LIVING STEWARDSHIP: A Lifelong Journey

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ACKNOWLEDGEMENTS AND DEDICATION

Thanks to Ronald E. Vallet for breathing new life into stewardship through his books. Thanks also to my Luther Seminary colleagues, Pastors Glenn Taibl and Gerry Rafftery, for their guiding insights. Special thanks to Luther Seminary professor Paul Berge, my primary reader, for his encouragement and friendship.

This work is dedicated to my wife, Aggie, and to my two sons, Aaron and Matthew, for all their love, support and encouragement. They are truly gifts from God for which I am extremely grateful.
PREFACE

Christian stewardship is often likened to a three-legged stool, with the three legs being time, talents, and treasures. However, I would add three more legs: body, mind, and spirit. Gifts of treasures are arguably the easiest to give — simply write a check or drop a bill into the collection plate. It is often much harder to give of ourselves — time, talent, body, mind, and spirit. However, unless we give freely of all six elements, can we really claim to understand Christian stewardship?

As you work through these materials, you will notice that I spend a lot of time on gifts of treasures. This is intentional. Although the stewardship stool has six legs, I maintain that they are not equal in length. The longest leg is that of “treasures.” Is it the most valuable? Not necessarily. Rather, gifts of treasures are frequently the first stumbling block encountered on the stewardship journey. Jesus knew this and, as a result, spent a lot of his ministry speaking about money and treasurers. Likewise, I spend a lot of time on the “treasures” leg of the stewardship stool. Upon completion of these six lessons, you will have a better understanding of what God expects of you — to live in this world, not apart from it. As Christians, stewardship needs to become a way of living our lives, not just a series of periodic giving actions.

May the Lord continue to bless you as you travel through life on your stewardship journey.
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PART ONE

DEFINITIONS AND CHRISTIAN TRUTHS

What is Christian stewardship? For that matter, what is a steward? Does God or the church really need our money? How much is enough? Is stewardship relevant in the “real” world? Isn’t stewardship when the pastor gives the annual “money sermon”? Isn’t stewardship really about fund-raising? Why does “stewardship” evoke such a generally negative response from clergy and parishioners alike? To find satisfying answers to these and other questions, we need to understand what is meant by “steward” and “stewardship.”

1. “STEWARD” AND “STEWARDSHIP.” In his book, How to Increase Giving in Your Church, George Barna, church researcher and author, says that there is a significant distinction between fund-raising and stewardship; however, to many Christians stewardship has become synonymous with fund-raising (page 22). Questions such as how much should I give? and what does the church expect from me? are usually asked with a checkbook mentality, not a stewardship heart. Barna says that “[t]he difference between fund-raising and stewardship is that between following the letter of the Law and the spirit of the Law” (page 23). According to Barna, raising funds is certainly part of stewardship, but stewardship has more of a holistic approach to thinking about, acquiring, managing, righteously exploiting and enjoying the resources in question. The ideal, he says, is to raise funds as part of a larger focus on stewardship — the appropriate interaction with all the resources entrusted to you by God. Stewardship, he says, operates in the spiritual realm, not simply in the world of finance (page 23).

In Giving and Stewardship in an Effective Church, Kennon L. Callahan, noted church consultant, theologian, and author, states that “the purpose of stewardship is giving, not fund-raising. How much money can be raised is a secondary objective. The primary purpose of stewardship is to help people learn the art of giving — to grow forward their generosity” (page 111). Callahan goes on to say that we need to take time to live — to learn to receive and to learn to give. Giving, he says, is not an inherited inclination that some people have and others do not. Rather, giving is a
learned pattern of behavior. As our learning grows, our generosity expands. Too often, he says, stewardship is focused on fund-raising in and of itself; the result is that stewardship is reduced to the role of raising a budget. In congregations, the stewardship emphasis needs to be shifted from the budget committee to the donor (page 112).

Callahan emphasizes four stages to stewardship development. They are: 1) receiving and accepting; 2) growing and investing; 3) returning and restoring; and 4) giving and generosity. These stages are illustrated by the parable of the talents in Matthew 25:14-30. The first stage emphasizes that people need to learn to receive and accept the gifts they have been given (the talents were accepted by all three servants); the second emphasizes that we must put our gifts (talents) to work; the third stage says we must learn to return the gifts (talents), plus the increase, to the master (God); and the fourth stage is to understand that God seeks to teach us generosity and giving. God graciously receives what we give back, and then gives and shares yet more with us: gracious receivers become generous givers (pages 112-113).

