

**A Symposium on Christian Stewardship:
Raising up a Generation of Godly Givers**

**Facing the Challenges:
Hindrances to Godly Giving**

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In his Sermon on the Mount our Savior explained: “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Matthew 6:24). Jesus’ point is as clear as clear can be: No one of us can serve both God and Money!

After an encounter with an anonymous, rich, young man Jesus taught those disciples who did not go away sad, but stayed with him: “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Mark 10:24-25). The ensuing question and answer session clarified that Jesus was not really making an easier/harder comparison. Jesus was expressing a human impossibility. Impossible for a rich man (any person who serves and loves Money) to enter the kingdom of God!

One letter in which the Apostle Paul provides instruction on the subject of money includes this pointed and powerful statement: “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (1 Timothy 6:9-10). As we know, people often misquote Paul, as though he said, “Money is the root of all evil.” Paul’s actual words are more nuanced, but still clear enough: “The love of money is a root of all kinds of evil.”

The brother of Jesus wrote in such a way as to make squirm those who would be his Brother’s followers. He wrote even more sharply to those who were not his Brother’s disciples. “Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days” (James 5:1-3). James still gets people’s attention when he says: “Now listen, you rich people!”

We hear these New Testament statements about money. We know how God’s Old Testament prophets thundered loudly on the same subject—Amos against Israel’s mansions adorned with ivory, Haggai against the returned remnant’s paneled houses, Malachi’s charge that the temple worshipers were robbing God in their tithes and offerings. The conclusion to be drawn is that some of Holy Scripture’s sternest warnings target the abuses of money and wealth.

These and other scriptures cause us to consider the very significant challenges we face, the very real hindrances that stand in our way, as we seek to *Raise Up a Generation of Godly Givers*.

The source of all these challenges? All these hindrances? The source of all temptations to sin and disobedience: The Unholy Trinity. Luther’s Small Catechism would have us understand that when we pray, “Lead us not into temptation,” it is a prayer against “the devil, the world, and our flesh – that they may not deceive us or lead us into false belief, despair, and other great and shameful sins.”¹ These three oppose everything that is to be godly in our lives, including godly giving. The Unholy Trinity provides the framework for this essay. (Hopefully, that does not mean these evil forces *influenced* the framework or the essay; rather that we will treat each of the three in order.)

¹ Kuske, David P. Luther’s Catechism. Milwaukee, WI: WELS Board for Parish Education, 1982.

I wondered what sequence to follow. Should I begin with the internal, the flesh, and then move to the external forces, the world and the devil? Or, would it be better to go with the order suggested by the 1959 cinematic morality tale that starred Harry Belafonte, “The World, The Flesh, And The Devil?” Scripture does not provide a sequence, nor does it suggest that one member of the Unholy Trinity is more to be feared than the other two. So, with no indication of rank, priority or importance, I decided to follow the traditional, Lutheran order: The Devil, the World, and our Flesh.

Permit one brief digression before we get to the substance of this paper! Sir John Templeton may be a name familiar to us since he lived during all our lifetimes. Templeton was born in 1912 and today is just shy of 95. His claim to fame is that he became a billionaire by pioneering the use of globally diversified equity mutual funds. The first profitable mutual fund I purchased was a Templeton fund. For that reason I took some interest in Templeton and was pleased to learn that he was a lifelong, active member of the Presbyterian Church. He has also gained a reputation for philanthropy; the public press routinely reports on the John Templeton Foundation’s award of the Templeton Prize for “Progress Toward Research or Discoveries about Spiritual Realities.”

Early in my experience with Templeton I read a statement in which he said something to this effect: The secret to successful investing is to realize that money has no inherent value (another way of saying that money isn’t worth anything). I didn’t save the magazine or newspaper in which the quote appeared. I did store the substance of the quote in my mind and have valued it over the years. For one thing, the statement is true. For another, it helps investors manage stock market volatility and business cycles with less emotion and more objectivity. The insight should also help a person avoid getting too attached to something that has no inherent value.

Throughout the reading of this essay you may want to reflect on the amount of havoc that the Unholy Trinity is able to wreak through something that has no inherent value—all sorts of tragic mischief in a corrupt society, in people’s relationships with one another, even in the Christian church. All this through something that has no inherent value! It is truly amazing!

Part One – The Devil

The Bible, from beginning to end, characterizes Satan as a liar and deceiver. Its opening pages inform us that Eve understood exactly what had happened in the Garden: “The serpent deceived me, and I ate” (Genesis 3:13). Its closing pages describe Satan’s ultimate fate—“thrown into the lake of burning sulfur”—and reminds us that he was the one “who deceived them” (Revelation 20:10). In the intervening pages we hear Jesus say bluntly: “He (the devil) is a liar and the father of lies” (John 8:44).

A favorite tactic of the great deceiver is to twist and distort the very truth of God’s Word. He did it to our father Adam and our mother Eve when he encouraged them to eat the fruit of the tree by accusing God of being the liar. About the one tree in the Garden God had said, “When you eat of it you will surely die” (Genesis 2:17). Satan said, “You will not surely die” (Genesis 3:4).

Satan used a similar approach, not in a beautiful garden, but in a sin-caused desert. When Satan tried to quote God’s Word against Jesus, Jesus had to remind him that there is more in Scripture than the verses he cited from Psalm 91. There is also the caution “not to test the Lord

your God” (Deuteronomy 6:16). The roaring lion uses the same lies and deceptions in our world today; he still twists and distorts the words we hold sacred.

An elderly friend of mine is a careful observer of human behavior. He lays much of the blame for financial shortfalls in our congregations, schools and synod to the mistaken memorization of a familiar passage. Obviously, the man still prefers the KJV when he says people seem to think Matthew 6:33 reads: “Seek ye first the pleasures of this world.” To the extent that my friend has it right, this is one of Satan’s distortions.

My elderly friend is a lay Christian. Professional preachers of the “prosperity gospel” are way ahead of him. As they present it, “seek ye first the pleasures of this world,” is not a distortion of Scripture; they would say it is the truth of Scripture.

Time magazine once named Bishop T.D. Jakes “America’s Best Preacher.” Jakes is senior pastor at the Potter’s House in Dallas, Texas, a 30,000 member congregation. He actually writes: “Money is the answer to everything.”² He claims that through his 25 books and countless sermons he can use scripture to guide people into lives of financial and spiritual empowerment.

