

# Equipping the Believers as Stewards

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## Introduction

Stewardship is our grand role in life as Christians. God is eager to equip us for this role so that we can be faithful, competent and fruitful. In living the stewardship life Christians experience a deep and lasting sense of personal worth and value. Most important, as stewards faithfully fulfill their calling God is glorified and God's kingdom prospers.

It is more than sad, therefore that the history of our synod, as well as others, is replete with laments about misunderstanding true stewardship. In 1938 in a district convention essay Roland Hoenecke observed that in the WELS stewardship was equated with dollars, and he also noted that the lack of sufficient dollars was due to a lack of true stewardship. Many other writers have recorded the same complaint. Historically stewardship has focused on the idea of giving—giving dollars, time and talent, and usually only those given to the church were considered to be stewardship.

In most congregations stewardship has been “done” in the fall of the year when every-member stewardship visits, stewardship drives and stewardship rallies are held to secure pledges for raising money to fund the budget. In many congregations that is the only time of the year when the word stewardship is mentioned. To be sure the stewardship of time and talents is often made part of the presentation, but an impression has been created with the membership that stewardship on the bottom line is spelled *Steward\$hip*.

Add to this the fact that in most congregations the only time members are visited or “get called on” is during the “Stewardship Drive” or the building fund drive, when a pledge or financial commitment is sought. It is small wonder that the people complain: “All the church is interested in is money” or “The church is always asking for money.”

## Definition

In the New Testament the Greek words *oikonomos* (house manager—translated “steward”) and *oikonomia* (house management—translated “stewardship”) refer to the responsibilities or actions of managing a household or business. In the primary sense, therefore, a steward is one who uses an owner's resources to manage a household or business for him. Stewardship is making decisions and doing the things necessary to make the business profitable.

*Oikonomia* occurs nine times in the New Testament. In Luke 16:2-4 it appears three times and is translated in the NIV once as stewardship and twice as job. In 1 Cor 9:17 the NIV translates it as a trust. Administration is used in Eph 3:2 and 9. *Oikonomia* is translated as commission in Col 1:25. 1 Tim 1:4 uses the translation work.

The essence of Christian stewardship lies in managing resources God has placed into our hands in the interest of a business he has entrusted to Christians to carry on for him. As a steward the Christian is the property manager, not the property owner. He is the one entrusted, not the one who gives the trust. Yet he is also a junior partner with God in the business of salvation, as Paul says in 2 Cor 5:18-20:

“All this is from God who reconciled us to himself through Christ and gave to us the ministry of reconciliation: that God was reconciling the world to himself in Christ, not counting men's sins against them. And he has committed to us the message of

reconciliation. We are therefore Christ's ambassadors, as though God were making his appeal through us."

On this basis, therefore, I offer the following definition of stewardship: *Stewardship is managing God's mission with God's resources.* The mission of God is clearly stated in the Great Commission (Mt 28:19-20), as well as Mk 16:15, Jn 20:21-23, and the words of 2 Cor quoted above. In a word, our mission is "disciplining." "Disciplining" means out-reach through evangelism, witnessing and home and world missions; it also means nurturing faith through worship, education, counseling, fellowship, service activities, etc. For that mission we have God's resources. The most important resources are the Means of Grace and God's Holy Spirit. Very essential still are the people who are to administer those means, the Christians to whom God has given faith, spiritual gifts, time, ability and money.

Stewardship involves all of life as it is lived in our families, churches, society and marketplaces. Stewardship is not confined to giving some of our time, talent or money to the church. It is the faithful administration of all that God has placed into our hands so that people come to know and trust in the one true God and are built up in faith.

For the congregation the work of equipping believers as stewards is foundational. If it is not done well, all else will be adversely affected. Each congregation has varying circumstances, resources and needs so it is imperative that each congregation develop its own program for equipping believers as stewards. However, there are a number of activities that every congregation must intentionally incorporate into its stewardship equipping ministry. This essay will delineate those functions, in a practical manner, with the intent that local congregations will incorporate them into their local stewardship methodology.

## **Function One: Providing The Focus For Stewardship**

### **Causes of Low Church Esteem**

It's not uncommon for members to see their church as a kind of second-class citizen, feeling like a woman who stays home to raise kids (one of the finest, most demanding tasks) and considers herself "just a housewife." What causes low church esteem? Several factors give it a foothold.

One is unhealthy comparisons with others. It is easy to find churches with a better music ministry, more programs for children and youth or better physical facilities. There's nothing wrong with studying good models, but it is unhealthy to use another church with different opportunities and resources as a standard. Doing so may raise expectations for our church that may never be God's desire for us or that are presently unrealistic. The result? We look down on our church.

A second cause is distorted perceptions of success. Large and beautiful buildings, crowded calendars and healthy bank balances tend to be seen as success. On this scale nearly every church suffers.

Success is fine when defined as accomplishing God's intentions. God wants us to reach non-believers with the gospel and help them become growing disciples in his church. By this measure, however, both smaller and larger churches may or may not be successful.

A third cause of low church esteem is the insignificance of the familiar. Joining a church is somewhat like getting married. In the honeymoon stage excitement is high; ten years later, however, both partners may be taking one another for granted.

This can happen in a church with long-time members. Some continue to be enthusiastic

as they discover new gifts and rise to new ministry challenges. Others would rather be loved than love, be served than serve. They attend but they perceive their church as humdrum and commonplace and therefore insignificant.

Self-esteem suffers when we see ourselves as ordinary, perhaps even substandard. It is strong when we see ourselves as special to God. Self-esteem of the church suffers when members see their church as a struggling institution; it is strong when we see ourselves as God's people at work on God's mission.

