaven or hell in our everyday lives? How convinced are we that the kind of life that we are living is not good enough to get us into heaven? How convinced are we that—if God would give us what we deserve—every one of us would be lost eternally? Those questions are so familiar to us, and we have heard them all so often, that instead of doing some serious thinking about them, we are often inclined to say "Well, we went to church today, and we heard the same old stuff that we have been hearing for years." (Siegbert Becker on Matthew 3:1-12 in *The Word Goes On*, 1992).

Martin Luther once said: "Contrition [crushing, breaking] is faith in the Law." This is the strange or alien work of the Holy Spirit. It is not his main task, but it must be done. Let it be pointed out here that any religion and any faith which hears only the Law must finally veer from the way into one or the other ditch: either the Law will break you, so that you must despair; or you will imagine that you are keeping the Law, and be hardened into a hypocrite and a Pharisee. "If a law had been given that could impart life, then righteousness would surely have come by the law. But the Scripture (read "Law") declares that the whole world is a prisoner of sin, so that what was *promised*, being *given* through faith in Jesus Christ, might be given to those who *believe*" (Ga 3:21-22).

Luther's full statement was "Contrition is faith in the Law; repentance is faith in the Gospel." But *Christian stewardship can never start until after we believe the commands and the warnings of God's Law.*

II.

A discussion of the message of God's Law is basic to understanding Christian stewardship. Understanding the Creator's role for me in his world is where the practice of stewardship begins. But it doesn't stop there, and so we must go on with our study. It's the essayist's conviction that too many stewardship appeals have in fact stopped with the message of God's law, and therefore carry a legalistic tinge. "Good Christians do such and so, so shouldn't you be doing more?" "You must try harder!" "Your congregation is asking you to do such and so." Let me remind you that the primary message of Christianity is not "This do!" but "This happened!" Not "You must do this" but "Look what God has done." Regardless of what you might have thought during the reading of the first part of this essay, the essayist's purpose is not just to bring the rebuke of God's Law, in order to lay a lasting guilt trip on you. Remember, the Law is for a proud sinner, but the Gospel is for an alarmed sinner. The Scriptures afflict the comfortable and comfort the afflicted. The Holy Spirit has a message today for my New Man as well as for my Old Man.

This second part of the essay will point to the powerful action the Triune God has performed in your behalf. "The One who treads our sins underfoot and hurls our iniquities into the depths of the sea" (Mic 7:19) has sent his Son, and then also sent his Spirit. "This happened!" in order to bring prodigal sons and daughters home to heaven. And until that great homecoming day (about which we say with Job "How my heart yearns within me!") he enables us more and more to resemble what he originally had in mind when he formed Adam out of the dust of the ground. Christian stewardship can never start until after we believe the message of God's Law, which *states* God's claim on us and which *condemns* our unwillingness to acknowledge that claim, and *threatens* to send the rebel to hell for eternity. But *Christian stewardship begins and grows when we believe God's word of promise.*

Ruin and Repair

God designed our first parents not to live *alongside* him but *under* him. When Adam and Eve rebelled against that arrangement and pitted their win against his, we might have expected that "the LORD, a God of Retribution" (Jer 51:56) would discard and destroy them. But "the One Who Heals You" (Ex 15:25) resolved instead to *redeem* lost mankind—then to *renew* and *restore* and *reuse* them. The whole scope of God's complex and expensive rescue operation is included in his words to Satan: "He (the Seed of the Woman) will crush your head, and you will strike his heel" (Ge 3).

We believe that God has justified, that is, declared all sinners righteous in his eyes for the sake of Christ. This is the central message of Scripture upon which the very existence of the church depends. It is a message relevant to people of all times and places, of all races and social strata, for "the result of one trespass was condemnation for all men" (Ro 5:18). All need justification before God, and Scripture proclaims that all are justified, for "the result of one act of righteousness was justification that brings life for all men" (Ro 5:18). (*This We Believe*, p 11).

This same Father, Son, and Holy Spirit is still at work today. The WELS Nebraska District wouldn't be meeting here in representative convention if he weren't.

One Gospel, Multiple Consequences

As God goes about doing this in each succeeding generation, he promises two sorts of blessings. First, he converts unbelievers into believers by preaching to them his Easter declaration that they are not guilty for Christ's sake. That's an instantaneous transaction. Our sin is credited to Christ's account, and his perfect obedience is credited to us. One of the Luther

quotes engraved on the base of the new statue of the great Reformer on the Seminary campus puts that truth this way:

Lord Jesus, you are my righteousness
I am your sin.
You became what you were not
And made me to be what I was not

This blessing is ours through faith, by grace, without the works of the Law (Ro 3:28). Jesus is my brother; his father is my father; my citizenship is in heaven.

And the Savior has promised us a second blessing. The same powerful love that once for all answered the “Guilty!” verdict also daily cleanses our hearts. God’s Good News is that we are forgiven for the sake of Christ’s death and righteous for the sake of Christ’s life. This truth gradually and persistently transforms slaves of self into stewards of God. Until I see heaven with my own eyes, I am an ambassador of the King. Many blessings flow from the forgiveness of sin including the privilege of prayer, confidence to face the day and the hour, a spiritual immune system, the protection of the angels, the ability to forgive others, patience under the cross, the contentment in knowing that “your labor in the Lord is not in vain” (1 Co 15:58).

In technical terms, God’s *first* promise, the big one, is our *justification*. God says, “I have paid sin’s debt. My son has intercepted sin’s curse and absorbed it in his own body (Ga 3:13 ... 1 Pe 2:24). “He was delivered over to death for our sin and raised to life for our justification” (Ro 4:25). Believe this!” God’s *second* promise concerns our *sanctification*. At the same moment in which God’s verdict of pardon *creates* the faith that trusts that verdict, he also *sets me apart* for a new purpose. “So whether you eat, or drink, or whatever you do, do it all for the glory of God” (1 Co 10:31). God says, “I have broken sin’s power. Sin will no longer be your master. Believe this!” *Christian stewardship begins and grows when we believe God’s word of promise.*

Some Examples

Just think of some of the promises God’s Word holds out to you, to equip and enable and empower the disciple for daily life. “Each day has enough trouble of its own” (Mt 6) said the one who knows more about trouble than any of us, who became a curse for us. Challenges, struggles, persecutions, temptations, and weaknesses make us wonder if we’ll see the Promised Land. But ...

“I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit” (Jn 15:5).

“Those who hope in the LORD will renew their strength
they will soar on wings like eagles.
They will run and not grow weary
they will walk and not be faint” (Is 40:31).

“God is our refuge and strength, an ever-present help in trouble” (Ps 46).

“Seek first God’s kingdom and his righteousness, and all these things (what shall we eat? drink? wear?) will be given to you as well” (Mt 6:33).

“My God will meet all your needs according to his glorious riches in Christ Jesus” (Pp 4:19).

“You will receive power when the Holy Spirit comes on you; and you will be my witnesses” (Ac 1:8).

“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 Co 9:10f).

“The eyes of all look to you, O LORD, and you give them their food at the proper time. You open your hand, and satisfy the desire of every living thing” (Ps 145).

“All power in heaven and on earth has been given to me. I am with you always” (Mt 28:18 f).

“My strength and my heart may fail, but God is the strength of my heart and my portion forever” (Ps 73:26).

