

# **The Pastor As Stewardship Leader**

*By Thomas A. Schulz*

[An essay delivered to the Arizona-California Pastoral Conference in Apache Junction, AZ, on October 23-25, 2001]

## **Introduction**

In doing research for this paper, I was astounded by the amount of material available. In addition to a number of books, including a recent entry in the *People's Bible Teaching* series, there were numerous conference papers and convention essays that addressed all aspects of Christian stewardship. The papers and essays all had their roots in our own fellowship. In addition, we have produced excellent stewardship materials over the last several years, as well as a number of fine Bible studies. These materials include not just studies related to money stewardship. Some of the best recent work relates to topics such as spiritual gifts, which certainly falls into the realm of stewardship.

Having studied these materials, I was tempted to take a novel approach. I was tempted to present you with nothing more than a detailed bibliography of these fine materials. I was tempted to make my paper nothing more than this encouragement, "Gentlemen: It's all here in this bibliography. Read, mark, learn and inwardly digest these materials. Then go and put them into practice."

Since that approach may have earned the ire of the agenda committee (and deservedly so), it seemed wise to abandon it. However, there was still the problem of the title given by the committee. As you will note on your agenda, the title given was, "The Pastor as Steward." In my research, I came across an essay entitled, "The Pastor as Chief Steward." Notice the similarity with the assigned topic. That essay was delivered to this very conference 17 years ago in San Diego by Pastor Thomas Franzmann. After even that many years, the paper still holds up as an excellent presentation.

Since it didn't seem wise to duplicate the work of another, the title and content of the present paper was altered. In my position as a member of the district CCFS, and now chairman, one gets insight into congregations and their work. One gets to see how especially a financial crisis is handled. One sees the need for strong leadership in the area of stewardship. So it seemed wise to retitle this paper:

## **The Pastor as Stewardship Leader**

We will look at the pastor's role from two angles. First, we will consider him as a teacher of stewardship. Then we will look at him as an example.

## **The Pastor as a Teacher of Stewardship**

In ancient England, there were men who were hired to tend the pigs. They were known as sty-wards, keepers of the pigs. Somewhere along the way, one of those men must have done such an exceptional job of slopping the hogs that he was elevated to a more responsible position. Perhaps he became the manager of the whole farm operation, or even the whole estate. Since it didn't seem appropriate to continue to call him a keeper of pigs (sty-ward), his title was altered to "steward." The steward became the one who managed what belonged to his master, the owner of the estate. His stewardship was his management of what did not belong to him.

That explains the English derivation of stewardship. In the Scriptures, the Greek word that is usually translated as “stewardship” or “management” is *οἰκονομία*. The root word is *οἶκος*, which is the common word for “house” or “dwelling.” The word “steward” is *οἰκονόμος*. Literally, that means the rule of the house. The one given the rule of the house is the one placed in charge by the owner of the house. He governs the house, but he does not own it. Ownership is retained by the master.

Stewardship, therefore, is management. That would be a secular definition. As Christians however, we put a different spin on this issue. That’s because we confess, “The earth is the Lord’s and everything in it; the world and all who dwell in it.” (Psalm 24:1) As believers in our Lord, the creator of all things, the one who as the God of free and faithful grace has come to us and redeemed us from our sins, we recognize him as the absolute owner of all that exists, including all that we have. What we have is merely a trust that we have been given to manage. Therefore, in defining Christian stewardship, we will include God. So what is a good definition of Christian stewardship? In one resource, there were at least a half dozen working definitions. A writer of our own fellowship simply stated, “Christian stewardship is taking God at His Word.”<sup>1</sup> Still another writer concludes, “Christian stewardship is the believer’s response to God’s love in creating, preserving, redeeming and sanctifying him.”<sup>2</sup>

This last definition brings up an important point. When we are talking about training in stewardship, we are talking about the sanctified lives of believers. We have been well trained to preach and teach justification. What a joy to proclaim the grace of God in Jesus Christ, to stand in front of a congregation and announce, “Your sins are forgiven.” To take a suffering sinner on a journey to the cross and to the empty grave for their comfort and assurance is one of the high points in our ministry. Unfortunately, training people to lead sanctified lives is not nearly as soul stirring as the proclamation of justification.