### **The Pastor Imparts the Vision**

A church's self-esteem begins in the mind and heart of the pastor. The pastor's attitude will eventually permeate the congregation. It's a subtle process that takes time but it happens. Pastors can perceive their congregations in vastly different ways—either as a top-notch unit of the worldwide body of Christ, with great people, special leadership, God's gifts and a unique mission; or they can view their churches as a bunch of dull, ordinary people with everyday gifts and a second-rate capability for doing God's work.

The pastor has the essential role of being "*the keeper of the vision*" for his congregation and of communicating that vision to his members, especially the leadership. The pastor must understand clearly the mission of the church and in broad strokes be able to show how that mission can be accomplished in and through his congregation. The leadership will respond and with the pastor set goals for mission and ministry that excite and enliven.

### **Setting Goals for Mission and Ministry**

There is a five step planning process by means of which congregations can focus their attention upon mission and ministry:

Determination of mission (Who are we and why do we exist?) The pastor provides the leadership, teaching and explaining the church's mission. Together with the leadership of the church he will assist in answering questions, such as: "Why are we here?" "Where will our present course take us?" "Is this where we want to go? If not, what must be changed?" These questions will stimulate the leaders to rediscover the congregation's reason for being, examine the assets Christ has entrusted to the congregation, and begin to focus direction for the future. It is important that the church also declare its purpose in a brief mission statement that can be widely circulated (Cf Appendix A).

Assessment of the congregation (Where are we now?) This is finding out where all the members are in terms of Biblical understanding of the mission of the church and of stewardship. Likely most congregations need to do some survey work to make such a determination (Cf Appendix B for a sample survey).

Setting goals (Where do we want to go and what do we want to be?). Goals are targets or intermediate ends. They need to be clear and important to the life of the members. The five qualities of good goals are:

S - Scriptural (They flow from the Word and emphasize spiritual values and targets.)

M - Measurable (Directly or indirectly you should be able to determine what is happening.)

A - Attainable (Challenging, but not the sort of thing that seems hopeless.)

R - Realistic (Not "flying in the face of" traditions and customs of the congregation.)

T - Timed (They have a beginning and an ending.)

Goals should be proposed by the congregation's leadership (boards and church council), widely discussed within the congregation, and finally adopted by the voters. (Cf Appendix C for samples.)

Implementation (How do we plan to get there? With what strategies?). This is working out a reasonable plan, preferably written out and detailed enough to serve as the "map" to achieve the goals. The plan will contain the following: (a) strategy (activities to reach the goals); (b) schedule for each activity; (c) recruiting and assigning (including who is responsible); (d) resources (needed workers, equipment, finances and space for each activity); (e) supervising or managing (assuring that the plan is functioning and on time).

Evaluation (How close did we come to our goals?). Evaluations are necessary so that we can properly thank God for what he has enabled us to do. Also, they tell us that we can do again and what we need to change.

### **Involving the Congregation**

How can the mission and ministry goals of the congregation be shared so that support and involvement throughout the congregation will occur? Here are some important guidelines:

Repeat the message again and again. Research indicates that we hear/learn as much the second time we are exposed to a message as the first time. In the third exposure the learning curve drops only slightly. Building a mission and ministry consciousness cannot be overdone, since there is a constant tendency to revert to a maintenance and self-service agenda. (Cf Appendix D on the five stage life-cycle of churches.)

Have others communicate the message. Bring in others who support and reinforce the mission and ministry message.

Make mission and ministry a standing agenda item in board meetings. Every board meeting should include a report on the vital statistics you monitor in your church.

These should include monthly updates on worship attendance, Bible class attendance, offerings, out-reach efforts, involvement in organizations, projects, etc.

Integrate the message into every church group. Use every church related meeting (including choir rehearsal, Sunday school teachers' meetings, women's circles, socials, etc.) to stimulate mission and ministry thinking.

### **Lack of Proper Focus Hurts**

I realize that this is time consuming work for which many have little enthusiasm, but consider what the lack of understanding mission and ministry and setting biblical goals have so often meant. It has meant slavery to the urgent at the expense of the important! Many of us have a maintenance mentality and approach to stewardship that demands a quick fix to keep going another month, another year. We focus our efforts on what the church needs to maintain its work at the present level and to progress minimally. Why does the congregation's fiscal bankruptcy receive unending attention while little is done about the 50% to 70% who do not worship weekly? or about the huge and largely unfulfilled tasks of evangelism and missions? Answer: The necessity to maintain the institution and the attention given to the urgent.

If the stewardship goal of the congregation is "to make the budget for another year," the enthusiasm and joy, along with the faith-life of the members, will continually be strained and sapped. The budget is not to be used to fill the treasury but to empty it. The budget should be used only as a spending guide, not a guide for giving. It is the tool by which offerings are

apportioned for God's work and it establishes a sequence of priorities. It informs the treasurer how to spend. It really has no other purpose. When the spending guide has been set, the congregation must be willing to live with the consequences and not panic in the tenth or eleventh month when a shortage may loom large. This is the time to keep faith with the people and point them to God's continued acts of mercy and love about which we will write more in a later section.

### **Stewardship Video**

To help congregations establish and develop a proper focus for stewardship your synod's Board for Stewardship has produced a planning video for use by church councils and stewardship committees. It's entitled "We've Never Done It That Way Before" and begins with a twenty-two minute story of a congregation taking a serious look at why it exists and then determining to do something about it. The story is followed by a section with planning questions and "Stop Tape" instructions. Another section shows various available stewardship methodologies. This video with accompanying workbook will shortly be supplied to each WELS congregation. I heartily recommend its use.

The congregation whose members have a mission and vision held before them, whose members have set goals for themselves and are working to accomplish them will be a congregation with healthy self-esteem. There will be an optimism about the future and constructive discontent with the status quo. There will be hope, an essential ingredient of biblical stewardship.

### **Function Two: Motivating For Stewardship**

Motivation is an unavoidable part of people ministry. Avoidance, fear or ignorance of the motivational dynamics in a congregation is disastrous both occupationally and spiritually. If we don't give attention to the subject many of us, wittingly or not, will resort to the wrong motivation to prop up a sagging budget, enlist volunteers for the choir or get movement down the aisles.