“How great is the love the Father has lavished on us, that we should be called children of God. And that is what we are” (1 Jn 3:1).

“... you have been given fulness in Christ, who is the head over every power and authority” (Col 2:10).

“For me to live is Christ” (Php 1:21).

Heads Up

There would be two ways to fail in this matter of preaching the Gospel with an eye on a Christian’s sanctification. One way would be to point to a power in myself that is disconnected from grace, from Christ’s vicarious substitution, and from Scripture. Shall we make our stand before holy God dressed so miserably?

The opposite danger is to fail to preach a full Gospel. Has Jesus said “I have lived for you, and suffered hell for you, and risen from the grave, too. I’ll see you at the end of the road ... *if you make it?*” No. Jesus, our ascended King, rules all things for the good of his Church. It is true that “we are considered as sheep to be slaughtered” (Ro 8). But it is also true that as we go about our tours of duty, the King gives strength for the day. The *settings* (Luther: “vocations”) into which he’s placed us (father, mother, child, employer, employee, citizen, neighbor, brother, sister, friend) call for real acts of serving each day. And included in *our daily bread* is the strength (by grace, by Christ, by Scripture) to do that serving. Maybe one of our problems is trying to live two days at once, and in so doing, to spoil both of them. God gives us our lives in 24-hour packages, and *today* is all you and I have.

Nothing is more sorely needed by pious children of God in the misery of sin and their thousand afflictions on earth than the comforting assurance that every single circumstance, be it ever so insignificant, is still the object of God’s faithful and omnipotent concern ... the pastor who does not give due emphasis to this truth of the Gospel in his preaching is neglecting something very precious. (August Pieper, *Isaiah II*, 135).

Institutional or Personal?

Why do you suppose it is that churches are often crying for money? Is it because *God hasn’t given our people earthly possessions* in the amounts they need to survive in addition to maintaining God’s work through the church? Surely there’s not a man among us who’d want to say that. Is the reason why the church seems perpetually short of funds that *it’s been trying to do too much?* That explanation seems awfully unconvincing when one compares what our congregation is doing with what, say, Park Street Church in Boston does each year. Park Street, a Presbyterian church with a little over 2000 members, supports 65 world missionaries *by itself*. Let no one argue that operating deficits and budget shortfalls in our congregations, conferences, districts, and synod result from trying to do too much—to shoot for the moon.

What, then, is the reason why churches are constantly crying for cash? The crux of the problem is the clash between our Old Man and our New Man.

The Old Man / The New Man

“The Old Man (that part of my personality which is not under the control of the Holy Spirit) is greedy, covetous, idolatrous, envious, this-world-minded, self-centered, materialistic, more concerned about getting than giving, selfish, and desirous of self-glory. Whatever motivates the non-Christian to be a careful manager of his time, his abilities, his money also motivates the Old Man of the Christian.

The New Man is generous, content, satisfied, spiritual-minded, God-centered, more concerned about giving than getting, desirous of God’s glory, rather than self glory. Growth in sanctification, hence also in Christian stewardship, occurs as the New Man gains ascendancy over the Old Man. Such growth is effected through a proper use of Law and Gospel.

The Law can never, with all its commands, threats, and promises, produce a single good work. The Old Man can only be put to death, not reformed.” (Valleskey, *The Theology and Practice of Stewardship*, 1993).

Crying for Cash?

It’s the essayist’s opinion that far too many stewardship appeals have an *institutional* rather than a *personal* flavor. Fund appeals address Joe or Jane Christian as supporters of an organization rather than as God’s sons and daughters, who are in fellowship with God through Jesus Christ. Have we trained people to *give to*, instead of training them to *give from*? It seems to me that too often we’ve shown more concern for temporary results (for example, relieving some financial crisis) than we have for the long-term spiritual growth of the congregation’s members. Have we had too much budget promotion and not enough sound (Law and Gospel) education? At times in the fiscal year do we resemble a marble in a groove with our cries of “The Lord needs it!” Even a congregation that claims to have “all the money it needs” indicates that financial *need* has been its measure of giving. In order to restore the act of giving to the high place it deserves, we’ll need to consider it *apart from economic necessity*.

Could it be that we’ve measured our giving improperly? Has our standard been merely our own past performance? Have we measured ourselves against each other? Is the *WELS Statistical Report* the index of my faithfulness, the benchmark calling for me to repent... or not?

Two Kinds of Motivation

The mere fact that some of the appeals we have addressed to our people have hoary precedent in the church doesn’t necessarily mean that they are proper. There is such a thing as sub-Christian motivation, and the mere fact that on occasion it may produce results doesn’t automatically sanctify it for us in the church of God. I’m reminded of Pompey, a great general and statesman in the glory days of ancient Rome. There were some pirates who were making a nuisance of themselves in Rome’s sea-lanes. Pompey wanted to clear them out, so he offered them land in Asia Minor. “I’m offering you the choice to be farmers,” he told the pirates. Their response was: “Thanks, but no thanks. We like what we’re doing better.” “You didn’t let me finish,” Pompey continued. “I’m offering you the choice to be farmers or to be crucified.”

The sub-Christian (read: “Law”) motivation you are tempted to use may indeed be effective; it often is... for the short run, the dash. But that doesn’t mean it’s God’s last word for use in our stewardship appeals to his precious people. We’re in this Christianity thing for the long run. Jesus’ disciples are marathoners. There are shortcuts in a Lutheran stewardship educational program, but there are no good shortcuts. There is no such thing as instant stewardship; unlike iced tea, you can’t just add water and serve. The remaining portion of this

essay will offer suggestions for stewardship education that reminds us that we're Easter men and women.

Congregational leaders need to be brutally honest in asking and answering some very basic questions: "What is our congregation's primary goal in our stewardship training program?" "Do we give God's people the impression we're more interested in raising money than we are in raising people?" "Might we actually be more interested in financial growth than we are in spiritual growth?"

There can hardly be disagreement among us on the principle that thoughtful stewardship appeals de-emphasize the *financial* transaction involved in offering gifts to the Lord, and emphasize the *spiritual* transaction. Especially in times of financial stringency it's important when addressing the members of your congregation that the leaders make it very clear that they are more interested in the *giver* than they are in the *gift*. When Paul addressed the Corinthians he stated flat out: "What I want is not your possessions, but you" (1 Co 12:14)! Your Creator and Redeemer is always after your heart, not primarily your hand. He assumes that if he gets your heart your hand will come along. In God's view, the congregation is a disciple factory—no more and no less. It is not a religious organization whose big job is to remain silent, safe, and (fiscally) sound.

If your congregation sends out quarterly finance reports and/or a record of individual offerings, check out the theology of that document from time to time. Does it breathe concern for the spiritual welfare of the giver, or does it sound more like hard-nosed business talk from an executive type whose overriding concern is for the health of the congregation's treasury? (Church constitutions, too, have a way of being long on details of organization and procedure, but short on the goals God sets for groups of Christian priests. You might restudy your congregation's constitution to see if you can strengthen it).