In Atlanta, Georgia, Pastor Creflo Dollar entertains his congregation of 29,000 with messages that have Total Life Prosperity as their theme. While he hedges a bit by insisting that there is more to being a Christian than financial prosperity—prospering in your spirit, prospering in your soul, having a sound mind, prospering in your physical body, prospering in your relationships—Dollar leaves no doubt that prospering in your money is meant to be a major part of the Christian life. Dollar practices what he preaches. A mansion in Atlanta, a \$2.5 million apartment in New York, a GulfStream and a Rolls Royce are some of the perks he enjoys.³

Joel Osteen is rated as the “most watched preacher in America.” He is pastor and featured television preacher for the 40,000 member Lakewood Church in Houston, Texas. Osteen preaches success in this life now. He qualifies “success” by saying it doesn’t mean we’re all going to be millionaires or company CEOs. “But,” he insists, “I believe God wants you to rise higher than your parents.”⁴

These preachers of the “prosperity gospel” certainly have their share of critics among the ranks of other pastors and theologians. It doesn’t even require exegetical expertise to know that Scripture is being twisted and distorted. What would the faithful Israelites who sojourned as slaves in Egypt, or the exiles who wept at the river in Babylon, or the widow with her mite, or the poor in post-Pentecost Jerusalem have thought of a “prosperity gospel”? What judgment would such a gospel have spoken on their faith and success as Christians? What disillusionment with God would it have caused? The “father of lies” was the instigator behind the preachers described by Jeremiah when he wrote: “The prophets prophesy lies” (Jeremiah 5:31). Satan still instigates the lies and deceptions of false preachers today.

Are the members of our congregations touched by the distortions of “prosperity gospel” preaching? If they watch the message on television, see interviews with the preachers, read their books, browse articles in magazines and newspapers, they are touched. Even apart from that, the message that wealth is a sign of God’s blessing, that the wealthy enjoy a special measure of

² Storbakken, Jason. “God Is in the T Bills.” *Forbes* (June 4, 2007): 58.

³ Burns, Rebecca. “Almighty Dollar.” *Atlanta* (October, 2006): 118-119, 126-132.

⁴ Frankel, John. “Preaching the prosperity gospel.” CNBC on MSN Money. (September 13, 2006): <http://articles.moneycentral.msn.com> (accessed September 14, 2006).

God's favor, is broadcast so broadly it is easy enough for faithful people and even orthodox preachers to have a sense, an expectation, that spiritual prosperity should be accompanied by material prosperity.

And if the corrective action taken to counter the money-is-all-important message is to communicate an opposite message—that money is not important—or simply to remain silent on the subject of money, what has been gained? Satan still wins. *Raising Up A Generation of Godly Givers* means communicating as clearly as possible a Biblical understanding of wealth—both the dangers and the opportunities.

If there is one teaching about money that people seem to realize is in the Bible, perhaps it is the tithe. A recent survey of American Christians revealed that 47% of the Protestants who participated in the survey agreed with the statement: "Giving away 10% of your income is the minimum God expects."⁵ (Interestingly, in the same survey only 18% of the Roman Catholics agreed with that statement.)

At this summer's Synod Convention I was pleased to hear the Rev. James David Liggett, Director of the WELS Ministry of Christian Giving, raise the issue of the tithe. Liggett described the teaching of the tithe as one of the hindrances to adequate funding of synodical work.⁶ It pleased me to hear this stated so clearly since it was already my intent to give some attention to the subject.

Obviously, the Bible teaches the tithe. So, how can the tithe be a problem? Doesn't it fit Satan's *modus operandi* to take a teaching of the Bible, something used by God for his purposes, and twist it so as to confuse God's people and distort their understanding? Let's consider the matter of the tithe!

Levitical legislation prescribed the tithe as a regulation for the Israelites from the time of Moses to the time of Christ. Even then the tithe was not simply a matter of a straight 10% going to the religious institution with a remainder of 90% for the individual Israelite. While a general tithe of everything went to the Levites and through them to the priests (Leviticus 27:30-33 and Numbers 18:21-29), there also seems to have been a tithe associated with the sacred meal (Deuteronomy 14:22-27) and an every-third-year tithe distributed to the poor (Deuteronomy 14:28-29). It is not our purpose to sort through every detail of the tithe; it is ours to assert that the tithe belongs to that period of roughly fifteen centuries when God dealt with the Israelite people through rules and regulations suited to minor children because the time of God's Son had not yet fully come. (Galatians 4:1-7) This position is supported by the New Testament's nearly absolute silence on the subject of the tithe; only one mention is made and that is a negative appraisal of the Pharisees' tithing their spices (Matthew 23:23).

Though the tithe is in the Bible, Satan would like us to forget that the tithe is not prescribed for people of Christ's New Testament Church, not for those who have the full rights of sons and are joint heirs with Christ of all the blessings of God. Nowhere does the New Testament establish a specific amount, a percentage of income or a percentage of assets. Certainly, no tithe!

How much are we to give? What guidance does the New Testament provide? Prof. David Valleskey has already set forth the New Testament's instruction on giving. The

⁵ Van Biema, David, and Jeff Chu. "Does God Want You To Be Rich?" *Time*. (September 18, 2006): 56.

⁶ Comments were made in a PowerPoint presentation titled, "Funding the Declaration." In a series of slides listing "Hindrances to Funding" one slide cited "10%".

encouragement is to be “single-minded” in our giving as the Macedonians were. The Apostle Paul’s instruction is that we be “generous and willing to share” (1 Timothy 6:18).

I know how discouraging it can be to examine the giving performance of the people under our spiritual care. The giving percentage Pastor Liggett ascribed to our people in his convention presentation is 2.8%.⁷ Obviously, that isn’t even close to a tithe. Nor does it compare very favorably with the 2.2% of after-tax income that Americans in general give to charity.⁸ We wonder how it can be that Gospel-motivated people of God scarcely outpace an American population of atheists, idol-worshippers, and the spiritually indifferent, as well as a minority of faithful followers of Jesus Christ. For one thing, the comparison is hardly apples-to-apples. The 2.8% only counts what is countable in receipts by congregations and synodical entities. Certainly, the people of our fellowship “are willing to share” beyond that for the benefit of other kingdom work and for other worthwhile works of compassion. We also do well to keep in mind that we are talking about averages, while no one of God’s people is average. Yes, there are many who struggle in this area of their sanctification and are slow to mature. At the same time, there is reason to rejoice with so many who truly “excel in this grace of giving” (2 Corinthians 8:7) and give at a level that leaves the tithe in the dust. All of this said, the 2.8% average is nowhere near the level we would like; it is closer to 0% than to 10%.

I know from experience how tempting the devil makes it to peek at the giving record of certain other denominations, to learn that they legalistically require their members to tithe, and to covet what could be increased offerings for our congregational and synodical treasuries. How tempting the devil makes it to subtly use the tithe to move our people to a higher level of giving!

I repent of any words I have spoken that may have given people the impression that tithing somehow satisfied their responsibility to God—if they gave 10% of their income and resources away, the other 90% was theirs to do with as they pleased. That would run counter to a correct understanding of the important principle: “The earth is the Lord’s and everything in it, the world, and all who live in it” (Psalm 24:1).