### **Guilt and Motivation**

Guilt often becomes the great motivator. When it comes to getting people moving it just plain works. And after all, we might ask, why shouldn't people feel guilty for not participating? not giving? not serving?

But things are not always as they seem. Guilt, in fact, is a lousy motivator, effective only in the short run. It is a merciless taskmaster with diminishing returns. When people run on guilt, it is like burning regular gasoline in a car designed for unleaded. There is no initial difference in performance; in fact, the first fillup is cheaper. Eventually the system begins to clog; power diminishes; the wheels stop rolling.

### **The Nature of the Christian**

To motivate properly we need to understand the nature of Christians. We are at the same time Old Man and New Man, sinner and saint. The Old Man remains old to the very end. The New Man is not a change, reformation or stimulation of the old, but an importation of a new nature which in God is created in righteousness and holiness.

St. Paul in 1 Cor 12 and Eph 4 portrays what happens when by faith men become

members of the Body of Christ and he becomes their Head. Christ transmits his impulses, love and will to the members of the body. Christian response is not something artificial, something forced by mechanical means, but the natural spontaneous function of the members of the body. The will, once centered and fixed on earthly things, grows more and more close to the will of Christ until finally in heaven it will be completely identified with it.

In receiving us into his grace God delivers us from egocentricity, but the inner war rages on. The Old Man struggles constantly against the New Man, a tension that exists as long as we live. Even though forgiven, we live out our service to God and neighbor with a double identity in the tension of the old against the new. Even though the Old Man is continually mortified, he is never completely eradicated.

### **The Law Kills**

The Law is God's gift to us to kill the Old Man—again and again and again. In the stewardship realm the Law must condemn such things as greed and materialism. Things that can be touched, handled, bought and sold can easily become what life is about, regardless of pious platitudes and desires. Cars, homes, boats and paychecks can be first concerns while spiritual things are ceremonies and rituals. Jesus Christ can be a bubble in the outer circle of behavior rather than the Center of a living relationship.

A Catholic priest who heard thousands of confessions, Francis Xavier, made this striking statement: "No one has ever confessed to me the sin of covetousness." Covetousness is perhaps the source of more grief and difficulty in Christian lives than anything else. It has the most devilish way of entering into the heart and remaining there, undisturbed even by our own conscience. We are far more ready to revolt against other sins and vices.

Such sins must be exposed by the use of God's Law, and we must all confess our guilt before God. It is with God we must deal for he has convicted us. Such real guilt is a warning light, a corrective leading to repentance and forgiveness. However, such guilt is not meant to fuel the Christian enterprise.

### **The Law is Not for Motivation**

It is so easy to use God's Law to accomplish God's work. The final moments of the sermon, for example, present a great temptation. After twenty minutes of gospel one might be tempted to recall that things are getting worse in the parish (church attendance is worse this summer than last, offerings are down, Bible class attendance never was good, some people haven't been to Lord's Supper for over a year, etc.). At this moment it may be stated with great indignation: "What's the matter? Don't we appreciate the gospel? The way we're acting we don't deserve to have the gospel." After this people will be inclined to compliment the pastor for "really laying it on the line," but they won't be motivated to change, at least not God's way. EMV visitors have a plethora of lines too: "It's your duty to give." "If we don't give more, we'll have to close the school." "Give a little more. Everything costs more these days." And on and on.

Stewardship is not to be viewed in a legal framework in which giving is stressed more than the inner condition of the soul. The primary goal of stewardship programs is not to expand the work program of the church, but rather to expand the knowledge and faith of the members. That requires the gospel.

### **The Meaning of Motivation**

Before considering the gospel's use let's address the subject of motivation. While the

topic is certainly treated in the Bible, the word “motivation” is not. Therefore, definitions and interpretations will vary. From my viewpoint, however, motivation involves the following:

Motivation depends upon a need, or, I am motivated to meet my needs.

Motivation refers to a force or energy within the person that results in specific behavior. That force receives direction from the mind. In other words, I am motivated to do certain things that I think or believe will meet my needs.

Motivated behavior is always directed toward a goal. I believe that something will meet my need. That something becomes my goal.

All behavior is motivated. There is no such thing as an unmotivated person. The problem is often that a person has the wrong idea about what will meet his needs and therefore has the wrong goals little more. Everything costs more these days.” And on and on.

### **Motivation and the Gospel**

As Christians we need to have goals that are rooted in the gospel, and the gospel is also to be the power for salvation and sanctification (stewardship) in our lives. As Christians we are human beings. With all humans we share in personal needs that God has given in creation and that we are motivated to meet. The difference for us is that the power and goals for our motivation are not to come from the world nor from the Law, but from the gospel.

The gospel does supply what is genuinely needed. Personal needs of people and the gospel motivation which God provides to Christians are:

Physical needs—we need, food, shelter, clothing and protection. God’s promises to meet these needs include:

Mt 6:25-34. (God provides our daily food and clothing)

2 Cor 9:8. “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.”

Ps 91:9,10. If you make the Most High your dwelling—even the Lord who is my refuge—then no harm will befall you, no disaster will come near your tent.”

Rom 8:28. “We know that in all things God works for the good of those who love him.”

Concern for the future—we need to know that tomorrow our physical needs will be met. Again, gospel words:

Ps 31:15. “My times are in your hands; deliver me from my enemies and from those who pursue me.”

Mt 6:33. “But seek first his kingdom and his righteousness and all these things will be given to you as well.”

Phil 4:6,19. “Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God...And my God will meet all your needs, according to his glorious riches in Christ Jesus.”

Security—we need to know that we are loved. God meets that need for us in Jesus Christ through the free and full redemption that he has provided for us. Here we see the grace of God shining most clearly and providing the strongest incentive.