If each member of your congregation were asked to write an answer to the question: "What is the reason we bring offerings each week?" what would they answer? Would the majority respond "To help the congregation pay its bills?" If so, you congregational leaders have got a teaching job ahead of you, helping people to view their offerings as God views them. The offerings that bring joy to the heart of a Father are the ones brought as tokens that we have surrendered our heart to him. "My son, give me your heart," the Spirit asks (Pr 23:26). It's possible to bring a gift of hundreds or even thousands of dollars, and yet withhold the gift that your God wants most. Few of us would challenge a *tithing member* for being weak in his/her handling of money, but could such a thing be true? And *I myself* have a sinful nature, too, who likes to sulk: "I need not reflect; by the standard of my peers I'm above reproach. No one would dare evaluate me." The Pharisee inside is pretty sure that if everyone in the congregation would only do what I am doing, the Church Militant would by now be the Church Triumphant.

An Illustration

An interesting story illustrating this is told about a guest worshiper at a Sunday service. The congregation's custom was to receive the offering just before the sermon instead of just after it. During the singing of the Hymn of the Day the guest was surprised to see the offering basket coming down the row toward him. He quickly reached in his wallet and drew out a bill for his offering. Immediately after doing that he remembered that he'd had two bills in his wallet—a \$100 bill and a fiver. He slid a sideways glance into his wallet—and there was the five. Well, to make a long story short, the man couldn't concentrate on the rest of the service. Immediately after being ushered out he went to the ushers' room, explained what had happened and asked if the usher could return the \$100 bill he had not intended to place into the offering, in exchange

for the \$5 bill, which he had intended to contribute. To his dismay, the usher replied: “Sir, you’re asking me to put my hand into an offering that was placed on the Lord’s altar and to remove something. I can’t do that with a good conscience.” The visitor, obviously upset, fired back: “Back off! I made an honest mistake, and all I’m asking is that you help me correct it.” The usher answered. “Sir, I didn’t say you can’t put your hand into the Lord’s offering and take something out. I simply told you that I cannot and will not.” To which the visitor replied: “Well, beats me. I don’t agree with what you’re saying, but I suppose I can understand it. I guess the Lord will just have to credit me today with a \$100 offering.” And the usher replied, “I’ve got to disagree with you again. I think the Lord will give you credit for a \$5 offering.” And of course the usher was right, wasn’t he? Offerings that truly please the Lord are the ones that are tokens of the big gift: a total surrender of the heart and hand to the one who designed us as well as traded places with us.

An Impossible Demand?

God is not as satisfied as church leaders often are when congregational giving levels are adequate to fund the congregation’s adopted budget. But Christian stewardship involves so much more than enabling a congregation to make ends meet. It involves a Christian’s total surrender of all he is and has to Jesus, “who has brought life and immortality to light” (2 Ti 1:10) for his purposes. That’s why it’s important for us to preface a study of the stewardship of dollars with a study of the Christian and the First Commandment. The Lord doesn’t ask for a *share* of your life, implying that you can do what you want with what’s left. He asks you to dedicate to him *all* of your life, all that there is to you.

When we realize how much it is really that the Lord is asking of us, something inside us tends to plead inability, doesn’t it? The Old Adam sizes the situation up quickly and clearly. He says, “Oh, I couldn’t keep a promise like that! Hey, there’s only so much money to go around. Why, I’ve got enough difficulty staying honest while filling out Form 1040. My car(s) could use some new tires, you know. And the kids! There’s so much sickness going around. Not to mention they’ll have to go to college someday. All sorts of things could happen. The Lord surely couldn’t expect me to make a commitment I can’t keep!”

The sluggard says “There is a lion outside!” or
“I will be murdered in the streets!” (Pr 22:13)

To enable us to make that massive commitment, to surrender ourselves totally to the Lamb who was slain (Re 5:12) and to his holy cause, the Spirit has given us great and precious promises. The *image of God*, lost to unbelief in the Garden of Eden, is returned by Jesus Christ to his disciples. God is absolutely committed to help you know God’s will, agree with God’s will, and do God’s will. The Holy Spirit works sincerely and energetically. But he does not work where grace is not the operative principle, where the vicarious substitution of Christ is not believed, where the Scriptures are not in use.

It is to what Peter calls “great and precious promises” (2 Pe 1) and not just to the congregations budgetary needs, that our stewardship education program must direct the Christian. Ethel Waters, a singing star who made no secret of her love for Jesus Christ, used to say: “Jesus don’t sponsor no flops.” Criticize her grammar if you must, but not her theology. Jesus *don’t* sponsor no flops. God has told you that he’s absolutely committed to making it possible for you to live the life of consecration and commitment to which he has called you.

Create in me a clean heart, O God ... you do not delight in sacrifice, or I would bring it ... the sacrifices of God are a broken spirit a broken and contrite heart, O

God, you will not despise. *Then* there will be righteous sacrifices, *then* bulls will be offered on your altar (Ps 51:10,17,19).

Christian stewardship takes God at his word. It can never start until after we believe the message of God's Law. *But it begins and grows when we believe God's word of promise.*

Gospel Motivation

By ourselves we cannot live the kind of lives we know we ought to. We see the absence of love in much that we do. How weak is our resistance to Satan when he whispers "You've got to think of yourself first!" The result is that a life can often be frustrating, or boring, or overloaded with stress, or downright unhappy. Something is fearfully wrong at the very wellspring of our personality, and *we're* no more able to change our heart than a caterpillar can decide to fly. But God can wrap that caterpillar in a fiber sheath, and a couple weeks later it emerges as a beautiful butterfly.

Did you know the Holy Spirit does that with people, too? St. Paul tells us: "If anyone is in Christ, he is a new creation; the old has gone; the new has come" (2 Co 5: 17)! Through the Gospel in word and water the Spirit of God has created a new nature in us. I still have a sinful nature (and it is anchored so deep and braided so tightly into me that usually it's tough to know my own motives—cf Paul's "what a wretched man I am"—Ro 7). "In fact, a proper preaching of the Law must make a person distrust himself even in the least matter until his dying day" (Walther, *Law and Gospel*, 134). But about this there need be no doubt: God's word assures me that my sinful nature is not the real me. This Old Man is damned. He is not coming along to heaven.

But to think and act consistently is not man's strong point since the Fall. Such inconsistency is due to his conceit and the influence of the archenemy of the Church, who would bring God's ordinance, the means of grace, into disrepute and induce man to base the remission of sins and salvation on man-made products falsely labeled "Spirit" instead of on the grace of God in Christ. (Franz Pieper: *Christian Domastics*, III, p. 272).

Concerning our new man, risen from the water of Baptism, God has enabled us to say with David: "I desire to do your will, O my God" (Ps 40:8). We harmonize with Paul: "I can do everything through him who gives me strength" (Php 4:13). We may not base the forgiveness of our sin on the good work of the New Man. That glory is Christ's. But "The LORD is my strength and my shield; my heart trusts in him (Ps 28).

Sin Will Not Rule

You and I are not doomed to live lives characterized by materialism, faulty goals, worry, survival tactics, and the selfishness so typical of the world we live in. Jesus has assured us that his Gospel will be preached in the whole world as a testimony to all nations (Mt 24:14) through the sanctified cooperation of human men, women, and children. The powerful Spirit of God can empower us to live lives to God's glory. As we return from the Communion table we can resist the daily nudging of materialism which threatens to choke our faith and to clog up the channels of our life and stifle the good purpose God had in mind when he called us as Christians. "Sin will not be your master," Paul assured the New Man of the Christians at Rome (6:14). St. Augustine comments: "Note Paul's words. He does not say there will be no sin, but that sin will not rule." We don't always experience this, that we're free from the domination of sin (Col 3:1-4). But Christian stewardship calls God's people to believe God's word of promise. It's important that we believe what God's Word tells us about being freed from the power of sin and selfishness.