I repent of any words I have spoken that may have placed an inappropriate burden of guilt on the poor and the debtors who fear they are sinning because they are not hitting the 10% target in their giving. More will be said later about the widening gap between the genuinely poor and the affluent in our society; suffice it to say at this time that there are people who have very little on which to live. They may be wondering whether they are expected to tithe out of the assistance check and the food stamps they need to keep body and soul together—if they even receive those benefits. Yes, many of today’s poor have contributed to their poverty by poor financial decisions, or by sinful behaviors, or both. Yes, it is good for them to know about the Macedonian Christians whose “extreme poverty welled up in rich generosity” (2 Corinthians 8:2). But we have no dollar amounts or percentages that we can attach to this excellent example of the Macedonians. Yes, I commend the Washington woman whose annual income was a little more than \$30,000. She covered her living expenses, gave \$300 a month to her church and paid off an \$8,000 debt in eight months. Yes, I have served members who were simultaneously very poor and very generous. But the burden of the tithe belongs to those regulations that God’s people found too heavy to bear; it would be inappropriate and insensitive to impose it on the poor among us.

⁷ This percentage was also described in the PowerPoint presentation, “Funding the Declaration.”

⁸ This figure is per household in 2005 according to Giving USA Foundation.

I repent of any words I have spoken that may have stifled people's giving ability, especially that of the wealthy and the affluent middle-class of our country. Since the New Testament is silent on the subject of the tithe, there is no basis for anyone to place a 10% ceiling on their giving. Even IRS income tax regulations seem to encourage charitable giving far above the 10% level by allowing an itemized deduction for charitable contributions up to 50% of Adjusted Gross Income (AGI). What a joy to talk about giving with people who plan their giving so as to maximize this favorable tax treatment! Or, as I did just recently, to speak with a man who doesn't give strict consideration to the 50% limit for tax purposes; he has a carry-forward charitable deduction of \$800,000 that he may, or may not, get around to using up over the next five years. We wouldn't want to limit the joy of giving for people by having them fixate on a tithe of their income or having them assume they are making adequate disposition of their earthly wealth by designating 10% of their estate for kingdom work, when they may be capable of giving much more generously. .

What to do to help our people grow in the grace of giving? The essay that follows this one will speak to the subject. But teaching our people to tithe is not the Evangelical Lutheran solution. What about the occasional practice of categorizing monetary gifts as "Tithes & Offerings" in our bulletins, newsletters, budgets, financial reports? It has such a spiritual, Biblical sound to it, doesn't it? Not surprising! The tithe is in the Bible. But, in view of all that's been said, I wouldn't recommend it. What about using the tithe to teach our children to be generous givers when setting up their mini-budgets? Using the tithe with minor children seems to approximate God's original use of the tithe. If parents choose to use it as a teaching tool, they are certainly free to do so. Perhaps better teaching percentages to use would be 11%, 15%, or an occasional 50%.

Not unlike the devious tricks the devil plays with his twisting of the tithe is what he does with the Bible's story about the poor widow who put two very small copper coins into the temple treasury. Jesus praised her generosity because "she out of her poverty put in all she had to live on" (Luke 21:4). This gets twisted when the devil has people use the story as justification for their own stinginess. They piously say: "See, the size of my offering doesn't matter. Jesus praised the widow for her small offering." One might challenge them to really give a gift the size of the widow's—in percentage terms—100%!

In the Desert of Judea and again at Calvary, as well as on the long, hard journey from the Desert to Calvary, Satan dared to tempt the Son of God himself. Some of the temptations enticed Jesus to outright disobedience of his Father's will and word. Other temptations sought to create a disconnect between Jesus and the cross—to gain the world without the cross, to come down from the cross. In the region of Caesarea Philippi, Satan used Simon Peter to make another such attempt. Immediately after Peter gave his wonderful profession of faith that Jesus is the Son of the living God, Satan caused Peter to object strongly to Jesus' prediction that he was about to go to Jerusalem, suffer many things, and be killed on a cross. Jesus recognized it as another attempt to keep him away from the cross; he rejected the temptation with some of the sternest words he ever spoke to one of the Twelve: "Get behind me, Satan" (Matthew 16:18)! Jesus would not allow himself to be kept away from the cross.

We, who are the Teacher's students, should not expect to be spared any effort by Satan to establish a disconnect between our faith and the cross, our lives and the cross, even our wealth and the cross. Paul expressed it the way we all would like to: "May I never boast except in the cross of our Lord Jesus Christ" (Galatians 6:14)!

Our money and wealth, as John Templeton reminds us, have no inherent value. They obtain their significance from the gospel message of the cross. Our wealth comes from the same gracious God who loved us and gave his Son for us. Our wealth can be used to support the sharing of the gospel with sinners everywhere both for nurture and for outreach. Our wealth can be used to imitate the grace of God and show compassion for a world of sinners beginning in our own families.

To whatever extent Satan can get us to think that money is an end in itself or that life is just about money, he accomplishes his purpose of establishing a disconnect between money and the cross.

This is a broad subject with many, many applications. I would focus on one. Does it happen in the church that Satan directs people away from Christ and his cross to buildings and institutions? Does it happen that Satan gets people more interested in using their money to support buildings and institutions than they are interested in using their money to share the message of the cross? I believe it does.

Please understand that these observations are not meant to pit missions against schools, or ministry against buildings, or synod against congregation. All of these are too intertwined to simplistically set one against the other. My interest is that everything we do, including the use of our money and wealth, be connected to the cross of our Lord Jesus Christ. On this subject the Bible-described tension surrounding the Jerusalem Temple can be instructive; the Temple was a building that became an institution in its own right and required enormous sums of money to build and maintain.

When King David first proposed the construction of the Temple, God seemed rather amused at the idea. God reminded David that he had been doing quite well living in a tent, that he hadn't asked for a house with solid walls and permanent foundations, and that he was really more interested in building a spiritual house, a royal house, that would culminate in his Son Jesus and be peopled by a priesthood of those who boasted in the cross of Jesus Christ for their salvation. (1 Samuel 7)

Nonetheless, God permitted David's son, Solomon, to build the magnificent Jerusalem Temple. The amount of labor, quality of materials, and cost of construction for that building stagger our imaginations. Every description creates the impression of a building that was as fit to be God's house as anything here on earth could be.

Solomon's Temple is usually regarded as the great king's greatest accomplishment. Yet, the Biblical account makes the curious observation that it took Solomon only seven years to build the Temple while it took him thirteen years to build his own palace. At Solomon's death the people complained about the heavy yoke Solomon had put on them; one assumes that some of the weight of that yoke was financial. (1 Kings 5-12)

As decades and centuries passed, and as Judah's kings came and went, the Temple became a place or an institution that too many Jewish people trusted for God's favor rather than look in repentance and faith to the Messiah foreshadowed by tabernacle, temple, sacrifices, and other religious observances. According to Jeremiah, sinners of every description came to this house which bore God's Name and declared themselves safe—"safe to do all these detestable things" (Jeremiah 7:32). The day of God's judgment came and the Temple afforded them no safety; God used Nebuchadnezzar and the Babylonians to thoroughly destroy the building Solomon had constructed to be God's dwelling place.