Rom 5:8. “But God demonstrates his own love for us in this: While we were still sinners Christ died for us.”

1 Jn 1:7. “The blood of Jesus, his Son, purifies us from every sin.”

Rom 8:35,39. “Who shall separate us from the love of Christ?...Neither height

nor depth nor anything else in all creation will be able to separate us from the love of God that is in Christ Jesus our Lord.”

Significance—we need to have a purpose, a reason to live. Again the gospel supplies that.

Phil 1:21. “For me to live is Christ and to die is gain.”

Eph 2:10. “For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.”

Rom 12, 1 Cor 12, Eph 4, 1 Pet 4. (Passages in which God points out that all Christians have spiritual gifts and as members of Christ’s body we are given competence to serve him with important ministry.)

### **The Relationship of “Needs” to Motivation**

Is it proper for us to mention the needs of God’s kingdom and the church as a motivating factor in Christian stewardship? It would seem so on the basis of a number of Biblical examples. When God asked the Israelites to bring him their gifts, he did present a need. He told them that they were needed to build the Temple. So, too, the bringing of offerings and tithes was in many cases encouraged to fill a need, namely, that of carrying on the Temple services. The gentile Christians were apprised by Paul of a need, namely, that of the needy in Jerusalem to whom their gifts were to be directed.

In line with these examples it would seem right for us to point out that through our stewardship the needs of people are being met. To hold before them the plight of the heathen, the necessity to train and send messengers of the Word, the value of training up a new generation in God’s ways—these and all similar needs can surely and properly be set before our people.

However, not in the spirit which says, “Tell them what is needed and they will give.” The examples of Scripture are those rather in which the need serves as opportunity for gospel motivated people to fulfill their need to serve God in meaningful ways.

The Apostle Paul writes, “As we have opportunity, let us do good to all people, especially to those who belong to the family of believers” (Gal 6:10). We do no injustice to the passage if we paraphrase it to read, “As the need presents itself, let us do good.” The need to give that exists within the Christian heart looks for and welcomes opportunities to give expression to its faith and love. It wants to know where it is needed and where it can do the most good.

Stewardship motivation is the New Man being motivated by the power of God’s grace at work through the gospel. Knowing that his mission in life is making disciples the Christian will want to know where and how his stewardship life can accomplish the most.

It is an absolute essential that stewardship callers be properly trained to use God’s Law gospel for their intended purposes. The greatest time and effort must be expended in this training, for from the proper application of Law and Gospel will come the greatest benefits.

### **Function Three: Educating for Stewardship**

People give as they know and believe, not as they are able! People may say they give as they are able, but who truly knows his own ability, even with the use of a computer? It is our responsibility to provide thorough education in the biblical principles, practical skills and enabling information that Christian stewards will find helpful and useful.

### **Education in Biblical Concepts**

Basic biblical stewardship concepts that need constant repetition are:



Stewardship is the management/administration of God's resources. It's not giving so much as it is managing.

Stewardship is whole life, involving self, family, church, work and society.

The steward's mission in life is discipling through out-reach and nurture.

Developing the faith relationship with God is the priority for time management, i.e., worship, Bible study, devotions.

Each Christian must know his/her spiritual gift(s) and use them faithfully.

All material and physical resources are to be managed responsibly and God is to receive generous, firstfruit and proportionate amounts.

### **Understanding the Teaching/Learning Process**

Repetition is the key to good education. People learn as the same ideas and values are presented to them in a variety of ways year after year. We learn through our five senses—sight, sound, touch, taste and smell. In other words, we experience the world in the form of visual, auditory, kinesthetic, gustatory or olfactory sensations.

Whatever experiences we have stored in our mind are represented through these senses, primarily through the three major modalities—the visual, auditory, or kinesthetic messages.

Most people learn primarily from one of these modalities, and it is also true that at differing stages of life one modality will be more dominant than at other times. Teaching stewardship concepts, therefore, requires a great deal of variety in settings and methods.

### **Educating Children**

In nursery years the church (and parents) emphasize getting along and sharing. These concepts are difficult for very young children to understand because their life, up to this point, has been totally self-centered. Helping a child learn to give up a toy or share it with several others is a basic tenet of stewardship education at this time. Learning is by doing, that is, sharing and giving.

During the elementary years the skills of reading, writing and computing can be used to teach stewardship truths. Their interest in heroes can be the starting point for stories of Christians who were great stewards. The concept of sharing can also be taught in tangible ways. They can bring clothing, food or money to share with persons less fortunate, including sharing the gospel.

In the later elementary years stewardship instruction should include helping as well as sharing. Active projects such as work days to help the elderly and visiting nursing home residents are useful in pointing out the Christian value of helping others. This is an age when activities are as important as discussions and tend to have a longer lasting effect.

It is possible at these ages to talk about money and to stress that sharing it with others is one part of Christian stewardship. It is a time to encourage parents to give their children an allowance, not as a reward for doing routine tasks, but as a lesson in management. It is not too early to talk about budgeting and handling money responsibly.

### **Educating Youth**

Youth are very conscious of their bodies, their possessions and their proposed future. Stewardship education will deal with these topics in a general manner, as it stresses the need to care for and properly use the body as the temple of the Holy Spirit. Career counseling will teach such concepts as service to God and fellowman with the abilities that God has given.

Youth seldom like to deal with abstracts for any extended period of time. They are action

oriented. They like truths about stewardship demonstrated through projects and personal involvement. They can be encouraged to take on various projects on behalf of God's mission.

### **Educating Adults**

Adulthood includes a wide array of ages and life circumstances. Young adults, at the lower end of the age spectrum, often are unmarried, are trying to complete an education or to find a job or both, and are attempting to decide upon a lifetime career. For these persons stewardship education is very much related to time and money.