Yet, if we are going to take seriously our role as shepherds of the flock God has entrusted to us, we have to teach and train people in their sanctification. That means being a stewardship leader in our congregations. After all, we are not teachers who deliver a lecture to a large class and then hope that everybody got the point. We are shepherds, who not only teach, but also help our people to apply the truths in their everyday life. As the Psalmist describes it in Psalm 23, the shepherd not only feeds his flock, he also leads and guides that flock to streams of living water. He watches over that flock and protects it. In other words, we have a large responsibility for the members of our congregation. One of our Colombian brothers, Jorge Bastidas, caught this very well in a simple analogy. He is in a tent-making ministry, in which he has to hold a day job because his congregation cannot support him fully. Recently, he wrote:

Siempre he comparado el trabajo de un pastor con mi trabajo secular. Cuando presto el servicio a la comunidad como conductor de bus, se que en ese momento soy el responsable de todas las vidas que viajan hacia otro lugar de la ciudad de Medellín. Así también es en la iglesia. Desde el púlpito, soy el responsable de la enseñanza pura y fiel de la palabra de Dios hacia aquellas personas que desean viajar al cielo gratuitamente, recibiendo de Dios mismo su boleto con la sangre de Cristo.<sup>3</sup>

His point is that just as he is responsible for the people riding his bus, so he is also responsible for the souls under his care, responsible for pure and faithful teaching. Teaching in stewardship is part of that pure and faithful teaching. Or as the writer to the Hebrews put it, we are “men who must give an account.” (Hebrews 3:17)

To be a leader in the area of stewardship means we are responsible for equipping our people to live

sanctified Christian lives. This does not mean that it is our job to find volunteers or to raise money. Teaching in the area of stewardship is more about raising people than about raising money. Our goal is to speak to their hearts, not to their pocketbooks. Our plan is to proclaim God's message and apply that message, trusting that the Holy Spirit will get the message into people's hearts. Then, the Spirit will use that message to change hearts and lives, until people's management of all they have falls in line with God's plan for them.

So how much leadership is needed in this area? It seems that some pastors are reluctant to teach people in the area of Christian stewardship. This seems to be especially so when it comes to the area of financial management and the giving of offerings. It may be that there is a certain fear among some pastors, the fear that to teach on financial stewardship is to invite the charge that "all the church wants is my money." If that fear exists in some pastors, we direct them to the Lord Jesus Christ. He showed no fear in leading his disciples in the area of stewardship. About 50% of Jesus' parables touch on some form of management issues, most often money management. The most wide-ranging of these are the Parable of the Talents and the Parable of the Pounds. In both parables, he teaches us that we are trustees of all that has been given to us by God. He advocates faithful use of time, talent and treasure. He commends those who use time and talent wisely and condemns those who misuse their abilities and the trust given to them. In another instance, Jesus roundly condemns a rich man, not because he is rich, but because he is selfish and greedy (Luke 12:13-21). He commends a widow for putting her total trust in God (Mark 12:41-44). He teaches us that good management begins with the trust that he will take care of us. He warns us against the sin of worry and promises blessing to faithful stewards (Matthew 6:25-34). If the Master was not afraid to teach about stewardship, under-shepherds of the Good Shepherd will not be either.

Again, if a pastor is reluctant to teach stewardship, he needs to look at the apostles of Jesus. Paul encourages Christians to "make the most of every opportunity"(Colossians 4:5). Doing that means we are making wise use of our time. Both Paul and Peter lay out the concept of spiritual gifts with the encouragement to discover, and use faithfully the gifts we have received (Romans 12, 1 Corinthians 12, Ephesians 4, 1 Peter 4). Paul speaks at length about the principles of bringing offerings to the Lord (1 Corinthians 16, 2 Corinthians 8 & 9). And we won't even touch on the many passages in the Old Testament, especially in the book of Proverbs, that speak about wise management of all that the Lord has given us. Jesus and his prophets and apostles did not shy away from teaching stewardship. Dare we?

One might ask, "Why is it so necessary to teach stewardship?" The answer is sin. The week after the September 11<sup>th</sup> attacks, I had to fly to Milwaukee for a CCFs meeting. On the plane I was seated next to an 80-year-old widow from Sun City West who was very talkative. After complaining about the attacks, and then about the seemingly lax security at Sky Harbor, she started to talk about her family. The discussion centered on her daughter. She regaled me with the efforts made to train that daughter to be wise in her use of money. Then she told me how her daughter had declared bankruptcy and basically had no ability to handle the resources that she had gained from family and from work. She was a college-educated woman who thought the best way to manage money was to spend to the limit on credit cards and visit casinos as often as possible.