The key to learning how to give, Callahan says, is first learning how to receive. In receiving we learn how to give. Those who give well are those who have learned to receive well. When we graciously receive what has been given, we give out of compassion and generosity and love, not out of duty or obligation (page 114). Therefore, an important first step in our stewardship journey is to learn how to accept and receive. Once we have learned how to receive, our stewardship journey then centers around growing, developing, advancing, and building these gifts. God’s gifts are meant to be grown and developed, especially the gifts of our lives, generosity, mission, and hope (pages 115-124).

Webster's New Collegiate Dictionary, defines “steward” as someone who manages, directs or supervises and “stewardship” as the individual’s responsibility to manage his life and property with regard to the rights of others. Clearly Webster’s definitions place the emphasis on managing for the benefit of others or, in other words, living responsibly in relation to others. However, Christians too often view stewardship as a series of transactions with God through his church (i.e., money in the offering plate). As you will see, Webster's definition of stewardship is a pretty good definition of
Christian stewardship. If stewardship is understood to be only about money, then it will remain a distasteful topic for clergy and parishioners alike.

II. **CHRISTIAN TRUTHS.** With these definitions and interpretations of steward and stewardship as a starting point, this guide will examine and explore steward and stewardship in light of the following **Christian truths**:

- God is creator and owner of everything;
- God is the perfect gift giver;
- God’s love for us is limitless and transcends our sinful human nature.

**DISCUSSION QUESTIONS**

1. How do the terms “steward” and “Christian stewardship” apply to you? Would you define them differently?

2. How is stewardship different from fund-raising? How is it similar?

3. Is it easier for you to give or receive gifts? Why?

4. Does your ability to receive gifts affect your ability to give gifts?

5. How do the above “Christian truths” impact your definitions of “steward” and “Christian stewardship?”
PART TWO

GOD AS CREATOR, OWNER, AND PERFECT GIFT-GIVER

I. GOD AS CREATOR. To understand Christian stewardship we must accept that God is the creator of everything, owner of everything, and the perfect gift giver. We begin by examining God as creator of everything. In Genesis, we see God as creator of everything worldly and heavenly, tangible and intangible.

A. God is the creator of all things. Only God creates out of nothingness. When we create, even today, we create by using what God has already created.

1. “In the beginning when God created the heavens and the earth, the earth was a formless void and darkness covered the face of the deep, while a wind from God swept over the face of the waters.” (Genesis 1:1-2). The balance of chapter 1 gives the account of the creation of the sky, the earth, the waters, all creatures, and humankind. “So God created humankind in his image, in the image of God he created them; male and female he created them.” (Genesis 1:27)

2. In Genesis 2, the creation story and the power of God as creator is re-told: the Lord God made, formed, planted, made to grow, and commanded. God finished his work after six days, and rested on the seventh day. God blessed the seventh day and hallowed it, thereby creating a time for rest and worship.

B. After creating humankind, God established a stewardship relationship between humankind and the rest of his creation. Genesis 1:28 says that “God blessed them, and God said to them, ‘Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.’” Genesis 2:15 says that “The Lord God took the man and put him in the Garden of Eden to till it and keep it.” Even after sin entered the world and God sent humankind out of the garden to till the ground from which he was taken, the stewardship relationship between humankind
and creation continued (Genesis 3:23). Genesis 4:1-5 recounts the story of Cain and Abel — the first stewardship story in the Bible. This story illustrates how Cain and Abel each cared for a portion of God’s creation, made offerings to God from the fruits of their labor, and tells why one offering was acceptable and the other was not. This story is the first mention of firstlings (first fruits) offerings.

C. What does it mean for us to have dominion over God’s creation? Too often this phrase is invoked as a justification for abuse of God’s creation. The Psalmist says that dominion belongs to the Lord — the Lord has dominion over the past (the dead), the present (the living), and the future (those yet unborn) Psalm 22:28. Daniel 7:14 says that God’s dominion is everlasting and shall not pass away. Revelation 1:5-6 says “… to him who loves us and freed us from our sins by his blood, and made us to be a kingdom, priests serving his God and Father, to him be glory and dominion for ever and ever. Amen.” It is clear that whatever dominion God granted to humankind in creation is still subject to God’s ultimate dominion. Therefore, our dominion is a gift which is to be exercised as part of the stewardship relationship that was created between God and humankind.