Persons between twenty-five and thirty-five have begun a career, may be married and have a family. They must be confronted with the stewardship implications of the use of their money and time, and the dedication of their lives to God. Budgeting should be a staple of the stewardship education program for them as might be courses or sessions on the creation of a personal financial plan and the development of life's goals.

Middle aged adults, between thirty-five and fifty-five, have many obligations and opportunities to make money, spend money and use their time. These people are in the age group from which most churches and organizations like to draw their leaders. These adults must learn how to choose between various opportunities for personal stewardship. Leadership training is very important at this age.

Older adults need to know that their education and experiences ought to be shared at church with others. The accumulated experiences of older adults in a church can be a life's library for younger adults. Stewardship education for older persons must emphasize their need to share these experiences with others.

It is likely that an on-going stewardship education program in biblical principles has not been created in most of our congregations. We tend to rely on the fall stewardship program to educate people about stewardship. This does not work well because you cannot raise many of these issues in a situation that is tied to requests for giving. Rather, throughout the year various activities such as short courses, workshops and seminars need to be scheduled to deal with these topics.

For such, a wide variety of materials needs to be developed and made available to congregations. It is unrealistic to expect congregations to produce their own, and without such materials congregations will continue to be hampered in their stewardship development. This is an area for your synod's Board for Stewardship to develop when it has the manpower to do so.

### **Planned Giving**

There are other practical aspects of a stewardship education program, such as wills. Wills are for all people. Wills focus not so much on material assets as upon people. Minor children are provided for. Heirs are designated. In short, a will is an instrument through which a Christian continues his stewardship/management.

However, only about one third of the adults in this nation have made wills. This results in hardship and great loss of assets because of the way in which states have written their laws for dividing up estates for which there is no will.

Periodically, therefore, the stewardship education program of the congregation should include practical helps and information about making Christian wills. Our synod's two deferred giving counselors stand ready to assist congregations in this matter with information, seminars and follow-up visits. Their ministry is to assist fellow Christians in administering their estates wisely and in line with the donor's desires, which may include the congregation, various

agencies of the church, the synod, and even none of the above.

There are many other methods of giving today which will be of mutual benefit to the church and stewards. Consider the following: giving through memorials, giving life insurance, giving through retirement plans, giving securities and other intangibles, giving resulting from estate planning, giving real estate, giving property, giving for income. In view of this, it seems wise that some person or a committee be established in each congregation who will have responsibility to be informed about current ways of giving planned gifts, who will keep the membership well informed, and who will be able to assist the members to make such gifts. In addition, congregations might also consider the establishment of an endowment/capital projects fund as a recipient of planned gifts.

### **Spiritual Gifts**

Of special importance to the stewardship education program of the congregation is the subject of spiritual gifts. Hence its treatment under a special heading.

A spiritual gift is a special gift given by the Holy Spirit to every member of the Body of Christ (every Christian), according to God's grace, to be used within the context of the church for the purpose of edifying the members.

Prof. David Valleskey in *Gifted to Serve* lists the following spiritual gifts that are to be found in the Christian church today: administration, serving-arts/crafts, evangelism, exhortation, faith, giving, serving-general, serving-manual arts, hospitality, intercession, knowledge, leadership, showing mercy, music, shepherding, writing, wisdom and teaching.

The Bible is clear in stating that all Christians have one or more spiritual gifts, and that every Christian has an important function to fulfill in and to the Body of Christ. The gifts are given by the Holy Spirit and are not earned or merely developed through training. Each Christian is to discover his own gift(s). Following is a commonly suggested way:

Explore the possibilities by studying the Bible, reading, and making gifts a matter of discussion with others.

Experiment with as many as you can. Volunteer to assist someone in an area of interest.

Examine your feelings. Find out what you like and enjoy doing.

Evaluate your effectiveness. If nothing happens as a result of your efforts, likely you don't have the gift you think you have. On the other hand, if effective, you can take the next step.

Expect confirmation from the church. If the church recognizes your gift, you likely have it and can use it in ways that the church asks you to.

### **Resource for Ministry**

The Institute for American Church Growth through surveys has determined that members of churches have the following time for structured church ministry: 30% have 1-2 hours/month, 39.3% have 3-5 hours; 25% have 6-7 hours; and 5.7% have 8+ hours. Dr. Win Arn of the Institute for American Church Growth notes that most churches are under-utilizing their available people power by 70-80%. If a typical church of 200 members was to see each member find his/her place in ministry, the church would add the equivalent of 16 full-time staff persons.

Furthermore in many churches 10% of the members are doing 90% of the work. In such churches those 10% are probably not doing ministry, but simply doing work. They are the willing workers who do what needs to be done, regardless of spiritual gifts or desired

qualifications. (Pastors rightly praise God for such people!)

In any church the fact that Pastor X phones Member Y to perform function Z means practically nothing to the member. But when Pastor X phones Member Y because this member has the necessary gifts—and knows he/she does—something special happens. The people get involved and the church works better than before.

### **1988 Stewardship Program**

The 1988 stewardship program will offer you much assistance in this area. Entitled *God's Gifted People* it will present the full range of stewardship administration. In addition it will bring a concentrated message about the subject of spiritual gifts and offer members the opportunity to enroll in a spiritual gifts seminar to be taught in the local congregation. For that seminar video and printed materials of Prof. Valleskey's *Gifted to Serve* will be available. Once again, I heartily recommend your use of these materials.

## **Function Four: Seeking Commitments**

### **Biblical Examples**

We learn about Christ's expectations of commitment in Matt 21:28-31. A father directs his two sons to work in the vineyard. The first son apparently became angry at the request and said he would not go, but later he repented, changed his mind and went. The second son told the father that he would go, but he didn't do it. When Jesus asked which of the two did the will of the father, the Jewish leaders replied the first. Jesus then compared them to the second son who talked big but failed to come through with the promised action and obedience. Jesus said that tax collectors and prostitutes would go into heaven before they did. This is a very serious indictment, because there are members in our churches like that second son.