Does that sound familiar? Have you met similar people in your ministry, people who were brought up well, but are now mismanaging their lives? Sadly, we see this even among members of our congregations, fellow believers. We may even see this among co-workers in the public ministry. If we are honest, we may also see poor managers when we look in the mirror. Why is this? We and our fellow Christians are sinners. We live in a sinful world that loves to tell us how to manage our lives. We live in a world that encourages selfish, me-first, living. We are people who are justified by faith whose life of sanctification may be a horrible mess. If we are not willing to teach ourselves and our fellow believers how to manage our lives for the Savior,

the sinful world is more than willing to teach its brand of self-centered living.

So what does it take to meet the challenge of teaching stewardship? It takes a systematic plan that can be repeated over and over. The baseline of this plan is the preaching of Law and Gospel. It is the Law that will reveal to people where they are failing in their stewardship of God's things. It is the Gospel that supplies the assurance of forgiveness and the inspiration to do better with God's help. You see, if we truly want to raise people in their sanctification, we have to bring them to the cross and to the empty tomb. We have to show them God in action for them. When their hearts are filled with appreciation for all that God has done and is doing for them, they will be inspired to go into action for their Savior.

Yet, we dare not jump the gun. Because our people are sinful, we can assume that they are not going to be perfect managers of God's gifts. Yes, we will find some of them to be very good at managing what God has given them, and setting aside a generous portion for the Lord and his work. But too often, we will find people who are extremely poor in managing what they have. Sadly, many of these people do not recognize how lousy their stewardship is. Some of them may even brag about how good they are at managing their affairs when we can see that they just aren't doing a very good job.

That means we have to apply the Law in order to show people their sins (First Use of the Law). What are the sins here? "Covetousness permeates our natural state."<sup>4</sup> Again, "Materialism is a universal disease."<sup>5</sup> Listen to your people and you will see that this is the truth. You will hear them jealously guarding their time and money. "You expect me to come to church for a work day." "I don't have the time to teach Sunday School." "Singing in the choir demands too much of my time." "How dare you suggest that I give more of my hard-earned money to the church." Such statements are evidence of a selfish and covetous heart. People claim ownership of what they have and don't want to give it up.

In the Scriptures, our Lord condemns covetousness, greed, discontent and selfishness. These are sins of the heart and people like to keep them under wraps, out of view. They will need to be exposed, brought out into the open. That is the task of the Law. Are we willing to expose these sins? As teachers of stewardship, we have no choice.

At the time of the prophet Haggai, the people of Jerusalem were lagging in the work of rebuilding the temple. They had settled into their homes, and had become satisfied with themselves. At this point, they did not need some gentle massage. They needed the full blast of God's Law. "Is it time for you yourselves to be living in your paneled houses, while this house remains a ruin?" (Haggai 1:4) Haggai attacked their selfishness and their self-satisfied life. He also pointed out the result of that selfishness. "You have planted much, but 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" (Haggai 1:6). In the same way, we will have to attack the sins, and also show the consequences of sinful action. The goal is to bring people to a realization of their sins and to bring them to their knees in sorrow over those sins.

There are some warnings here. We certainly do not want to label wealth as sinful. To have good things is not to be materialistic or greedy. It is the wanting, the endless lusting that is wrong. Be sure you note the difference. We also want to be cautious about judging peoples' actions. What will be a luxury purchase for one would be quite normal for another. What you might consider a frivolous waste of time might be a necessary break for another. What we are concerned about is the motive in the heart. "A heart that is not right with God cannot produce works pleasing to God. A corrupt tree produces corrupt fruit or no fruit at all."<sup>6</sup>

The second warning is that we do not use the Law for the wrong purpose. Its use is to root out sin. Its use is not to motivate right action. How tempting it is to pound people with the law in the hope that a few more will show up for a workday. How tempting it is to guilt people into opening their pocketbooks. Sure, if you

scare people loudly enough, they will decide to give to save the school or to reduce the debt. Certainly, you can condemn people for not giving their time or talents for the work of the church and some of them will say under their breath, “I better show up or pastor will be even more upset.” But will they be acting gladly from a heart of faith and love, or will they be giving grudgingly?

Sadly, it is quite easy to fall into the misuse of the Law especially in the area of money stewardship. Take a look at the following statements. Is it possible, that in a weaker moment, a pastor has uttered one or two of these in order to motivate people to give or to meet a need. Each of them is nothing but law. In each of these law statements, the usage is neither to show sin (First Use) or to guide the believer (Third Use). The use employed is to motivate a Christian’s heart. That’s not why God gave us the law.