It's this that gives a note of optimism to our sanctification preaching. Thus Dr. Walther: "*Der Christ ist ein Optimist.*"

God has not called us to live self-centered, shriveled-up lives. "I" and "me" and "my" and "mine" are not the most important words in a Christians vocabulary. God has called us to demonstrate each day of our lives, with each paycheck of our lives, that our goal in life is to glorify God and to serve our fellowmen.

You, my brothers, were called to be free. But do not use your freedom to indulge the sinful nature; rather, serve one another in love (Ga 5:13-14).

To equip us for that, the Savior gives us his promises. You see, we walk by faith, not by sight. God promises us that in Christ he will make it possible for us to be what he called us to be. His apostle reminds us "God loves a cheerful giver." And to equip you to be that very thing, listen to his promise:

You will be made rich in every way so that you can be generous on every occasion, and your generosity will result in thanksgiving to God (2 Co 9:11).

When you place your offering in your envelope, remember to take God at his word!

Setting a Congregation's Work Program

It occurs to me that this truth may very well have special significance for the members of this district at this time, with many rural congregations losing young adults to the big metro areas. Meanwhile, big metro areas in the heartland often lose members by transfer to big metro areas in fast-growing saltwater areas. Economic circumstances may have changed for Nebraska, but God's steady *plan* for you has not changed, nor have his steady *promises* to you.

I am reminded of another not-so-pleasant period in the history of the synod about sixty years ago, when the synod was saddled with a paralyzing indebtedness of \$752,000. (And remember, that was three-quarters of a million 1930 dollars—according to a banker I spoke to, at least 10 - 1 measured vs. 1990 dollars). I was told by the man who at the time was chairman of the synod's Board of Trustees that there were many at that time who thought the synod wouldn't make it through. Banks were refusing to honor checks written by the Synodical treasurer! That staggering indebtedness was paid off *during the years of the Great Depression*. Can you believe that? What we saw in 1936, and what God intends for fiscal year 1994-95, is another fulfillment of his promise that his work done his way will never lack his supply.

I am not always going to be able to explain how Christian people living under financial limitations may be able to support an ongoing and even expanding congregational program. We must provide for corporate worship and Christ-centered education and worker training and mission outreach. Based on today's data I can't see tomorrow's victories. But that just shows the limitation of my understanding. I don't know what lies ahead as far as transfers in and transfers out. I can't control whether the graduates of my Bible Information Class will want to become members. I won't be able to show on paper that this work program makes unimpeachable business sense. But I recall fondly how, in a comparable set of circumstances, a layman stood up in a congregational voters' assembly. He argued in favor of adopting a congregational budget with an expanded mission goal, even though there didn't seem to be dollars to do it. After many years I can still see his knees shaking. I can still hear his words. "I'm convinced the Lord is calling us to do this larger work and I'm going to vote for it. I don't know where the funds are going to come from, but I'm convinced that when you're determined to follow the Lord Jesus and his will, the responsibility for success rests with him and not with us." (But do we admire that spirit, or grumble against it and question its intelligence?)

Implications

“Count the cost” was Jesus’ warning against starting something you can’t finish. We’ve heard that and perhaps repeated these words. But that phrase was directed against a faint-hearted attachment to him. Those words were never intended to sanction any sailing inside the breakwater, any retreats in the battles of a fighting Church in a hostile world. God is absolutely committed to making it possible for you to carry out his will.

When we have been led to believe the Second Article of the Apostles’ Creed, then we may listen to the Law again for direction (Formula of Concord: *On the Third Use of the Law*).

And having listened to the Law again, then *let us not fail to preach and believe the First Article of the Creed*. The sparrows’ God still feeds them, and our dear Father still gives his little children their daily bread. And daily bread is still “everything I need to keep my body and life,” including what it takes to live out a careful and prayerful program of local inreach and outreach, train teachers and pastors, to send missionaries around the States and around the globe, and to publish the word of Christ in every kind of media.

There’s a significant implication here for the role of the pastor and lay leaders in the congregation’s stewardship education program. It’s a fallacy to imagine that if a congregation’s members are made aware of budget requirements and are urged to respond there’ll be a rich financial harvest. That’s directing people’s eyes *downward*, and that’s the wrong direction (or at least an incomplete message). When I look downward I can see too many difficulties and complications which argue against practicing generous and responsible stewardship. I simply cannot agree with a congregational stewardship program that is based on the philosophy: “Show the people the needs, and they’ll rise to meet the needs.” Does a fruit tree produce fruit because the farmer needs it, or because it’s the nature of a good fruit tree to produce fruit? Martin Luther says somewhere that you need not tell a Christian that he should love the Lord just as you need not tell a pear tree to bear pears.

The Leaders’ Roles

You’ll pardon me if I emphasize once again the absolutely critical role the leaders of the congregation (clergy and lay leaders) have in helping people to view themselves as God’s stewards. Leaders, you are in the key position to influence thinking—for better or for worse. In this area, as in so many others, enthusiasm is contagious, but so is the lack of it. When I hear a pastor say “Oh, setting a percentage goal for Synod Mission Offering wouldn’t work in our congregation. Our people wouldn’t go for that,” I feel like asking: “Why don’t you present God’s call, and then present God’s promises, and let people determine their own response, instead of predetermining it for them?” I’ll tell you frankly that those words “*My people won’t go for that*” sound to me like code words for “*I don’t like the program.*”

Thoughtful stewardship appeals will emphasize the *spiritual* transaction, not the *financial* transaction, involved in bringing gifts to the Lord. When we seek to help a Christian determine his or her gifts to the Lord, we will do well to de-emphasize the relation between the gift and the congregations treasury and instead to emphasize the relation between the giver and his Savior. Hear the Word. Recall your Baptism. Meet him at his holy Supper. “Yea, Christ has ordained a peculiar office, the incumbents of which have nothing else to do than to keep on saying to [people] what Christ said to the paralytic: *Son, be of good cheer; your sins are forgiven*” (Walther, *Law and Gospel*).

Spiritual Yardsticks for Bringing Offerings

There’s considerable evidence to show that in the past we have been quick to supply mathematical yardsticks for Christians to use when determining their gifts for Jesus. There’s been a lot of pious talk about average contributions needed and fair shares and quotas. How

much more helpful we will be to God's men and women if we will suggest spiritual yardsticks instead of mathematical ones. What are they?

God asks for *regular* gifts. As often as he blesses us with income, he asks that we set aside a share for him. God has asked us: "Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" (Pr 3:9f). How shall we view payday income, windfall income, tax-return income, interest income? *Remember who you are.* "...with your blood you purchased men for God from every tribe and language and people and nation. You have made them to be a kingdom and priests to serve our God, and they will reign on the earth" (Rev 5:9-10).

God asks for the *firstfruits* of our harvest, not for the sweepings of our granary; for firstfruits, not for rinds and crusts. His share comes off the top of my income, not the bottom. Does it matter in what order I write out my checks? What difference does it make to God? To my own soul? To my fellow Christians? To the unchurched?