Jesus on various occasions concluded his teaching with an invitation to commitment: "Come, follow me." "Take up your cross." St. Paul believed in going beyond a general proclamation of the stewardship message. He had in the instance of the Corinthians stated the case for Christian giving in classic terms. Yet he sent men to make sure that they were properly cultivated and ready (2 Cor 9:3)—a specific effort at commitment.

There is a commitment program recorded by Luke in Acts 11:27-30. The disciples decided "each according to his own ability" to provide help. This they did and sent their gift via Barnabas and Saul.

### **The Function of the Will**

In addition to the mind and heart, people have a capacity for choosing how they behave. That's the function of the will. Any treatment of stewardship, therefore, that left out the will would be incomplete.

In general, people choose to do what makes sense to them and/or what they believe. In other words, our understandings or evaluations about life and God will determine the range of behavior within which we will choose to behave. Another way of stating this is to say that our range of choice is restricted by our understanding and belief.

Pastors and stewardship leaders must do a good job of presenting biblical truths before they spend their energy exhorting people to change their behavior. In biblical phraseology, we have to spend time dunging and watering the tree before we can expect to pick good fruit.

### **Best Form of Communication**

In our over-communicated society it is increasingly difficult to capture the attention of our members and to confront them with the necessity of making choices. A consultant with years of experience in analyzing funding endeavors lists the following channels of influence in order of descending effectiveness: (1) person-to-person, (2) meetings, (3) telephone call from a person known and respected, (4) personal letter from a person known and respected, (5) audiovisual, (6) audiocassette, (7) telephone call from a stranger, (8) personal letter from a stranger, (9) printed materials from a person known and respected, and (10) printed materials from a stranger.

Obviously this has practical implications for how we seek to recruit people for various positions in the church and for how we seek stewardship commitments from congregation members. The EMV remains the best way for communicating the gospel and seeking a response, provided that the callers are well equipped to speak about Christian stewardship.

Increasingly our congregations are experiencing difficulty obtaining that solid corps of visitors. Rather than give up this method we might think about dividing the congregation and visiting 1/2, 1/3 or 1/4 each year, while conducting a Loyalty Sunday each year. Personally I think that well-trained callers, conducting an extended call every second or third year, would be very effective.

### **Percentage Giving**

As we seek commitments there is one explicit New Testament principle of giving laid down by God—the percentage principle. Being God’s plan it has pure virtue. Coming straight from the heart of God it goes straight to the heart of every child of God: “On the first day of every week, each one of you should set aside a sum of money in keeping with his income” (1 Cor 16:2).

God’s plan is exceedingly simple. It places upon us the single concern to give as God gives to us. What we give to God is determined by what he gives to us, meaning both income and responsibilities. Giving is to be as constant as the Giver’s gifts and is proportioned to his gifts.

What percentage shall we ask people to commit? The New Testament gives no explicit answer to that question. The answer must be determined by faith, love, gratitude and concern for God’s kingdom. On the ground of our being his own, God puts us on our own in deciding what percentage to give. The important thing is to get started with percentage giving. As God increases faith and love and blessings, we are prompted to increase the percentage.

### **The Tithe**

Should we commend the tithe? Neither the tithe law nor the Sabbath law is binding on us. However, we have adopted the Sabbath principle of one day in seven for divine worship. Is the tithe principle entitled to the same honor? Does the higher ground of grace commend that the ceiling of giving be higher or lower? Dr. Francis Pieper had this comment: “It is God’s will that Christians...prompted by the willing spirit of sonship, will also in financial respects do all and more than was prescribed to the people of the Old Covenant by an express command.”

Many seek some guidance in this matter and we ought not be bashful about speaking about giving at least 10%. Most tithers testify that they have experienced rich blessings in giving the tenth. I have never run across a tither who regretted being one. Martin Luther says: “Certainly tithes seem to be the most just of all dues, since they have existed by divine testimony, almost from the beginning of the world. In addition, they seem the most reasonable...In every way we strive that the tithes remain inviolate.” To those who resist the

suggestion of the tithe on the ground of legalism, may we suggest that they give eleven percent on the ground of grace.

### **Making a Financial Commitment**

Frequently I hear people say that in WELS our gifts average between 2% and 3% of our people's gross income. If that is so, it ought not to be! And we might be well served to consider using the kind of financial commitment form that Waldo Werning espouses. He offers people three ways of making their financial commitment:

“\_\_\_ I give 10% or more to God and will increase my giving 1% or more of my personal income.

\_\_\_ My gifts to God amount to less than 10% and I'll increase by 1%, 2%, 3%, 4%, or \_\_\_% of my income. (Circle one)

\_\_\_ I will begin firstfruit, proportionate giving, sharing a percentage of my personal income which represents a growing faith and which will glorify Christ and help advance his kingdom.”

### **Function Five: Providing Support for Stewardship**

Stewardship will develop best in people's lives as they are assisted by an enabling church, i.e., a church in which they receive spiritual motivation, biblical and practical education and the opportunity to be involved meaningfully in the congregation's ministry. How the church's leadership approaches lay ministry is critical.

### **Institutional Approach**

This approach to lay ministry centers around the institution of the church. People are seen as resource centers to service the needs of the organization. Members are seen as means to an end, with the goal being institutional perpetuation. When there is a job to be done in the church, the task is to find a person to do it. If the job is hard to fill, it simply means starting earlier and using a bit more pressure. Recruiting success, in an institutional view of lay ministry, is finding a person willing to do the job.

This view of lay ministry has the following negative effects:

It lowers the self-esteem of laity in the church.

It stunts the creation of new ministry opportunities.

It increases the likelihood of members working in a job, not a ministry.

It decreases the chances of the church responding to changing needs.

It emphasizes the status quo and inhibits change.

It perpetuates a limited “power circle” in the church.

It restricts “ownership” of the tasks by members.