- “As a member of the congregation, you are expected to support the work of the congregation.” (giving out of duty)
- “We’ve set a challenging budget so let’s make sure that we reach that goal.” (giving out of pride)
- “If we can’t raise more money, we will have to let a teacher go.” (giving out of fear)
- “The congregation (or synod) needs your support.” (giving out of loyalty)
- “We’ve never had it so good. How can you not give?” (giving because of guilt over blessings)

The law has its place in ripping off our facade of covetousness and selfishness. In a materialistic society, it must be proclaimed. But remember its role. It is to ready the heart for a message that not only comforts, but also motivates. That alone is the task of the gospel.

“Christian stewardship is oriented in the gospel – shaped, sustained, and brought to fruition by the gospel.”<sup>7</sup> At the foot of Mt. Sinai, it was the gospel that God used to motivate the Children of Israel. “I am the Lord your God, who brought you out of Egypt, out of the land of slavery” (Exodus 20:2). With that love ringing in their ears, they had every reason to follow God’s commands. It was gospel that Paul used to motivate the Corinthian congregation when they were lagging in gathering the offering. “You know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor so that you through his poverty might become rich” (2 Corinthians 8:9). It is the gospel, and only the gospel, which will lead our people to gladly use their God-given gifts for his work.

What that requires of us as teachers of stewardship is relentless gospel preaching. We will hold the cross before our people with its sweet message of comfort, hope and power. We will hold before our people the many promises of God with the assurance that God keeps those promises. Through such preaching, our goal is to raise hearts to a new level of awareness. At this new level, these hearts will no longer function on the basis of “have to” or “must,” or even “should.” Instead they will reach that level of “want to.” Christ’s love for them compels them to give of themselves for Christ. God’s wonderful promises gives them the confidence that they can spend themselves and be spent for the Lord because he will refill them with a generous supply of blessing.

Since the gospel is the motivating force for a Christian’s full life of sanctification, it will be necessary to make specific application to the stewardship life of the Christian. As we prepare a sermon, we will look for the opportunities to make specific gospel applications to the use of time, ability and money. Certainly, when we point out the joy of being a forgiven child of God, we want to point out ways of expressing that joy and thankfulness. At the same time, we will want to be careful that we do not turn the gospel into some sort of new law. This could happen in the last paragraphs of the sermon. The gospel could be used as a whip. A crass

example is this: “What’s the matter with you people? Don’t you appreciate the love of Christ?” Such speech sends people to their pocketbooks in guilt, not in joy. It sends them to the sign-up sheet with burdened hearts rather than cheerful hearts. Paul rejected giving by compulsion in 2 Corinthians 9, when he said, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” Since God’s apostle has rejected this type of approach, we will also. We give people the promises of God. We trust that the Holy Spirit will work on the basis of those promises. We don’t need to use the gospel as a wrench to twist a response from people. “The sum of the gospel with its penetrating power and warming love induces and enables the steward to pull off the cloak of selfishness and to get to work in the service of the Lord.”<sup>8</sup>

Having thrilled people with the gospel we then return to the law. You see, people who are excited by the love of Christ and wanting to serve are looking for guidance. This is where we teach the principles of stewardship which are a function of the third use of the law. While these principles will be mentioned in many a sermon, the best way to present them is in a Bible class setting. This is more systematic teaching than proclamation. The same is true of a matter like spiritual gifts. While we might devote a sermon to spiritual gifts as we preach on a specific text, the whole range of gifts is best left to a Bible class setting. Fortunately, there are many excellent materials available to teach the principles of Christian giving, or the rudiments of spiritual gifts. The same can also be said about the issue of time management. Professor David Valleskey has made presentations to pastors on the wise use of time. His presentation can easily be adapted to a Bible class setting.

I have alluded to the principles of giving. For many pastors, this seems to be a major challenge, to teach these principles. While we seem to have little trouble asking people for their time, we may not be too willing to ask them for their money. That seems odd because once a person gives up his time, that time is gone. Money is a renewable resource. People can always make more. So don’t be afraid to lay out the stewardship principles of giving that are found in God’s Word. We won’t lay out all of them in one sermon. We may not discuss all of them in one stewardship program. But we will put them in front of our people because they are a part of God’s Word and a helpful guide for Christian sanctification.

What are these principles?

God owns it all (Psalm 24:1).

We, who have received from God, are his managers (Matt 25:14-30).

What we have received from God is to be used faithfully (1 Cor 4:2).

Giving from that trust is an expression of love (2 Cor 8:8).

Giving is part of our worship of our Savior (1 Corinthians 10:31).

The ability to be generous in giving is a gift from God (2 Cor 8:1,2).