A third yardstick to offer Christians is that God asks for gifts that are *proportionate* to the gifts he has first given us. Instead of looking only at the *size of the gift* placed in the offering envelope, God's stewards are asked to look at the *size of the income* it came from. God has no intention of being unreasonable with his children, of asking for gifts that would work a hardship on his loved ones. He asks us only to give in proportion to his gifts to us. And as we give proportionately, we do so in the confidence that God will not allow us to have less for our own needs because we have first honored the Giver. This is not tempting God; this is trusting him. "Test me in this," God once announced through the prophet Malachi, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Mal 3:10); 1 Co 16:2; Mk 13:41-44. What does the last Scripture reading in particular, the Widow's Pennies suggest about the limited value of a statistic such as "*average* contribution in *dollars*" per member?

The congregation itself will do well to remember that when it encourages *its members* to practice proportionate giving, *its own* actions may very well speak louder than its words. At your congregation's budget-setting meetings, is a concern expressed for overall budget proportions? What fraction of your congregation's estimated annual offerings will stay at home, and what proportion will be sent away—for world missions? for neighborhood missions? for mercy and charity? for worker training? What do you think the proportions ought to be?

Don't Christ's words "Love your neighbor as yourself" have something to say to us here? I cannot speak for you, but those words of Jesus suggest to me that a 50-50 division would seem fair and God-pleasing. Of every dollar that God's stewards place into the congregational treasury, fifty cents stays for work at home and fifty cents leaves to work elsewhere. I'll confess frankly that in the congregations I served during twenty years of parish ministry we never reached that 50-50 level (in part because of the financial demands of a large Lutheran elementary school), but it wasn't because we didn't try. That remained our goal, even though the closest we got was 65-35. But let the congregation teach and practice proportionate giving, instead of preaching the one and leaving the other undone. What percentage of your congregation's total weekly offering is presently considered to be "all that anyone could ask of us?" 5%? A tithe? 20%? A "love your neighbor as yourself" 50%? Wherever you are, let's remember "When you were dead in your sins and in the uncircumcision of your sinful nature, God made you alive with Christ. He forgave us all our sins, *having canceled the written code* with its regulations that was against us and that stood opposed to us; he took it away, nailing it to the cross" (Col 2:13-14).

Perhaps the more important question is “*Why?*” “How did we get to this point, and is it where God has equipped us to be and called us to be?”

May I in this connection share a delightful example that came to my attention of how one family in our synod is teaching proportionate giving (as well as responsible money management) to its three school-age children? Each week each child receives an allowance of one dollar, in the form of ten dimes. Each child also has three little jars, labeled respectively “For Jesus,” “For Saving,” and “For Spending.” The child determines the allocation each week—and then has to live with his/her decision.

Question for each of you: How will you (or how did you) teach your child(ren) to set aside an offering from their income?

There is a fourth yardstick for giving that will be helpful to Christian stewards. In addition to urging his children to give regular and firstfruit and proportionate gifts, the Lord asks them to give *joyfully*. The opposite of joyful offerings are those brought grudgingly. St. Paul illustrates this kind of giving in the case of the Philippian Christians: “Out of the most severe trial, their overflowing *joy* and their extreme *poverty* welled up in rich generosity” (2 Co 8:2). God hopes that the check you write out for the LORD Our Righteousness (Jer 23) each week brings you more joy than the check you write out for any other purpose—rent, car payment, even a restaurant meal. Such joy is a fruit of the Holy Spirit. That is the joy David talks about in Psalm 51 which comes from God’s *having had mercy on me* according to his unfailing love; from God’s *blotting out my transgressions* according to his great compassion. From my *iniquity being washed away* and my *sin being cleansed...* for the sake of Jesus Christ’s work as my substitute in life and in death. Isn’t it true that unless we in faith concentrate on Jesus, the Great Steward, we will focus more on *duty* giving than on *joyful* giving?

These are some yardsticks the Scripture supplies to help Christian people act like happy children as they determine their gifts to the Lord. Our people realize that although you can always find fault with human plans you can’t argue with God—and a compassionate Father at that.

“And *pray* in the Spirit on all occasions with all kinds of prayers and requests” (Eph 6:18). “Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God” (Php 4:6).

Cutting Comers = Good Stewardship (?)

One final comment about this matter of supplying yardsticks to help Christians as they determine the level of their giving. Have we given the impression that to be faithful stewards we must cut every economic comer in the Lord’s work? I find Scriptural support for this in the *personal* realm, but not in *the Savior’s* work program. Indeed, here I find the apostle urging Christians to bring generous, liberal gifts to God—dare I say extravagant? The two Old Testament sanctuaries that were built at God’s directing were stunningly beautiful, lavishly decorated and appointed. In the Temple designed by David and built by Solomon, the Most Holy Place (a 30’ cube) was overlaid with 23 tons of gold! And why not? God is the only God there is, the only Savior you and I are ever going to have.

When we use the Scriptures to help disciples measure their giving, does it follow that their goals should be minimal ones? We care for ourselves extravagantly, don’t we? VCR’s and microwaves and high performance automobiles are no longer considered luxuries. How many of you consider cable TV to be a *need*, not a *want*? Many of God’s people are squirreling away thousands of dollars in IRA’s each year. Why should it be a different standard when considering investing in the Lord’s work the only cause that’s going to make a difference the day after

judgment? Has the idea of lavish giving for “our Savior, who has destroyed death” (2 Ti 1:10) given way to survival programs, pygmy budgets, average gifts? Isn’t it possible that if you ask for average gifts of \$10 or \$20 per communicant per week you may well be stifling gifts of \$200 or \$2000? Is there anything specifically Christian about that? Or can the greedy and covetous Old Sinner in my heart also use the phrase “But God tells me to be a careful steward” as a cloak to cover evil? “But it’s a sin to tempt God!” cries my Old Adam. What’s the difference between tempting God and trusting God? Answer: the presence of faith. And “faith is always trust in a specific word of God” (Dr. Becker, on Romans 4).

Sharing These Insights

How does the leadership of a congregation share its positive stewardship insights with the members of the congregation? It’s the strong conviction of the essayist that every forum God has given you in your congregation can and ought to be utilized. *Pastor’s letters* and *newsletters* can include a paragraph of stewardship motivation, perhaps calling attention to one of God’s promises and urging people to trust Him on it. In *monthly meetings* of the Church Coordinating Council, you leaders have a good opportunity for Bible study on God’s promises to guide and equip his people. When you receive requests to transfer individuals or families into the congregation, instead of an administrative paper-shuffle, how about a *pre-membership interview*? In 60 or 90 minutes there is a golden opportunity to touch on our privilege of cooperating with the Lord of the Church in spreading the message of sin and grace via our offerings. A councilman ought to go along on these visits. In the essayist’s experience, the most effective and most efficient way of reaching every home each year with a strong stewardship message from the Scripture is the *every member visit*. One scenario has teams of two trained visitors on a given Sunday afternoon bringing a prepared presentation to every home in the congregation. This isn’t easy, but there are no shortcuts, remember? Touch the individual with Word and Sacraments. “Baptism now saves you also—not the removal of dirt from the body, but the pledge of a *good conscience* toward God. It saves you by the resurrection of Jesus Christ” (1 Pe 3:21).

Sunday worship offers an ongoing opportunity to teach stewardship principles. Law and Gospel regarding stewardship of our redeemed lives might very well be part of almost every message, not just the four “money sermons” during budget crunch time. “The pastor who spends time in his study applying himself to the languages of the Bible will remain the unsurpassed model for all who desire to preach the Gospel of God into the hearts of all classes of people.” (August Pieper, quoted in H. Sieck: *The Way to Life*, 1905, Foreword).