70 years passed and exiles began to return from Babylon. More time passed and with great effort a second Temple was built. It lacked the splendor of the first Temple because the returning remnant lacked the resources Solomon had been able to dedicate to the first building. But Haggai pointed people to the Temple's true glory, the Desired of all Nations, Jesus Christ. (Haggai 2)

When the Desired of all Nations lived on this earth, little else riled his enemies more than the claims he made with regard to the Temple. He declared himself to be greater than the Temple. He predicted that the Temple would be destroyed and he would rebuild it in three days. These statements hastened the day when the Temple of Jesus' body was nailed to a cross and killed. By that time Jesus had already explained to the Samaritan woman that life with God wasn't really a matter of worshipping at the Jerusalem Temple or at Mt. Gerizim. What mattered was drinking of him, the Living Water, and never thirsting again. (John 4:4-26)

The point is that neither earthly buildings, nor institutions, nor the budgets to support them, have value and purpose apart from the cross of our Lord Jesus Christ. Buildings, institutions, and budgets do not save us from our sins; they do not provide us with a right relationship with God. We gain nothing if we put our faith in them. For that matter, buildings and institutions are brought into existence and pass out of existence. Only the Holy Christian Church endures forever. "Built on the Rock the Church shall stand even when steeples are falling. Crumbled have spires in ev'ry land" (Christian Worship, #529).

So, Christian people are to bring their offerings and plan kingdom work, not to maintain hallowed buildings or to perpetuate cherished institutions, but to support the mission of the King who did his saving work at the cross and won the victory at the empty grave. And Christian leaders are to *Raise Up a Generation of Godly Givers*, not to keep a building open or an institution from shutting down, but to connect people to Jesus and his cross, to help them give as he has given, and to engage in that privileged work of making Jesus the Desired of all Nations. As surely as Satan tried to separate Jesus from the cross, so he will try to establish a disconnect between us and the cross, our faith and the cross, our money and the cross.

Related to this, as well, is something I remember hearing years ago from an "expert" in church leadership. When talking about stewardship training, he would repeat the reminder, "Stewardship training is never done in a vacuum." The devil would like us to think that when there are money problems in the church all we have to do is talk to people about their money. He would like us to forget about Word and Sacraments! He would like us to forget about the cross! That isn't God's way. Fill the vacuum with the Means of Grace! Connect people to the cross of Jesus Christ! And train them in the godly use of their wealth!

Part Two – The World

In the vocabulary of both Scripture and daily conversation "the world" is such a far-reaching, all-encompassing, and nebulous concept it is nearly impossible to adequately define it. The world is the planet God created and we inhabit, but leaving the world and traveling into space on a shuttle doesn't mean we've left the world. The world includes all that is solid, material and visible, but also the invisible attitudes and influences that surround us. The world is our total environment, but not in an inanimate sort of way, because the world has power of its own just as the devil and our flesh have power. The world includes, not only the entire mass of humanity, but the combined philosophies, ideas and behaviors of all mankind.

The Christian's stance with regard to the world is also difficult to determine. It seems we are to live and work in this world with an almost schizoid personality.

For example, the Bible clearly tells us not to "love the world or anything in the world" (1 John 2:15). But one of our most cherished passages informs us that "God so loved the world that he gave his one and only Son" (John 3:16). We are told to love as he has loved us (Ephesians 5:1). Clearly the people we are told to love are lumped into that mass of humanity which is the world—even our spouses, families, fellow Christians, and our enemies.

Jesus' High Priestly Prayer reminds us that we are in the world but not of the world (John 17:13-19). Exactly where that line of distinction is to be drawn constitutes one of the greatest challenges of the Christian life.

The Lord, to whom this world and everything in it belong, "richly provides us with everything for our enjoyment" (1 Timothy 6:16). Yet, we are strongly cautioned "not to store up for ourselves treasures on earth" (Matthew 6:19). How much of this world is it okay to enjoy? When does stored treasure become excessive? Personally, I struggle with that question too much to be able to answer it definitively for anyone else.

The wisdom of this world is another puzzling matter. The Apostle Paul makes clear that this world's wisdom is not only inferior to the foolishness of God; it is opposed to the wisdom of God. (1 Corinthians 1-2) Yet, our Lord Jesus would have us be "as shrewd as snakes" (Matthew 10:16). Where is such shrewdness to be obtained except from the world's wisdom? Jesus even complimented a dishonest manager and held up his shrewdness as an example for us. (Luke 16:1-9)

Perhaps it is this one-foot-in-the-world and one-foot-out-of-the-world posture that makes the world's temptations so dangerous. Dangerous they are! Much could be said about the temptations the world places in front of us; we will comment on several.

Mistaken identity is one issue. *Our* homes, *our* autos, *our* clothes, *our* furniture, *our* money, *our* checking accounts, *our* income, *our* retirement portfolios, *our* businesses—that's how the world encourages us to think. What is the owner's real identity? Whose are they? Not *ours* at all! They belong to God. He is gracious in that he permits us to put our names on them for the relatively brief time we are on this earth.

Moses thought it important to clarify the matter of ownership for the Israelites before they entered the land promised to their forefathers, a land said to be flowing with milk and honey. Coming, as they were, from a time of bondage in Egypt and wilderness wandering, their new land would afford a sudden increase in their standard of living. Moses cautioned: "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gave you the ability to produce wealth" (Deuteronomy 8:17-18).

Someone has suggested (only somewhat facetiously) a rewrite of the first article of the Apostles Creed to have it read: "I believe in God, the Father almighty, maker *AND OWNER* of heaven and earth." The rewrite would grab worshipers' Sunday morning attention and would clarify the identity of the One who owns everything.

Affluence is another issue. The world is absolutely fascinated with affluence. Warren Buffet and Bill Gates are household names for no other reason than the amount of wealth they

have accumulated. The press seldom writes articles on Gates any longer for his software innovation or business acumen; what fascinates the press is his wealth. But when it comes to wealth Gates with his \$56 billion fortune is playing catch-up to a newcomer. The name to know now is Carlos Slim, a Mexican tycoon whose wealth is estimated at \$60 billion.⁹

Other than a lot of zeroes, how much is a billion dollars? Milwaukee-based Midwest Airlines has been the object of acquisition attempts, both unfriendly and friendly. The price for the airline is reported at a little less than half a billion dollars. A person has to have a fair amount of money to own one small jet. A person would need a lot of money to own one of the large passenger jets that fly us from city to city. Imagine owning a whole airline with all its planes and all its other assets! A simple calculation works out that a person with Carlos Slim's wealth could own more than 120 airlines the size of Midwest.

Billionaire status is attained by more and more people. When private-equity firm Blackstone Group went public this year, CEO Stephen Schwarzman realized a \$7.7 billion increase in his net worth in one day.¹⁰ Multi-million dollar salaries have become common. The amounts stagger our ability to comprehend. And the increases at the top trickle down to make millionaires out of a lot of ordinary people—all over the world, in our own country and in our congregations.