We give the first fruits, not the leftovers, trusting God to supply our needs (Matthew 6:33).

We give regularly (1 Corinthians 16:2).

We give proportionately (1 Cor 16:2; 2 Cor 8:11,12; Acts 11:29).

As we teach, it is important to apply the principles to real life situations. That means as many practical applications and illustrations as we can come up with. Our people are caught in a war for their time and their treasure. If you don’t believe that, listen to your people. You will hear how they try to balance their lives between work, family, and church. Do they need help with priorities? Do they need help with being organized? Do they need to see how others are managing wisely? There is no question about it.

If that is true in the area of time, it is especially true in the area of finances. Two years ago, my wife and

I were waiting to board a plane to Orlando for the annual CCFS chairman's' conference. Because the flight was delayed, the gate agent decided to play a game. He offered a \$25 voucher to the person with the most credit cards on them. The winner was a lady with 23. Do you think one of your members could have been the winner in that contest? Do you think your people are struggling with financial management issues?

When I speak of illustrations from real-life, I can't help but share two with you. As a vicar, I shared a home with the fifth and sixth grade teacher. We were both on our own for the first time. My housemate soon had management issues. For two consecutive months, he had no money left over for the offering envelope on the last Sunday of the month. At the end of the second month, he confessed his frustration. Then he said to me, "This has got to change. From now on, I'm giving off the top." And he did. As soon as we were paid, he filled all of his envelopes for the month. What a good illustration of first fruits giving.

Another story was shared by a member. It seems this family had an unexpected expense that arose when cash was tight. While they were wondering how to pay the bill, the mail arrived. In the mail was a check from a person who owed them money (and they had long since given up hope that he would pay them back). The amount of the check in the mail nearly matched the unexpected expense. You can trust the Lord to supply your needs.

All of us will have our own illustrations to augment our teaching about money stewardship. We tend to gather more of them as we go along in the ministry. Use them to help your people see that the principles work and work very well under God's grace. Repeat them because our people don't always learn the first time around. If the principles need to be repeated, (and they do), so do the applications and illustrations.

Whenever we work with sinners, repetition is important. Think about it. Even though the justification of our people is perfect and complete in Christ, we still remind them of God's love for them. Their sanctification, however, will never be either perfect or complete on this side of heaven. It is always an ongoing process. That is why repetition is a key element of any pastor's stewardship teaching plan. Sinful people are forgetful people. That's why a one-shot stewardship program offered once every five years is unlikely to produce the results we desire. In three years of teaching, Jesus used a variety of approaches to stewardship. And he used those methods often. Should we expect to act any differently than our Master? Teach the principles. Apply the principles in practical ways. Then repeat yourself again and again.

This begins in the pulpit. Pastors who refuse to mention stewardship principles or applications, especially about money, are running a "scared-rabbit" ministry, always running in fear. The pulpit gives you a tremendous opportunity on a regular basis to connect the gospel motivation from the cross to your people's total management of their lives. So when the pericope presents a text rich with stewardship implications, go at it with gusto. Take the opportunity to condemn the related sins. Then turn around and show what a Christian life is under the grace and forgiveness of our Savior. That means making applications. When you talk about thanksgiving for grace received and joy in Christ, you have the opportunity to add the practical word about how we can express our thanks and our joy, not only in words of praise, but also in dedicated service and generous giving.

Regular stewardship messages and applications from the pulpit are an important first step. Using the classroom is a second. A unit on some aspect of stewardship every other year in your Bible classes is probably about right. Be sure to spend some time in your Youth Confirmation Class each year on this issue, especially financial stewardship. We need to indoctrinate our children in the face of a very tempting culture. If you can, find ways to incorporate the principles of stewardship into your Sunday School lessons. In your Adult Information Class, set aside a chapter for stewardship discussion. My experience is that new converts want to know how to become more involved in the work of the Lord and what guidelines to follow in support of that

work. Strike while the iron is hot.

When we hear the word stewardship, very often the first thing we think about is some kind of program. Stewardship programs abound. Our synod produces one each year. Some pastors are adept at writing them. There are companies that will offer you stewardship ideas and programs. The general feeling is that most of these programs are underused. A good example is the synod's recent Forward in Christ materials. Why do some pastors seem to avoid programs? Again, there seems to be a certain fear. Some may not feel the need as long as their budgets are adequately funded. And it is likely that some don't bother because running a program can be time-consuming.