### **The Individual Approach**

The other approach to ministry is centered around people, not organizations. Members are involved in ministry because the ministry opportunities are focused around their interests and needs. In this view of ministry the church exists as the channel for God's gifts to be used in service to God rather than the people serving the needs of the organization. As gifts, skills, interest, concerns and abilities in the membership change, ministries of the church will reflect this change. This is in contrast to the “institutional approach” where the tendency is to maintain

roles from one generation to the next. An individual approach to ministry will seek to identify the spiritual gifts, skills, experience, background and concerns of the members and match them with appropriate ministry positions in the church. If there are none that seem to fit, a new ministry is created. You don't try to force a "square peg into a round hole."

The individual approach requires the continual formation of new organizations and groups, recognizing there are sociological barriers difficult to overcome. For example, discussion Bible classes will seldom grow beyond 35; lecture-oriented classes beyond 90-100. If a group has been together over two years, it is difficult for that group to continue to receive new members.

### **Ratios for Involvement**

In order for your church to actively involve its members the Institute for American Church Growth suggests the following ratios:

**Role/Task Ratio—60:100** There should be at least 60 roles and tasks available for every 100 members. A role or task refers to a specific position, function, or responsibility in the church (choir, committee member, teacher, officer, etc.). To have fewer is to run the risk of being a church which produces inactive members. It is important, however, that the roles and tasks are not "busy work" but truly "Kingdom work," roles/tasks that focus on meeting needs and changing lives.

**Group Ratio—7:100** The recommendation is that there should be at least seven groups in your church for every 100 members, so that members have opportunity to build meaningful relationships with fellow members.

**Board Ratio—1:5** One of every five board members should have joined the church within the last two years. In so doing, there will be an openness in the power structure to change and meeting members' needs.

**Staff Ratio—1:150** There should be one full-time staff member on the pastoral staff for every 150 persons in worship. Members of the Christian day school staff do not count per se; only the hours they spend in ministry on behalf of the congregation outside the classroom can be counted. If the ratio reaches 1:225-250, it is unusual to see any significant increase in active membership. While more persons may join the church, the back door will open wider and wider. Adding staff before this point is reached will enable the church to foster an attitude of growth that will attract more new and active members.

### **Ministry Descriptions**

Every role and task in our churches should have a "ministry description" (job description), if we want to see active ministry become a reality in our churches. Here are some items which belong in every ministry description:

**Duration:** Often members say "no" to a role/task because there seems to be no light at the end of the tunnel. (In some churches that's the idea!) Put a reasonable time limit on the position.

**Activities and expectations:** Be specific so that the person can tell before saying "yes" what really is expected in the role. Don't add more and more responsibilities along the way.

**Time requirements:** Put monthly time estimates to each activity. The total of all activities is the time the role will take each month.

**Training requirements:** For each activity, what, if any, training is desirable to

effectively perform the function? When will it be provided? How?

Desirable spiritual gifts: For each specific activity involved in the role, what spiritual gifts) will enhance the performance of these tasks?

Desirable skills/talents: For each activity of the role, what special abilities should a person possess? Talents? Special interests?

Accountability: When a question arises or problem develops, who does the person turn to? What communication is expected, when, and how?

The members of our churches are our most valuable commodity. Indeed, they are the church. To enable them to minister is not an option; it's a Biblical mandate. So is the quality care that we extend to them.

### **Function Six: Caring For The Personal Needs of Stewards**

The early church was not famous for the way it grew, nor even for its balanced budget. It was known for the way people loved one another.

Obviously there is important work to be done; production counts. However, the church is more like a family than a business. The relation, therefore, is more important than the production. The pastor is indeed the Chief Executive Officer of the congregation, but there is a difference between the church and business. In business the CEO leads by mandate; in the church the pastor leads by consent. In the church the stewardship of relationships is a primary concern. Good relationships grow in a healthy climate.

#### **Positive Atmosphere**

Healthy churches emphasize what God can do, not what we cannot do...how we can build each other up, not tear each other down. This has to begin at a personal level. Each church has an ample supply of negative people. What is desperately needed to balance these are other members who practice a positive faith in their life with God as well as their relationships with people.

We need to be eager to catch people doing something right, rather than something wrong. Compliments and encouragements should be the norm.

When individuals with that attitude relate to others, a climate of expectation can begin to build. The emphasis in a church can begin to shift to what we can do with God's help. Challenges can be dreamed and accepted.

#### **Trust**

The burden in creating a climate of trust rests on the one wanting to be trusted, not the one being asked to trust. We don't command trust; we earn it. At the risk of sounding trite, it must be said that trust exists when people are trustworthy.

There is no magic to trustworthiness. For church leaders it means "going by the book." We can't make backdoor attempts to circumvent the congregation's wishes. In the long run, a high level of trust will make progress possible.

#### **Excellence**

Excellence is each of us, congregation and individuals, doing our best with the unique resources and limitations we have. Too often we've made peace with mediocrity by emphasizing statistics and numbers rather than people and responses. It is more important that good



stewardship visits are conducted by well-trained, enthusiastic and willing members than that “every one got visited.” More important that workers find joy and satisfaction in their work because they were the right people who were properly equipped for the task and supported in their work than that we get more workers than we had the year before.

God deserves the best, no matter what we are doing. Seeking the quality of excellence will surely also lead to quantity. The two are not opposites, but neither can the cart come before the horse.

### **Flexibility**

The willingness to experiment, to innovate and even to fail are part of flexibility. You cannot program this spirit nor can you command it, but you can encourage it. You can point to failed attempts as worth the effort, as lessons from which we learn valuable truths.

Another element of flexibility is the ability to adapt. Almost no program is so good that it never needs to be changed. Ten year old programs probably will not work because people have changed in those ten years.

### **A Serving Spirit**

In a sense the serving spirit is a summary of being positive, trustworthy, devoted to excellence and flexible.