Perhaps you could take a second look at the customs with which you have surrounded the receiving of the offering. When a pre-*Christian Worship* hymn survey in our synod revealed that, with a single exception, “We Give Thee But Thine Own” was the most commonly used hymn in the synod you have to wonder. Placing the offering on the altar is beautifully symbolic. (Having the ushers place the offering on the altar instead of the pastor may be even better). But singing “We give thee but thine own ...” 52 Sundays out of 52, year after year? Is that the best we can do?

How about a thoughtful, two-sentence offering prayer (different each Sunday) just before the general prayer? Or what about just before the offering itself?

Monthly Stewardship Committee agendas might very well include studies of various facets of God’s biblical stewardship plan. (See “For Further Reading” appended to this essay).

Summary

What Comes Naturally What Comes by God’s Word

Give to (needs/budget/church) Give from (what God gives)
Get the church job done Edify the body of Christ
Institutional Personal
Financial results Fruitbearing
Service/money for the church Service to God
Needs in search of givers Givers in search of needs
Campaigns for money Biblical educational programs
“We’re not asking all that much from you” “My son, give me your heart!”
Your share of the budget God’s claim on all of you
Basic plea: “Do!” Basic plea. “Believe!”
Remember your responsibility Remember who you are

The Entire life of Believers Is One of Repentance

All of us are creatures of habit, and it’s not easy to unlearn some stewardship practices which we have followed but which on further study are not as helpful as we may have thought they were. It may very well be that stewardship patterns we have adopted concern themselves only with short-term goals, instead of helping to bring about long-range spiritual growth. Do we belong on our knees with Ezra?

O my God, I am too ashamed and disgraced to lift up my face to you ... what has happened to us is a result of our evil deeds and our great guilt, and yet, O God, you have punished us less than our sins have deserved and have given us a remnant like this ... here we are before you in our guilt, though because of it not one of us can stand in your presence (Ezr 9).

You’ll have to ask and re-ask these questions your whole lives. The Law always accuses. The Gospel always acquits.

Your Personal Righteousness: Active or Passive?

It’s not easy to help people see God’s biblical stewardship plan in a world where the Enemy’s attacks are so persistent. Luther speaks of how Satan introduces himself into our minds as “the white devil.” He is not immediately ugly or threatening, but ever so attractive and comfortable and logical And all the while so vicious, that, if it were possible, the very elect would be deceived.

Therefore I admonish you, especially those of you who are to become instructors of consciences, as well as each of you individually, that you exercise yourselves by means of study, by reading, by meditation, and by prayer, so that in temptation you will be able to instruct consciences, both your own and others, console them, and take them from the Law to grace, from active righteousness to passive righteousness, in short, from Moses to Christ. *In affliction and in the conflict of conscience* it is the devil’s habit to frighten us with the Law and to set against us the consciousness of sin, our wicked past, the wrath and judgment of God, hell and eternal death, so that thus he may drive us into despair, subject us to himself, and pluck us from Christ. It is also his habit to set against us those passages in which Christ himself requires works from us and with plain words threatens damnation to those who do not perform them. If here we cannot distinguish between these two kinds of righteousness; if here by faith we do not take hold of Christ, who is sitting at the right hand of God, who is our life and our righteousness, and who makes intercession for us miserable sinners before the

Father (Heb 7:25), *then we are under the Law and not under grace, and Christ is no longer a Savior. Then He is a lawgiver.* Then there can be no salvation left, but sure despair and eternal death will follow.

Therefore let us learn diligently this art of distinguishing between these two kinds of righteousness, in order that we may know how far we should obey the Law.

We have said above that in a Christian the Law must not exceed its limits but should have its dominion only *over the flesh*, which is subjected to it and remains under it. When this is the case, the Law remains within its limits.

But if it wants to ascend *into the conscience* and exert its rule there, see to it that you are a good dialectician and that you make the correct distinction. Give no more to the Law than it has coming, and say to it “Law, you want to ascend into the realm of conscience and rule there. You want to denounce its sin and take away the joy of my heart, which I have through faith in Christ. You want to plunge me into despair, in order that I may perish. *You are exceeding your jurisdiction.* Stay within your limits, and exercise your dominion over the flesh. *You shall not touch my conscience.* For I am baptized; and through the Gospel I have been called to a fellowship of righteousness and eternal life, to the kingdom of Christ, in which my conscience is at peace, where there is no Law but only the forgiveness of sin, peace, quiet, happiness, salvation, and eternal life. Do not disturb me in these matters. In my conscience not the Law will reign, that hard tyrant and cruel disciplinarian, but Christ, the Son of God, the King of Peace and Righteousness, the sweet Savior and Mediator. He will preserve my conscience happy and peaceful in the sound and pure doctrine of the Gospel and in the knowledge of this *passive* righteousness.

When I have *this* righteousness within me, I descend from heaven like the rain that makes the earth fertile. That is, I come forth into *another* kingdom, and I perform good works whenever the opportunity arises. (Luther’s Works: vol 26, *Galatians*, 1535, p 10-11).

The Freedom of the Christian

On another face of the pedestal of the Luther statue at Wisconsin Lutheran Seminary is engraved:

A Christian is a free lord in all things, subject to no one. A Christian is a ministering servant in all things, subject to everyone.

Those inscribed words and ideas come from the year 1520. They rang out from a pastor’s study. A pastor’s study seems like a place of quiet and passivity; it’s an apparently weak place. It’s a place for reflection, as opposed to the world’s frantic and relentless busyness. But God let Luther’s study serve Martin, and his family, and his congregation, and his town, and his country, and his world. God let that study serve as a forge—made hot by attempts at intimidation, social confusion, personality clashes, the entrenched message from his old church of law, law, law. From that study came answers and insights into the dreadful enslavement of the consciences of human beings. The forge was made hot by the howling of an enraged devil.

From the pages of his open Bible arose a living, loving, and powerful Jesus Christ. He holds the field forever—the magnificent Champion Moses wrote about in Genesis 3. Jesus held the field in 1520, and he holds it now, and he holds it through us, and part of that holding is the stewardship of our income. Those ideas carved into granite on the Seminary campus are the twin

truths (“free lord, ministering servant”) we must carve into the hearts of every single Christian man, woman, and child who comes under our teaching care.

When All Is Said and Done

So then, just as you received Christ Jesus as Lord,
continue to live in him, rooted and built up in him,
strengthened in the faith as you were taught,
and overflowing with thankfulness (Col 2:6).

Remember, Christian, *Jesus don't sponsor no flops.*

Appendix

A Brief List for Wider Reading

This reading could be done by an individual.

This reading could be done by an individual and shared with his congregational leaders.

This reading could be done in a study group setting.

1. Becker, Siegbert: “Christian Liberty.” Essay delivered at 47th Convention of the WELS, 1983.
2. Luther, Martin: Galatians 1-4 (1535). *Luther's Works*, vol 26. (For an overview, read pp 4-12).
3. Luther, Martin: Sermon on Good Works. *Luther's Works*, vol 44.
4. Luther, Martin: The First Commandment. (Large Catechism), Book of Concord.
5. Luther, Martin: comments on Matthew 6:19-34, in Sermon on the Mount. *Luther's Works*, vol 21.
6. Luther, Martin: comments on chapter 8, Deuteronomy. *Luther's Works*, vol 9.
7. Walther, C.F.W.: *The Proper Distinction Between Law and Gospel*. (For an overview, read Preface and Introduction. For a refresher, read Twelfth Evening Lecture).
8. Werning, Waldo: *Supply-Side Stewardship*. Concordia.