It does take time and work to run a stewardship program. But there is one excellent reason to do so on a yearly basis. It is still the best way to reach the highest number of people with a systemized message on the Biblical principles of management. It is difficult to do that in a 20-minute sermon. Bible class works well but only about 25% of our members attend. Through a program we are more likely to reach the majority of our members with God's message.

Some might think that a yearly program is overkill. That is why it is important to vary the programs both by type and subject matter. Not every stewardship program has to be about money. The present synodical program (Profit My Spirit, Lord) is more about the stewardship of the means of grace than anything else. Another year stress can be laid on the use of time and talents for the Lord's work. Such a program is an excellent time to gather a database of people's interests.

It is also wise to vary the approach. The most effective program is the EMV (Every Member Visitation). It does take the most work, usually requiring extensive training of lay callers, and extensive scheduling. The next most effective way is the cottage meeting or small group meeting. These meetings can be done either in homes or at the church. Less effective are large group meetings. Least effective, especially when it comes to financial stewardship programs, is a worship-based approach. The last two approaches don't give enough opportunity for one-on-one interaction or discussion between presenter and members. The steps needed to develop any of these programs are provided in the recently distributed Stewardship Handbook. I encourage its use.

Some warnings are in place. The first is that we do not limit our presentations of stewardship to programs alone. If we fall into that practice, then stewardship becomes something that is mentioned only once a year, and usually related to money. That may lead people to think about stewardship the way they think about going to the dentist, something to be avoided unless absolutely necessary.

The second warning is about the tone of our programs. John Jeske correctly observes, "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."<sup>9</sup> A financial stewardship program ought never have as its target the budget. Its target ought to be the education of the members, chiefly law and gospel education. Success in a stewardship program is not measured by how many volunteers we coerce to sign up to lead the Girl Pioneers, or whether we meet the budget. Success is measured by how many hearts are brought to repentance, enlightened by the promises of God, and moved to become better managers of God's grace and blessing. When hearts are raised and souls moved, the volunteers will come and the offerings will flow. No, that kind of success may not be as easy to measure, but God knows the results and that's what counts.

A question may arise about where needs fit into a stewardship program. There is no question we will include them because people want to see where their offerings and talents are going to be used. Paul presented a need when he encouraged the Greek congregations to support the needy believers in Jerusalem. However, if



we present the needs first, our appeal may come across as something our people have to do. That is law motivation. Motivate the heart with God's love and grace. Lay out the principles. Then show the many needs that can be met, the work that can be accomplished for Christ through a cheerful and generous response to God's grace. When we put the needs in the proper place, they will be looked on more as opportunities for generosity rather than onerous burdens.

Developing this right attitude in people is going to take time. Oh, yes, quick results can be achieved by pounding people with threats or showing them how huge the need is right now. But once the threat is gone and the need met, the offerings may drop off. The alternative is to patiently lead people to the gospel, and train them to give out of love for the Lord, regardless of the present need or a perceived threat. From personal experience, it can take up to five years of repeated training before hearts (and habits) are really changed. "There is no such thing as instant stewardship; unlike iced tea, you can't just add water and serve."<sup>10</sup> So put the stewardship message before your people from the pulpit, the classroom and through programs and then repeat, repeat, repeat.

To this point, we have been discussing the various ways of teaching Biblical stewardship to our members. However, there is another area where pastors will want to be leaders and teachers. This is at the corporate level, which means training the leaders of a congregation so that the congregation also follows the Biblical models in its corporate work.

Congregations tend to be inward thinking. This is especially true when the congregation has adopted a rather large local program with a variety of staffed ministries. It is tempting for the leadership to see no farther than the property line. In reality, this is no different than the individual member whose attitude is: "Once I get all my bills paid, I'll see what's leftover for church."

God's Word guides us to a higher level. If we have led our member families to operate according to Biblical principles of stewardship, does it not follow that when those families gather as a congregational family that we will teach and apply the same principles? And doesn't it also follow that when the congregational family publicly applies the principles that this will become a good example to the individual families in the congregation?

Lead your leaders in stewardship. Remind them that the members are God's people. The offerings they bring do not belong to the congregation but to the Lord. Teach them to manage that income the way the Bible teaches us to manage any form of income. That means a portion (%) is set aside to be given away (missions, outside educational programs, para-church organizations). Teach them the joy of first-fruits giving of those offerings. And remind them regularly that as we put the Lord first in our congregational life, the Lord will supply the needs of the congregation as he has promised.

Practical applications of this are putting the mission offering and the outside agencies at the top of your spending plan. That signifies what comes first. Then lead the treasurer to write the first checks each month to those outside agencies, trusting that the Lord will help us live on the remainder. A congregation that puts these principles into practice may be pleasantly surprised at the strength and blessing given by the Lord. The Lord blesses joyful generosity, whether from individuals or from a congregation.