Just about everything in our society, however, militates against this spirit. It takes a conscious effort to serve, rather than be served. Thus, in church we catch ourselves asking people if they will serve. Put that way, of course, many choose not to. A better way is to start with the assumption that God’s people will serve. That is a given. The question is not if people will serve, but where and how they will serve. That assumption and commitment on the part of the leadership is an important mindset for a healthy stewardship climate.

### **Conclusion**

Obviously the task of equipping fellow believers as stewards requires organization. Every congregation needs a stewardship committee and a locally developed plan of procedure. The right methodology will be a vehicle through which God’s Spirit will produce differences both in quality and quantity in the spiritual life of the congregation. The right method will be that method through which the members of the congregation are confronted with the mission of God’s church and motivated and equipped to commit their whole lives to that mission. Methods are important vehicles through which God’s Word and Spirit can be brought to people in meaningful ways; by themselves methods do not strengthen people and churches. (Cf Appendix E for a listing of resources for stewardship development)

If I were the newly installed pastor of a congregation, my first stewardship priority would be to impart a sense of Biblical mission to my leaders. Along with that would be the task of sharing with them my vision for the church. When a majority of the leaders were united on the mission of the church and when a majority shared some sort of positive vision for the church, then I would begin the second step of determining where the congregation was in its understanding of stewardship. Where I would go from there would depend wholly upon the results of the congregation survey and the history and resources of the congregation. Should a financial “crisis” develop during this time, I would insist that the leaders analyze why the “crisis” exists and determine how we would deal with the cause rather than the symptoms.

Obviously there are no “cut and dried,” easy solutions for equipping believers as

stewards. However, these are exciting times to be members of Christ's body, the Church, and of the WELS. I sense a wide-spread frustration among our WELS to end maintenance ministries and holding operations. I know there is a broad and deep desire to see more and more of our members growing in faith and discipleship, to see more and more people rescued from this perishing world. We are a church body that is ready for spiritual renewal and expanding ministry. Stewardship is a key element in this process, along with discipleship and evangelism, because *stewardship is managing God's mission with God's resources*.

May God lead us through renewal to an explosion in ministry!

## **Appendix A**

### **A sample Mission Statement for a congregation**

"St. \_\_\_\_\_ exists for the purpose of making disciples according to the commission of our Lord Jesus Christ. To that end this congregation will reach-out to the lost through personal witnessing, evangelism, and the world-wide mission effort of the WELS. To that end we will also nurture the faith of our members through worship, Christian education, counseling, training fellowship, service, etc., so that we may continue ever more to reach out with the Gospel to the world.

## **Appendix C**

### **Sample Growth Goals for the Congregation**

By God's grace and the Holy Spirit's direction we are determined:

to conduct two training sessions for personal witnessing with an enrollment of not less than 25 in each session.

to provide the needed forms of adult Christian education and to so encourage one another to grow in the Word that we reach the point in 1992 that 50% of our communicants are involved in a continuing form of Christian education.

to enable and encourage our members to scripturally exhort one another and to carry our Christian admonition so that 90% of our membership will be active (as defined by the Board of Elders) in worship and communion by 1990.

To annually increase the number of members who make a percentage commitment each year by the following percentages: 1988:\_\_\_\_; 1989:\_\_\_\_; 1990:\_\_\_\_\_.

To conduct three spiritual gifts seminars each year for the next two years, enrolling the following percentages of members: 1988:\_\_\_\_; 1989:\_\_\_\_\_

To develop and institute a stewardship education program in the Christian day school and Sunday School by fall, 1989.

To conduct a workshop to help members develop better attitudes and skills in the matter of Christian family money management.

### **Sample Goals for the Stewardship Committee**

The Stewardship Committee will study "Equipping Believers As Stewards" this year. Mission information will be placed into the Sunday bulletins and the monthly newsletter at least monthly.

The stewardship committee will develop a system for discovering and filing the spiritual gifts of members by \_\_\_\_\_.

The stewardship committee will arrange for an estate planning seminar on \_\_\_\_\_.

The stewardship committee will recruit and train \_\_\_\_\_ members to visit \_\_\_\_\_% of our congregation's homes.

The stewardship committee will conduct a Loyalty Sunday program that will climax on \_\_\_\_\_.

## **Appendix D**

Reproduced from the "Growth Report", a newsletter published by the Institute for American Church Growth, Number 7. Permission granted July 15, 1987.

## Appendix E

### Resources for Stewardship

- Abdon, Donald A., *Organizing Around the Great Commission*, Indianapolis: Parish Leadership Seminars, 1977; 213 pages.
- Abdon, Donald A., *Training and Equipping the Saints*, Indianapolis: Parish Leadership Training Seminars, 1977; 274 pages.
- \_\_\_\_\_, *Workshop for Equipping Leaders in Stewardship*, Milwaukee: WELS Board for Stewardship, 1986.
- Charles, C.M., *Teacher's Petit Piaget*, Belmont, CA: Pitman Learning, Inc., 1974; 60 pages.
- Mueller, Charles S., *God's People at Work in the Parish*, St. Louis: Concordia Publishing House, 1979; 63 pages.
- Schaller, Lyle E., *Effective Church Planning*, Nashville: Abingdon, 1979; 176 pages.
- WELS Stewardship Office, *Stewardship Workbook*, Milwaukee: Northwestern Publishing House; 68 pages.
- Werning, Waldo J., *Christian Stewards, Confronted and Committed*, St. Louis: Concordia Publishing House, 1982; 186 pages.
- Werning, Waldo J., *Supply-Side Stewardship*, St. Louis: Concordia Publishing House, 1986; 136 pages.
- Werning, Waldo J., *Vision and Strategy for Church Growth*, Chicago: Moody Press, 1977; 125 pages.
- Zill, Marcus T., *Gathering and Managing God's Resources*, St. Louis: Concordia Publishing House, 1979, 32 pages.