Appendix

SOME STEWARDSHIP TEACHING METHODS FOR REFLECTION AND DISCUSSION

- 1 little offering prayers
- 2 little offering prayers *before* the offering
- 3 *ushers* take baskets from altar and return offering to altar
- 4 banish the term *collection* and *contribution* and use the term *offering*
- 5 inspect offering envelopes; a *picture* of the church building says “institution.” Does it read “FOR THE CHURCH” or “My gift to the Savior *through* Trinity Congregation”?
- 6 inspect your quarterly offering statements for theology

- 7 does your congregation give a *firstfruit* offering for Synod Mission Offering?
- 8 does your congregation set a *percentage* goal of total giving for SMO?
- 9 Pastors, is your personal offering growing? 10% can be floor or ceiling
- 10 Congregational giving patterns start with leaders and are caught
- 11 Finance Report scheduled late in meetings, not first
- 12 bulletin notice that guests aren't expected to participate in offering?
- 13 *Northwestern Lutheran* to each individual or family
- 14 *Meditations* to each communicant member and BIC student
- 15 *Parish Leadership* to all former, present, and could-be leaders (use a perk from a wedding to buy a boxful)
- 16 beware talk about *the Budget*; speak of our *program of work/ministry*
- 17 every communicant gets a set of offering envelopes, not every home; (I don't pray, worship, or commune for my wife)
- 18 anonymous "declarations of intent" in box on altar all year long
- 19 *Wellspring* subscription and assignment for each confirmation class student
- 20
- 21

Appendix

Little Offering Prayers

- 1 Lord Jesus, our heavenly King, grant that the closer we draw to Judgment Day the more sharply we may recognize and acknowledge the claim—the blood-bought claim—which you have on our whole lives.
- 2 Jesus, our only Savior, grant that the gifts we bring you each week may more and more get to show that we are just as diligent and just as interested in the Lord's business as we are in our own business.
- 3 Dear Savior, you have taught us: "A man's life does not consist in the abundance of his possessions." Teach us to realize more and more that happiness in life does not depend on the number of things we can call our own. Rather, Jesus, help us to find joy in the uses that we as stewards make of the money you've placed in our hands.
- 4 Dear Savior, grant that the gifts we bring you each week may not be evidence of a weak and undernourished faith, but of a healthy faith; a faith that is growing in the lovely grace of Christian liberality.
- 5 Heavenly Father, fill the heart of every member of _____ Congregation with your deep concern for lost souls; with your Son's spirit of willing sacrifice; and with your Holy Spirit's power to spread the Gospel far and near.
- 6 Majestic Lord, accept these little gifts which we have laid on your altar. Grant that bringing these gifts may have brought real joy to the heart of the givers. Grant that these gifts may bring joy to the heart of the Savior, to whom they have been given.
- 7 Heavenly Father, grant that the gifts we have placed on your altar this morning may be an accurate expression of the deep appreciation we feel toward the only Savior we're ever going to have.

8 Dearest Savior, grant that our offering may show that we remember what many Americans seem to forget—that real happiness does not come by acquiring and possessing, but by giving and serving.

9 Lord of all, again this morning we saw how your fatherly heart toward us is laid bare in Jesus Christ. Grant that the gifts we bring you each week may give evidence that your love is producing fruit in us, leading us to respond to you as the Lord of our lives.

10 Dear Savior, help us to believe that when you ask us to worship you with our gifts this is not just a business proposition, and surely not an invasion of our privacy, but rather an exercise of our faith, and a fitting response to the mercy you have shown us.

11 Dear Savior, we thank you for giving us your love and also the means to share your love with others.

12 Lord Jesus, purify our love for you, and strengthen our resolve to give you first place in our lives in the week just ahead.

13 Lord of all, forgive us for so often arguing with your claim on our lives. Accept these gifts as evidence of our determination today to accept your guidance and your help, as you seek to equip us for the life of service to which you have called us.

14 Jesus, in faith today I give you my head, my heart, and my hands. Please use me this week.

Appendix

ORGANIZATIONAL STRUCTURE FOR AN EVERY MEMBER VISIT

(In a congregation of 100 Communicants / 50 Homes)

	Chairman	
Division 10	Division 20	Division 30 (leaders)
Team 10 (leaders)	Team 20 (leaders)	Team 30 (leaders)
Team 11	Team 21	Team 31
Team 12	Team 22	Team 32
Team 13	Team 23	Team 33

Summary: **50 homes** (total membership)

-**18** (approximate # of homes represented by team _____ members)

32 homes (to be visited by 12 two-person teams—
two men,
two women,
husband/wife, or
two teens)

Appendix: A Bible Study

**God's Message through Haggai: *First Things First*
Part 1 of 4**

Background

- A. Haggai's written message is only 38 verses long. It takes longer to learn historical context of Haggai than it will for you to read the whole book!

Old Testament:

2000	1500	1000	500	0
Abraham and the promise	Moses and the Exodus	David and the Kingdom	Unbelief Exile and Return	Messiah and the Cross

- B. Several Old Testament writings belong to the **Return from Exile**. 3 *historical* books that speak of its people and places are *Ezra*, *Nehemiah*, and *Esther*.

Prophetic (preaching) books that pertain are the last 3 in the OT: *Haggai*, *Zechariah* and *Malachi*.

- C. The **Exile** is the name given to a bitter chapter in the history of God's Church. In short, it came about something like this: (____) years before Christ came to be our Substitute, God made David king of Israel. His son Solomon built the Temple in Jerusalem. Almost immediately there was civil war. The LORD had promised the Messiah through the tribe of (____) and the family of David. Of the original 12 tribes or branches of Israel's family, 10 broke away from Judah. They kept the name Israel. Then followed roughly 300 years of kings & dynasties.

This *breakaway Israel* became an independent nation with their own capital, their own rival centers of worship, and their own rival kings. This Israel went down to shame and defeat when the cruel (____) Empire crushed it around 700 BC.

- D. That left the kingdom of *Judah* in the south. Although there were some heroes of faith among her kings, there were also some weak ones and some disastrous ones. The men, women, and children of Judah also abandoned trust in the LORD and chose to live for their own glory. About 100 years after the fall of the northern kingdom, Judah was attacked by a new enemy (____). Its field generals picked off Judah's fortress cities one by one, closing the noose on mighty Jerusalem. They laid siege to Judah's capital. Zion held out about 14 months. Then the wall was broken through, and the pillage began. The Temple, as well as the whole city, was looted, leveled, and burned.

- E. Normally when a nation was cut to pieces in war, starved into submission, and carried away into exile, that is the end of that nation. These three terrors came true for her. But the LORD, the Savior-God, maintained the faith of a few people. He did this through His Word spoken by His (_____). So even after 70 years of exile...1000 miles from home...there was a *remnant*. In 538 an unlikely but landmark event took place: Persian king Cyrus allowed exiled Jews the freedom to go home to Judah.