A word is also in order about congregational talents. We operate as a lay-involved church body. There are tasks and roles to be filled by lay leaders on the local, district and synodical level. It is a pastor's role to lead and encourage gifted lay leaders to accept appointment or election to these positions. Yes, it may take them out of the congregation. But in the end, their outside service will be a blessing to the congregation as they bring back knowledge and enthusiasm about the Lord's work being done beyond the congregation. A case in point. In my second parish, we were struggling to raise synodical awareness and to increase offerings for

missions. About that time the president of the congregation and his wife volunteered to be the first lay couple serving in Zambia. For two years, we lost two able and effective workers. But the awareness of world missions that came from their work and the commitment to mission work that they engendered is felt in that congregation today.

At times, the task of teaching stewardship may seem daunting. Remember, help is available. If you struggle in this area, seek out a trusted brother for help and guidance. You may find that help in your own congregation. There may be a lay leader who will gladly help you organize and lead a stewardship program, or will be your Hur/Aaron as you boldly teach the Biblical principles. Our synod offers plenty of resources. And your district CCFS is willing to help where possible.

Above all, go forward bravely. Jesus has called us to put him first in our lives and to train our members in the same way. As his under-shepherds, we will teach these precious truths, expecting that the Holy Spirit will bless our teaching as he has promised.

### **The Pastor as Stewardship Example**

In his first letter to Timothy, Paul wrote, “Don’t let anyone look down on you because you are young, but set an example for the believers in speech, in life, in love, in faith and in purity” (1 Timothy 4:12). The writer to the Hebrews instructs his readers, “Remember your leaders, who spoke the Word of God to you. Consider the outcome of their way of life and imitate their faith” (Hebrews 13:7). As pastors, we are not only to set an example for the flock, but we also should not be surprised when our people want to imitate our faith-life.

What this means, brothers, is very simple. You are being watched. Your members are watching how you manage your affairs, how you handle yourself, how you guide your family, the way you manage your time, develop your talents and live on your income. Primarily, they are not looking for faults to criticize. Some of them, because they are weak, will do that. But most of all, they are watching you because, in a sin-drenched world, there are precious few positive examples to follow when it comes to God-pleasing life management.

Does that put a certain amount of pressure on us? Of course it does. In the public ministry we are under the microscope. If we, in this area of stewardship, proclaim by word or action, “Do as I say, but not as I do,” our leadership in this area will suffer, and so will our congregation. We may not be branded as a hypocrite, but some will think that way. Worse, a poor example on the part of the pastor will tend to confuse people as to what is right and appropriate when it comes to Biblical stewardship.

Sadly, there are negative examples among our brothers. A mission board had to move a pastor because the home they rented for him was too close to a golf course. Another pastor begged his congregation for an associate. They granted his request, but wondered why it was necessary, especially since the pastor seemed to have plenty of time to spend at the gym each day. A rookie pastor moved to a small town congregation. His wife brought along her two horses. At tax time, the pastor asked the circuit pastor for help with his tax return. When the circuit pastor asked how much the young couple had given in offerings, the rookie replied, “Nothing. We just didn’t have any money for offerings.” Yet there seemed to be enough to feed two horses.

In each of these situations, do you think these pastors operated in a vacuum? You know the answer. If a pastor is visibly a poor manager of his time, the members know it. If a pastor sees feeding a horse (or some other hobby) as more important than offerings, the members know it. If the pastor claims poverty, but has the latest electronic gadgets or the best computer, the members are not stupid. They figure out where your priorities lie. And if they see a way of life that does not agree with what Scripture teaches, they will quietly question your stewardship example. Worse, some of them will emulate the bad stewardship example of the

pastor.

Some years ago, I had a pastor neighbor who was quite an outdoorsman. He enjoyed hunting and fishing. When, as circuit pastor, I asked him how he could be gone so much, his reply was, "I need to get out of town so the Holy Spirit can get some work done in my congregation." The reason he could get away with that statement is because he worked hard at the task. He planted the seeds of the gospel tirelessly. His congregation respected his work ethic, and he was a sterling example to them and his brothers in the ministry. He earned the right to that time off to fish and hunt.