Is affluence a good thing? Even the world seems to recognize that it isn't necessarily so. For an older generation Howard Hughes and the miserable end of his life served as Exhibit A. For the present generation former Tyco CEO Dennis Kozlowski may provide a better example; forced repayment of huge sums of money, divorce from his wife, and substantial prison time have been the reward for his white-collar crimes.

Washington Post columnist, Robert Samuelson, writes, "We've simply confirmed an old truth: The pursuit of affluence does not always end with bliss."¹¹

Jesus spoke the final word on affluence when he told a parable to make the point that "a man's life does not consist in the abundance of possessions." The storage-barn-builder thought he was set for life. Obviously, he wasn't set for the day of his death and heard God say to him, "You fool!" (Luke 12:13-21)

Is affluence a blessing for the church? Worldly thinking would lead us to believe that having a lot of money would solve the church's problems. Oh, what a few million dollars here, or a billion there, could do for the mission and ministry of the church!

Church history doesn't support such thinking. Already in the period before Christ, the Golden Age of Solomon was a time of enormous wealth. That wealth did not serve to keep Solomon himself entirely on the straight and narrow. Only Solomon's generation passed and there was schism between Israel and Judah. Not many more years and idolatry was rampant in both kingdoms.

⁹ Luhnnow, David. "The Secrets of the World's Richest Man." *The Wall Street Journal*. (August 4-5, 2007): A1

¹⁰ Reuters. "Blackstone CEO stake to be worth \$7.7 billion." MSNBC.com. (June 11, 2007). Accessed June 25, 2007.

¹¹ Samuelson, Robert J. "Affluence and Its Discontents." *Washington Post*. (May 10, 2006): A25

The wealth of the Roman Catholic Church made possible the erection of awe-inspiring cathedrals around the world. That same wealth has proven to be a curse on the church's morality and stewardship. Perhaps it is just as well that today much of the wealth is being given up in lawsuits brought by victims of sexual abuse.

Our own synod's history looks back on hard times as better times. During the depression years the synod paid off debt. The synod grew numerically and expanded its mission outreach during decades when its constituency had less wealth than it has today.

To the extent that affluence is seen as a blessing the church is to seek out, to that extent the temptation increases to target the wealthy for recruitment into the church, to accord special honor to people on account of their wealth, and even to defer to them in application of Law and Gospel rather than risk their displeasure. The Apostle James makes clear that all such things are unseemly in Christ's Church. (James 2:1-13)

Yes, we live in a country that is enjoying unprecedented economic prosperity! And we serve in a church that is struggling financially. Of itself, that is not reason for undue pessimism. We will proclaim the whole counsel of God including his clear teaching about wealth and his desire for generous sharing. We will be content with the financial resources he provides and be confident that the Lord of the Church is at work among us even when the money is tight.

We've already asserted that the world generally sees affluence as a good thing and encourages the people of the world to seek their share of the wealth. We find it difficult to disagree with the world's opinion that affluence is a good thing; it is a very special kind of spirituality that prefers poverty to affluence.

A fascinating read is the recent book, *The World is Flat*, by Tom Friedman.¹² The book is about outsourcing, globalization, connectivity through the internet, and other such recent developments. The book describes how people in China, India, and other countries are taking advantage of these new developments to improve their incomes and their standard of living. Why? Because they would like to have a share in the affluence we enjoy in America.

Forbes publisher and professing Christian, Rich Karlgaard, begins a column by writing, "This fact is indisputable: Humankind is growing richer at accelerating rates." Karlgaard concludes the same column by saying: "Global prosperity is accelerating. Yet the plight of the world's poor remains a giant failure of our time."¹³

U.S. News Editor-in-chief, Mortimer Zuckerman, has written at least three editorials in the past year on the "yawning gap between the wealthiest Americans and those at the bottom of the economic ladder."¹⁴ He says that gap is getting wider and the trend shows no signs of slowing.

Whether in the United States or around the globe, the world sees a worsening dilemma in the unequal distribution of wealth. Joseph Stiglitz won a 2001 Nobel Prize for his contributions

¹² Friedman, Thomas L. *The World Is Flat: A Brief History of the Twenty-first Century*. New York, NY: Farrar, Straus and Giroux. 2006 (updated and expanded)

¹³ Karlgaard, Rich. "The World's Accelerating Prosperity." *Forbes* (October 2, 2006): 29.

¹⁴ Zuckerman, Mortimer B. "Rich Man, Poor Man." *U.S. News & World Report* (June 12, 2006): 72. Other editorials by the same author: "For a Fairer America." (October 2, 2006): 79. "Uneasy in the Middle." (June 11, 2007): 72.

to economic understanding. Stiglitz makes his point by seeming to contradict Friedman; he asserts, “The world is not flat.” He doesn’t disagree that we now have a global economy in which more countries and more people participate (Friedman’s point), but he explains that millions upon millions of people are being left farther and farther behind. Stiglitz cautions that Americans should not let capitalism run roughshod over people; we should reflect fundamental values such as: “fairness, respect for the individual, concern for the poor.”¹⁵

Even as the world encourages the pursuit of affluence, it recognizes the plight of the poor. Shouldn’t Christ’s Church be sensitive to this as well? This essay is not the place to lay out specific church programs, if church programs are even appropriate. Nor is this a call for a social gospel. But we must go beyond the general acknowledgment that Jesus was correct when he said, “The poor you will always have with you” (Matthew 26:11). We have opportunity to encourage God’s people to share their wealth generously, not only for the work of the church, but also for the benefit of the poor. And, not only to share their wealth in genuinely helpful ways, but also to share opportunities, ideas, education! We can help God’s people understand how wrong it is to pursue their own affluence without regard for other people and even by taking advantage of them.

In its mad dash toward greater affluence the world has embraced the use of debt. When the U.S. government thinks it can manage trillions of dollars of debt, when mortgage lenders figure they know how to make money even lending to people with questionable ability to repay, it’s no wonder that people assume they can also use debt to achieve the lifestyle they desire. This is not to condemn all indebtedness in the manner of some Christian financial experts, but it is to sound a note of caution. Debt is not to be taken on without careful thought and a solid plan for repayment.

More people in our congregations than we imagine are burdened with debt that is beyond their ability to manage easily, or at all. The young adult with \$150,000 in student loans and \$20,000 in credit card debt may be sitting in the church pew next to the family that is two payments behind on its mortgage and worried about foreclosure. Their indebtedness makes it difficult, if not impossible, for them to share as generously as they would like. They listen to our fine sermons on stewardship and wonder how they can possibly practice what we preach.

Concern is rightly expressed also about the level of institutional debt in our circles. At the synod convention Pastor Liggett shared figures to demonstrate an alarming increase in the amount of debt congregations are using to finance capital projects. He shared figures to indicate that in 2006 WELS congregations financed a little more than \$50 million in capital projects by assuming more than \$250 million in indebtedness.¹⁶

Our parents and grandparents lived their lives with haunting memories of the Great Depression. Those memories sometimes put a helpful brake on their aspirations and made them leery of debt. Most of us have never experienced a major financial collapse on a national or global scale. I don’t pretend to know the economic future, but there are people of the world, whom I respect; they say a major financial downturn is likely by the middle of the next decade. If they are correct, everyone will experience setback, but it will be much worse for those individuals and institutions burdened with large debt.