Disappointment, delays, difficulties, and despair met them. Only a few came back to resettle the land. There were squatters in the land (_____). There were no city walls. There was no Temple. And then in 520 BC, the Savior-God spoke through Haggai. In 4 brief messages, the Holy Spirit teaches us Haggai's message, shows us his work, and allows us to see his people's response .

Appendix: A Bible Study

HAGGAI / FIRST THINGS FIRST

Part 2 of 4

1 Haggai is to speak (v 1) to:

Zerubbabel, who is the _____ leader
_____, who is the religious leader

2 Why do you think that the LORD told Haggai to speak to these persons?

- a) they were representative of the whole nation
- b) obstacles to rebuilding the Temple would be both political & spiritual
- c) if he could win them over, the rest would follow their lead
- d) their opinions were more important than the other returned exiles
- e) other (explain)

3 What problems did the Jews face in rebuilding the Temple?

- a)
- b)
- c)
- d)

4 Why do you think God wanted the Temple rebuilt anyway?

5 What conclusion(s) had the people reached about this project, v2?

6 What evidence was offered to support their conclusion (6)?

- a) "our harvests"...
- b) "our food and drink"...
- c) "our clothes"...
- d) "our wages"...

What do vs 10+11 suggest about some real-life problems the people were experiencing?

7 What did the lord have to say about the real reason the people hadn't built the temple, v 4?

- a) "you've been working on you own houses for 18 years?"
- b) The clue is in the word "paneled"
- c) The remnant was forgetting their identity and the temples meaning

- d) This was a simple case of excuses and procrastination
- e) They were choosing to ignore God's assignment to them

8 Why was life so hard for the people of Judah, v 5? v 9?

9 Evaluate this comment by Martin Luther: "God wants to eat with them, or they won't have anything to eat, either."

10 How long did it take for Haggai's words to have tangible results, v 15?

REFLECT: What would it take for Jesus to rescue Judah from the 1st Commandment sin identified in this section?

Appendix: A Bible Study

HAGGAI/ FIRST THINGS FIRST

Part 3 of 4

REVIEW chapter 1:1-11

TODAY chapter 1:12-15

1 In v 12, the 4 characters or groups of people involved in the book are again mentioned. Who are they?

2 In v 12, discuss what it means to "fear the LORD" ...

...from the standpoint of an enemy of God

...from the standpoint of a child of God

3 Which of these do you see as the most important elements needed to do God's assignment?

- a) money
- b) authorization
- c) motivation to get going
- d) leadership and role models
- e) stones / timber
- f) other (explain)

4 What change in God's audience do we now notice, v 14?

HAGGAI'S SECOND MESSAGE Chapter 2:1-9

5 When the LORD spoke to Haggai the second time, how much time had elapsed (compare 2:1 with 1:15)?

6 According to v 3, what was bothering the people?

7 What may also have contributed to their discouragement and disillusionment, v 8?

8 What promises does the LORD give to encourage the builders in v 4 + 5?

- a)
- b)
- c)
- d)

9 In v 6, "once more I will shake the heavens and the earth" seems to point to the next 500 years of almost constant warfare involving the land of Israel.

In v 7, “I will shake the nations” is followed with “and _____ of all nations will come.” Since the subject of this latter phrase is plural, the meaning doesn’t point specifically at the Savior, as we’d think. Who is it?

Well, v 9 speaks of the glory and the peace of the “new house.” Please read Ephesians 2:11-22 now.

10 REFLECT: Can’t you hear the realists of Haggai’s audience:

“This economic downturn of the post-exile period doesn’t lend itself to a major capital fund-raising program.” What’s the message for us?

Appendix: A Bible Study

HAGGAI/ FIRST THINGS FIRST

Part 4 of 4

REVIEW Haggai’s First Message

Haggai’s Second Message

TODAY Haggai’s Third Message Chapter 2:10-19

1 To understand Haggai’s 3rd message, look at *Zechariah* 1:2-6 and note the chronology:

Haggai’s 2nd message spoken on ___ day of ___ month

Zechariah’s 1st message spoken on ___ day ___ of month

Haggai’s 3rd message spoken on ___ day ___ of month

2 Judging from the message which God sent Zechariah to deliver a few weeks later, what was the people’s attitude?

3 What’s the point of Haggai’s two questions, 2:12-14?

4 What promise does God offer a faithful people, v 19?

Haggai’s Fourth Message Chapter 2:20-23

5 What promise does the LORD make to Zerubbabel to encourage him? In what way does God “draw a line in the sand?”

6 Look at either Matthew 1:12 or Luke 3:27...what is the “big picture” significance of God’s dealings with Zerubbabel?

7 Look at *Ezra* 6:15...what was the result of Haggai’s four months of prophetic (“preaching”) activity?

8 Why was the rebuilding of the Temple all that important, anyway? (Think back to our timeline from Part I of this study; what big event is looming on the horizon?)

9 What was the purpose and meaning of a king’s signet ring? What does it mean that God would wear Zerubbabel like a signet ring?

10 Last week we read *Ephesians* 2:11-22 for help in understanding the significance of the Temple. Let’s look at it again.

REFLECT: Look back over God’s message through *Haggai*. Why do you think God might have used his title *LORD Almighty* so often in this context (vv. 2,5,7,9,14 of chapter 1 alone)?

When we think about this time period—after the Exile—we can see that God had a job to get done ... and his people had an attitude problem which canceled the possibility of their doing that job.

From chapter 1: 14 what must we say about the cooperation of Zerubbabel, Joshua, and the Remnant in the raising of the second Temple?

**GOD HELPS US TO PRACTICE WISDOM...
As We Acquire and Use Money**

Introduction: As we discuss what *Proverbs* has to say about acquiring and using money, remember that the man who wrote this was an extremely wealthy man, a man who had it all.

1 Which do you think God is more interested in: *what* you do, or *the reason why* you do it? Can you defend your answer?

2 Which attitudes toward money does God warn against:

a) in 20:17

b) 15:27

c) 21:17

d) In 21:21

e) 23:04

f) 23:19 f

3 What does not automatically go away, even when we possess material wealth, (28:22,25)?

Why not?

4 Both rich and poor pretend to be what they are not (13:27). Explain

What advantage do the poor have over the rich (13:8)?

5 What attitude in Agur's prayers (30:7-9) do you think we would do well to emulate?

6 In the Lord's Prayer Jesus teaches us to ask his Father to satisfy *our daily needs*. What danger threatens the Christian when he/she asks for more than that?

7 Agree/Disagree: "It takes a strong back to carry prosperity."

Would you say it's wrong for a Christian to enjoy his possessions? (Read *Ecclesiastes* 5:18-20)

8 What mindset does 27:23-27 encourage for anyone to whom the Lord has entrusted earthly possessions?

9 According to 10:2, a clear conscience cannot be bought with any money. What alone brings satisfaction and lets you sleep at night?

10 What are some of the attitudes toward using money that God recommends? in 11:24, in 28:27

Agree/Disagree: "God will not permit himself to be outgiven." (Read *Malachi* 3:10 before you answer).

Summary

How does *Solomon's* view of \$ compare with *Jesus'* view ("What we're unwilling to part with will keep us from the

kingdom of God") ... and with *Paul's* view ("a generous sower will reap a generous harvest")?

What help does 3:9 offer when this congregation issues a financial appeal?

What's the role of a person's faith in Christ's forgiveness of sin when he/she brings an offering?