If you like to hunt, fish, golf, whatever, great. But if that golf game means neglecting to make a hospital call, or the hunting trip is your excuse for not getting to your shut-ins, watch out. If all you offer people is excuses for not calling on a loved one, your members will figure you out quickly. If you know all the best internet sites, but don't have a clue as to why so-and-so is not coming to church, or if you can quote every sports statistic, but stumble your way through Bible class, or if you are up on every one of the new fall shows on TV, but are having trouble preaching a coherent sermon, something is wrong with your personal stewardship. And because you are in a visible leadership position, your people see this and they know it. A negative example may cost you respect, and may even be a reason for dissension in your congregation.

This can also happen in the area of your offerings. The pastor who says, "No one knows how much I give," has a wife with a fool for a husband. Any member in any of our congregations who wants to know what the pastor is giving can probably find out with a few well-placed questions to the right people. And if you are giving a tiny offering while feeding horses, computer habits, or some other expensive hobby, it will be noted. Sadly because our people are sinners, they may use a poor example as an excuse to give poorly themselves.

On the other side of the coin, when the pastor is known to be a generous giver, this can have a very positive effect on people. His generosity can help lift others. Recently, a colleague shared the story of a congregational leader who was elected financial secretary. When he counted the offering and saw how generous his pastor was, based on a rather modest salary, he was ashamed of his own giving. He immediately adjusted his own offering. I believe that scenario is repeated many times. The reason is that people look to pastors for leadership. Their example sets a certain tone.

At the same time, it doesn't hurt for the pastor to speak about his personal motivation for being generous. He can talk about the joy of giving without having to mention exactly what he is giving. Some years ago, when a pastor was asked, "How can you afford to give that much?" his answer was, "How can I afford not to?" That was a teachable moment that sprang from his example. It gave him an opening to point to his Savior and his unmatched generosity.

When we view our finances, and our time and talents, yes, our very call into the ministry through that lens of grace, we are bound to set more positive than negative examples for our people. A good example can help to achieve that goal of raising our people spiritually when it is coupled with solid teaching. Let your light shine. When we willingly set aside time and make extra efforts to get to the hospital or to see those shut-ins, to schedule a counseling time or to meet with a prospect, that example will have a positive effect. Our people, influenced by our behavior, may be much more willing to respond with the gift of their own time and talents when the call goes out. This can only be beneficial to the cause of Christ and the congregation.

The talk about example causes us to look into the mirror. And when we look, we don't always like what we see. We think of times when we confused our members with a poor example or some bad habit or a sinful weakness. Do you need some help in your personal stewardship? Begin at the foot of the cross with an honest confession of sins. Apply to yourself the same forgiveness from our Savior that you proclaim on Sunday morning. Then commit yourself to amendment, letting the love of Christ compel you to a higher level of

leadership and to gaining the tools to be a more effective example to your flock.

If you need some assistance, resources are available. There are references in the bibliography to two papers on the pastor's management of his time. If you need to see how others do it, call on a trusted brother or your circuit pastor. If you are struggling with your personal finances, there are many resources available. It is my prayer that our CCFS administrator will be able to complete a personal finance guide for called workers in the near future. Again, there are wise brothers in the ministry who will gladly help you manage your dollars. This is an acquired skill. If you already have this skill, rejoice, and be willing to share your expertise. If you don't have that skill yet, do not despair. Even old dog pastors can learn new tricks.

You see, the goal here is to glorify our Savior. In the area of stewardship that happens as we put our Savior before the eyes of our people, as we instruct them to follow the principles in God's Word, and as we set for our people the example of a devout Christian life. We are men who must give an account. God help us to be able to give an account of ourselves as men who are stewardship leaders in our congregations to the honor and glory of Jesus Christ.

## Endnotes

<sup>1</sup> John Jeske, "Taking God at His Word." Essay delivered at the Nebraska District Convention, 1994, page 1.

<sup>2</sup> Waldo J. Werning, *The Stewardship Call*, p. 18.

<sup>3</sup> Jorge Bastidas, "La Gracia de Dios en mi" *El Mensajero Luterano*, Julio/Agosto 2001, p. 5.

<sup>4</sup> Werning, *op cit.*, p. 73.

<sup>5</sup> *Ibid.*, p. 7.

<sup>6</sup> David Valleskey, "Christian Stewardship of Possessions: Compelled by the Love of Christ." *Wisconsin Lutheran Quarterly*, Vol 87, No 1, p. 23.

<sup>7</sup> Werning, *Christian Stewards: Confronted and Committed*, p. 33.

<sup>8</sup> Werning, *The Stewardship Call*, p. 56.

<sup>9</sup> Jeske, *op cit.*, p. 12.

<sup>10</sup> *Ibid.*, p.13.

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