¹⁵ Kingsbury, Alex. “The World Is Not Flat.” *U.S. News & World Report*. (September 18, 2006): 28.

¹⁶ PowerPoint presentation, “Funding the Declaration.”

Instruction about the proper use of debt, about steps to reduce or eliminate debt, about helpful resources that are available to assist people who are struggling with debt—this needs to happen for the benefit of our members and congregations.

In 1999 two Boston College researchers predicted a generational wealth transfer of at least \$41 trillion in the first half of the 21st century. They estimated a \$16 trillion share of the transfer going to charities.¹⁷ To date the transfer, especially the share going to charities, is not happening as quickly as the researchers predicted. Longer life spans are usually cited as the reason for the slower pace. People may also be deciding to keep more in the family and give less away.

Attorneys and financial planners have formed an entire estate-planning industry to assist people with that transfer. Typically, the world's chief concern in estate planning is: How can I pass as much money as possible along to my heirs and pay as little as possible in taxes?

I state the obvious when I say that all of us will die. As that happens, an enormous amount of wealth will be transferred in what is called a person's "final gift." I believe it is important to challenge God's people not to operate with the world's concern as their guiding principle. God's people need to be asking themselves whether the best disposition of assets at death is to enrich their children. (They may decide that it is important to pass everything to their children. But the question needs to be raised.) Or, would it be better to direct a substantial portion of their estate, perhaps all of it, to support the work of the gospel? It isn't unusual for people to be influenced by the tithes even in their estate planning. They figure that leaving 10% of their estate for gospel work is more than adequate; the rest should go to their heirs. Once again, Scripture does not prescribe a percentage distribution for our estates. Bequests to children, relatives, friends and other entities may be appropriate. But many of God's people could give gospel ministry higher priority in their final gift.

Of course, another option is to give our wealth generously for gospel work before we die. I have a rather wealthy and very generous friend who says it is his goal to die penniless. How he expects to accomplish that is his wife's concern!

The famous steel-maker, Andrew Carnegie, wrote an essay titled, "The Gospel of Wealth." In that essay Carnegie made the case that it is morally acceptable to become rich by lawful means. To that he added: "The man who dies rich dies disgraced."¹⁸

First Bill and Melinda Gates, later Warren Buffet, made news with their extremely generous philanthropy. They are people of the world who understand they can not take their wealth with them. Their example is worthy of imitation. Of course, we have a better example to imitate in the person of Jesus, who loved us and gave himself for us.

As I have become familiar with the world of financial planning and not-for-profits, I have been positively impressed by the ethical standards that are set for the treatment of other people and for handling their money. I have also been impressed by the transparency required in financial reporting and accountability. Of course, there are people who breach these ethical standards; they get headline treatment in the media. They are the reason ordinary people become familiar with Enron and Tyco. But this is an area where the church can learn from the world's

¹⁷ Johnston, David Cay. *The New York Times* (October 20, 1999).

¹⁸ Quoted from an editorial by Paul Johnson. "Benefactors Must Be Hardheaded." *Forbes* (April 9, 2007) 25.

wisdom and shrewdness. Ethical misconduct, less than transparent reporting, lack of accountability—none of these serve the church or the gospel well.

Let's end this part of the discussion by acknowledging that the very world in which we live and move and have our being envelops us with constant temptation to get caught up in the material, to prize the temporal more than the eternal, and to take our minds off things above. What is there better for us to do than sing and put into practice the words of the hymn: "Take the world, but give me Jesus!" (Christian Worship #355) May God's Spirit give us the strength to live those words!

Part Three – Our Flesh

Of the unholy three the one known best to each of us is our flesh, our own sinful flesh, because our flesh is part of us. It is the image Adam and Eve passed along to all of their children. It is the part of us that does not want to do what our Spirit-worked and Spirit-led new man wants to do. The flesh makes our whole life a struggle every day in every way. (Romans 7) We have to reckon with the fact that our flesh will be a part of our person until the day we are raised with new and spiritual bodies.

Since our flesh is so much a part of us and so well known to us, we can get very "personal" in this portion of the essay; in fact, we need to get very "personal."

Speaking personally, I must do battle with my flesh so that I do not permit my flesh to make me a "greedy person—such a person is an idolater" (Ephesians 5:5). Greed is the fuel that powers our capitalist economy. Individuals and corporations are interested in the "bottom line." Success is measured by size of income and accumulation of wealth. It feels good to know the stock market is climbing. It's in our nature to want the size of our investment portfolio grow, not shrink. Michael Douglas' movie character stands in Central Park and shouts, "Greed is good." No it isn't. Greed is our natural selfishness taken to the extreme. I must beat this deadly sin into submission or it will take over and control my entire life.

Speaking personally, I must work hard to nurture an attitude of contentment. The Bible says: "Godliness with contentment is great gain" (1 Timothy 6:6). I must keep reminding myself that "food and clothing" would really be enough. Not so many years ago "a car in every garage and a chicken in every pot" expressed the American dream. Not any more! But I don't really need a 2,500 square foot home, or a 10,000 square foot home, or a 1,000 square foot home—with four garages. I don't really need all the clothes and shoes and restaurants and tech gadgets that the advertising world tells me I need. I must work to nurture a sense of real satisfaction with the many blessings God has given me. I can try to follow the example of the pastor who thanked God for not making him wealthy; he said God knew he wouldn't be able to handle it.

Speaking personally, I must be very careful what I look to for my security. The flesh is naturally fearful and worrisome. It is easy to deceive the flesh into thinking security is found in *insured* accounts, the *trust* department of a bank, or the great national system of social *security*. I must remind myself that all these are included when the Bible says that wealth "is so uncertain" (1 Timothy 6:17). I must reckon with the possibility that every bit of the wealth I call my own could suddenly be gone; I have lost nothing so long as I still have God. I must counter the fears of my flesh with the assurance that our heavenly Father knows what I need and he will care for me as surely as he cares for the birds of the air and the flowers of the field. (Matthew 6:25-34)

Speaking personally, I must take care that my flesh does not get me to run wild in the mad pursuit of pleasure. At the same time, I dare not let my flesh make me feel guilty every time I enjoy the pleasures of God's creation. There is more to do with my financial resources than entertain myself, pamper myself, purchase every toy that comes along, or cater to every whim. But it is also a part of God's revealed will that "he richly provides us with everything for our enjoyment" (1 Timothy 6:17). Travel to a far away place, attendance at a professional sports event or at the theater, wearing a quality piece of clothing, a night out at a fine restaurant—it's okay to enjoy these blessings. My flesh would have it both ways—make me feel deprived over every pleasure that I am denied and guilty for every luxury that comes my way. I can't let my flesh do that to me.

Speaking personally, I must battle my flesh so as to excel in the grace of giving just as I battle my flesh so as to hang on to my faith, to use my speech constructively, to increase in knowledge and wisdom, to practice an earnest sincerity, and to love as I have been loved (2 Corinthians 8:7). I know my flesh is going to resist every attempt I make to give more generously. My flesh will rationalize, make excuses, plead poverty, or do whatever else it takes to keep me from being genuinely generous. I must force myself to give far beyond that with which my flesh is comfortable. I must broaden my giving experiences to include various kingdom work opportunities, genuine human needs, members of my family, and absolute strangers. I must give, not until it hurts, but in order that I experience more and more the wonderful joy of giving.

The struggle I carry on with my flesh is the struggle every Christian man and woman must carry on with their old Adam and their old Eve. As a spiritual leader, I do other people a service by helping them understand how this struggle goes.

Old Man Says:

"I don't have to give to be a Christian!"

"If I were to give a generous firstfruit offering to the Lord through the church each Sunday, I wouldn't have enough left to pay the bills."

"The church always seems to be talking about money and telling me to give more! What right do they have to meddle in my financial affairs? It is none of their business what I do with my money"

"I have too many family responsibilities (new roof on the house, child in college, etc.) so I can't afford to give anything now."

New Man Says:

"I am a Christian; I want to give!"

"When I give a generous firstfruit offering to the Lord through the church, I trust that God will bless me and provide for all my needs."

"If the church teaches God's Word, it is going to talk about money. God is very interested in how we manage our financial affairs. It is the church's responsibility to encourage me to give more."

"Although part of my God-given responsibility is to provide for my family, my God still desires that I bring a generous offering in proportion to my income."

¹⁹ Adapted from stewardship material written and produced by Pastor Paul Schneider (ELS).

At their ordination into the office of the holy ministry, pastors are not endowed with an indelible character. Pastors are not stripped of their flesh and blessed with a sinless character except that sinlessness credited to pastors by the imputed righteousness of Christ. This means pastors also struggle with their flesh as pastors. And so, in our discussion of the flesh, not only can we “get personal;” we can also “get pastoral.”

Speaking pastorally, I dare not permit my flesh to weaken my resolve or silence my voice out of fear that people will not *like* what God’s Word has to say about money. I will attempt to use careful words, appropriate methods, together with sound judgment, and so communicate to God’s people his whole will with regard to money and giving.

Speaking pastorally, I will not give in to the fears of my own flesh that the church budget will not be funded, or that ministry programs will have to be cut, or that new buildings will not be built. I will not use the budget to beat my listeners over the head until they submit and agree to cough up more money. I will not present God’s case in a beggarly manner, an unseemly approach for a representative of the almighty God. I will proclaim the whole truth of God in as winsome and evangelical a manner as possible and trust God to bring forth his fruit in his time.

Speaking pastorally, I will not do this work in a fleshly way. I will not impose my own legalistic measures on people’s sanctification. I will not speak the truth about money in what becomes nothing more than a selfish attempt to get more money for the church. I will approach God’s people with a pastor’s heart, with the attitude of a minister, asking: “What can I say or do to help you grow in this grace of giving?”

Speaking pastorally, I will not follow the inclinations of my flesh to impose my own priorities for giving on the rest of God’s people. Synod first, then congregation, then other charities may seem a right giving priority to me, but it is not written in scripture and I will not establish it as divine. Instead, I will patiently instruct and share information about kingdom work and opportunities. Then I will trust God’s Spirit to guide his people to share their wealth in the way that is right for them. I will rejoice in the giving priorities that other people establish for their sharing.

Speaking pastorally, I will not go along with the suspicious and selfish nature of my flesh to immediately conclude that every synod giving counselor or school advancement officer is a dirty, rotten scoundrel, a Judas who is out to steal money from the treasury of my church. Instead I will be pleased that the voice of another Christian is going to encourage the joyful, generous sharing that God bids us do. And I will pray that more people will experience the joy of giving through his efforts.

Speaking pastorally, I will examine myself carefully to be sure that I am not allowing my flesh to play the role of the “poor” pastor who can scarcely put food on the table or keep his family clothed, as though no one should expect me to be able give generously from my small salary. Rather, I will model the role of a cheerful giver, publicly thank God for his rich blessings to me and to my family, and rejoice in the ability to share generously from what he has given me.

Whether personally or pastorally, the struggle against our sinful flesh will be just that—a struggle. And every victory we win will be won in the power of Jesus. “What a wretched man I am! Who will rescue me from this body of death? Thanks be to God—through Jesus Christ our Lord” (Romans 7:24-25)!

For all the years that I've been reciting Luther's Catechism it still strikes me that he included "despair" as one of the great and shameful sins into which the devil, the world, and our flesh would lead us. Despair! Luther was right. The Unholy Trinity would have us despair of this: that we and our people can become more generous. More than once I've heard despairing pastors say: "There's no point in talking to people about money; it won't do any good."

The good news is that the devil, the world, and our flesh may throw their temptations against us, but they cannot overcome us. Jesus Christ our Lord has already defeated every temptation and won the victory over all the forces of evil. It is ours to claim the victory he has won, to live in it, and to work in it.

"Did we in our own strength confide,
Our striving would be losing;
Were not the right man on our side,
The man of God's own choosing.
Dost ask who that may be?
Christ Jesus, it is he;
Lord Sabaoth his name,
From age to age the same,
And he must win the battle."²⁰

Soli Deo Gloria

²⁰ Setting of "A Mighty Fortress" as printed in "Opening Service, WELS' 59th Biennial Convention"

Raising Up A Generation of Godly Givers

Facing the Challenges: Hindrances to Godly Giving

A Reaction

I sincerely want to thank Pastor Muetzel for his essay. It was well-done. He covered a difficult section of our topic for the symposium. He structured it around the “Unholy Trinity” and was able to weave all kinds of descriptions of hindrances to Godly giving into that structure. We thank him for his work. His warnings are important for us to hear and heed. What follows are a few humble comments.

“God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.” Stewardship is all about sanctification. Sanctification is all about stewardship. Without God there will be no sanctification in our lives. Without the power of the Holy Spirit working in us through Word and Sacrament there will be no stewardship in our lives. As sanctification is growth given by God in our lives, so also is stewardship growth given by God in our lives. 2 Corinthians 9:8 (NIV) “⁸ And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.”¹ James 1:17 (NIV) “¹⁷ Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”² God is able to make all grace abound to you. You have every good and perfect gift. What can hinder our growth in sanctification – our growth in stewardship – our growth in giving – our growth in raising up a generation of Godly givers? What can hinder our growth? Pastor Muetzel is correct in identifying sin as the culprit. It is sin in the form of selfishness, greed, and human judgment that is not based on God’s will but instead follows the will of the unholy trinity, the devil, the world, and our flesh that is the culprit. It is our sin.

An interesting paraphrase of Sir John Templeton appears on page two. “Money has no inherent value.” It is important to note that truth for a paper such as this because the devil, the world, and our flesh tempt us to put way too much worth on such a passing thing as money. Yet, we might take another look at that statement and admit that God has given us responsibilities regarding self-preservation, care for our families, sharing his material gifts with the poor, caring for our elderly relatives, working in his kingdom, and has even given us responsibilities towards our government. In the natural order of these responsibilities and in the culture in which we live, money, or at least material wealth, does have value as a means to meet those responsibilities. “Inherently” money may have no value, but in our relationship with God it does have some value because God has permitted money to be the main means by which we are enabled to meet our familial, societal, ecclesiastical, and governmental responsibilities. I am wondering how easy the statement that “money has no inherent value” is to grasp in its reality by those who are catastrophically ill, are poor, or take seriously to the point of being pushed into poverty their responsibility to aging parents and needy children. It is important not to get too attached to money. It has no eternal value. But, money does have real value as a means of doing the work of the Lord on this earth. It has value as a gift of God to us. It has value as a tool that we use in serving our Lord. It has value as a means to show our thanksgiving to God. It has value as we

¹ *The Holy Bible : New International Version*. 1996, c1984. Zondervan: Grand Rapids

² *The Holy Bible : New International Version*. 1996, c1984. Zondervan: Grand Rapids

meet responsibilities in this world that God has placed before us. It is not an inherent value, it is a stewardship value. Or maybe, it is better to say, it is a caretaker value.

As brother Muetzel points out, the devil attacks our attitudes towards money by leading us to value it too highly or by leading us to value it not at all. How many are the monks over the centuries who left family, aging parents, and society in need of their help in order to deny wealth and responsibility with vows of celibacy, poverty, and obedience to a monastic order, but not to God who says, 1 John 3:17 (NIV) “¹⁷ If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?”³ 1 Timothy 5:8 (NIV) “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”⁴ We strive to live sanctified lives in a world that uses money as a means to help the poor, feed our families, and do God’s work. We are a part of that world that uses money. That is the value of money. It is a tool that we use in connection with our sanctified Christian lives – with our lives as stewards of the gift of money and material things that God has given to us.

Brother Muetzel emphasizes the same thought when he talks about connecting all we do to the cross of Christ on page seven. “My interest is that everything we do, including the use of our money and wealth, be connected to the cross of our Lord Jesus Christ.” In the essay that Professor Bivens will be presenting, he talks about curriculum stewardship. Connecting everything we do to the cross of our Lord Jesus Christ is the most fundamental message that needs to be taught in both a curriculum and a special emphasis approach to training in scriptural stewardship principles. “Christian leaders are to *Raise Up A Generation of Godly Givers*, not to keep a building open or an institution from shutting down, but to connect people to Jesus and his cross, to help them give as he has given, and to engage in that privileged work of making Jesus the Desired of all Nations.” (p. 8).

I appreciated Pastor Muetzel’s discussion of mistaken identity on page 9. It hit close to home and to the selfishness that lurks within me. Our God is the OWNER of heaven and earth. In this regard his discussion about the widening chasm between the world’s rich and the world’s poor has a great pull upon my heart. In 1999 I stepped into a mission station in Zambia. Close your eyes with me and see its thatched roof and walls. The pews are dried mud and so is the floor. Listen to the choir. Watch the people go up for the Lord’s Supper and kneel on the mud floor to receive the bread and the wine with the Body and Blood of Christ. Join them in worship. Talk to a village headman and hear about his plan to care for the children in his village who have become orphans because of HIV/Aids. Listen to him tell you that one hundred dollars of seed money will grow enough crops to feed, clothe, and educate those 25 children in his village whose parents succumbed to HIV/Aids. He is talking about food and clothing and education for one year! One hundred dollars! How much we have! How little they have! Yet we all have the great treasure of Jesus Christ, crucified and arisen. We are all rich in Christ! We who are also so rich in material things are able to do so much physical good for others with our wealth. May God open our hearts!

On pages 16 and 17 our essayist begins to talk pastorally. As gatekeeper of all information and requests for offerings, the danger of our misguided “pastoral” heart deciding the priorities for giving in our congregation is very real. Thinking like a gatekeeper is a dangerous way of thinking. As a gatekeeper we say that it is for the good of our congregation that we will allow

³ *The Holy Bible : New International Version*. 1996, c1984. Zondervan: Grand Rapids

⁴ *The Holy Bible : New International Version*. 1996, c1984. Zondervan: Grand Rapids

certain charities that we like to have an open gate, but we will close the gate to other charities. Train your people well in scriptural stewardship principles and let your congregational members decide and set their own personal priorities as the Lord leads them and moves them. May you be their leader whose role is to encourage and answer questions and train your members so that you *Raise Up a Generation of Godly Givers*.

Sometimes there seems to be a tension between the concept of annual or special stewardship emphases and the curricular approach to stewardship in a congregation. It is my belief that pastoral leaders plan their stewardship curriculum to include all kinds of opportunities for training in sanctification/stewardship. Annual stewardship appeals become a part of the curriculum. Having an annual program does not negate a curricular approach and a curricular approach does not negate the ability to have an annual stewardship emphasis or a special stewardship program for a Synodical need or a parachurch organization. St. Paul used the needs of the Christians in Jerusalem to teach people in Corinth to be a generation of Godly givers. We have every indication that it was a special offering for people in need. The Macedonians gave way beyond the ability that Paul thought they could or maybe even should. But Paul was not the gatekeeper. He was the trainer and encourager. It is important for God's people to experience the fellowship of working and walking together with their brothers and sisters in Christ as they often do in a special or annual stewardship emphasis.

A danger connected with an annual stewardship program is found in a statement like, "Well now that the annual fall stewardship program is done, we can forget about stewardship for the rest of the year." A danger of a curricular approach may also be noted. It may be found in the statement, "Having an annual stewardship emphasis will destroy God-pleasing stewardship principles among our members." Both statements and the attitudes that foster them are unfortunate. Neither agrees with the words and context of Paul's revelation of God's Word to the Corinthians. Paul taught God's stewardship principles in connection with a special offering for the Christians in Jerusalem. It was Paul's opportunity to teach. May your annual and special stewardship emphases become your opportunities to teach. Use your pastoral leadership role to plan to make special stewardship emphases teaching tools in your curricular approach to stewardship.

I would encourage all of us to be faithful pastoral leaders who plan wisely to *Raise Up a Generation of Godly Givers*. May God enable us to train his people in his Word as we are mouthpieces of the Holy Spirit to connect them to the cross of Christ. May God move us to present them with opportunities to serve their Savior as good stewards of the wealth he has given them.

Pastor Muetzel's words are helpful as we seek to serve our Lord in his kingdom with his gifts to us. We thank him again.

Hebrews 13:5 (NIV) ⁵ "Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."^{a5}

Alan H. Siggelkow

September 18, 2007

^a Deut. 31:6

⁵ *The Holy Bible : New International Version*. 1996, c1984. Zondervan: Grand Rapids