D. Genesis clearly reveals God is creator of everything — everything in, on, under, and above this world. In addition, God is shown to have created the first relationships between man and woman, humankind and creation, and humankind to God. God even created a day of rest and, because of God’s abundant gifts to humankind, a reason for humankind to give thanks. God is affirmed as both creator and sustainer in Psalm 104 and Psalm 136.

II. GOD AS OWNER. Because God created (and still creates) all things, all things belong to God as owner. As seen in Genesis, we are stewards of God’s creation and have been given dominion (the right and duty to manage and care) over it. However, this does not mean that God has relinquished ownership or control of creation. The Bible recognizes and affirms God’s ownership and control over creation.

A. Psalm 24:1: “The earth is the Lord’s and all that is in it, the world, and those who live in it.” Paul affirms God’s ownership of everything in 1 Corinthians 10:26: “for ‘the earth and its fullness are the Lord’s’.”
B. King David acknowledged God as creator and owner by saying “blessed are you, O Lord, the God of our ancestor Israel, forever and ever. Yours, O Lord, are the greatness, the power, the glory, the victory, and the majesty; for all that is the heavens and on the earth is yours; yours is the kingdom, O Lord, and you are exalted as head above all” (1 Chronicles 29:10-11).

III. GOD AS PERFECT GIFT-GIVER. What makes God the perfect gift-giver? First of all, God is love (1 John 4:8). Because of God’s love, Adam and Eve were given everything they needed. Although sin entered the world through their disobedience and their disobedience condemned them (and us) to lives of toil, suffering and eventual death (Genesis 3:19), the story didn’t end there. “God’s love was revealed among us in this way: God sent his only Son into the world so that we might live through him. In this is love, not that we loved God but that he loved us and sent his Son to be the atoning sacrifice for our sins” (1 John 4:9-10).

A. Because God is love, God wants to be generous to us. “Put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing” (Malachi 3:10b). Paul compares God’s gift of love to the gifts of tongues, prophecy, faith, and giving and concludes by saying that the greatest gift is love (1 Corinthians 13:1-3, 13).

B. Jesus was the fulfillment of the Old Testament prophecy of a new covenant with the houses of Israel and Judah (Jeremiah 31:31-34). Jesus was not at odds with the Old Testament, he came to fulfill it. “Do not think that I have come to abolish the law or the prophets; I have come not to abolish but to fulfill” (Matthew 5:17). The writer of Hebrews refers to the promise of a new covenant and calls Christ the “mediator” (between God and mankind) of a new covenant (Hebrews 9:15).

C. Through Jesus and because of God’s love, God gives us the gift of salvation. Although law was given through Moses, grace and truth were given with the gift of Jesus Christ (John 1:17). Just as in the Old Testament when sacrificial blood was shed to atone for sins and wrongdoing, Jesus’ blood was shed to atone for our sin and wrongdoing. Only by the shedding of his blood do we receive the promise of eternal life. The writer of the Fourth Gospel says that “… just as Moses lifted up the serpent in the wilderness, so must the Son of Man be lifted up, so that whoever
believes in him may have eternal life. For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life. Indeed, God did not send the Son into the world to condemn the world, but in order that the world might be saved through him” (John 3:14, 16-17). The gift of Jesus’ death and resurrection for our salvation (the perfect, ultimate gift) is evidence of God’s boundless love for us.

D. How can we possibly believe that Jesus’ death and resurrection is for us in this age? Paul, writing to the church in Ephesus, says “for by grace you have been saved through faith, and this is not your own doing; it is the gift of God, not the result of works, so that no one may boast” (Ephesians 2:8-9). Therefore, even our faith is a gift from God. Jesus, speaking to Thomas in the upper room, says, “have you believed because you have seen me? Blessed are those who have not seen and yet have come to believe” (John 20:29).

E. No discussion of God as perfect gift-giver would be complete without a mention of wealth. Wealth and the power to obtain wealth are gifts from God. “But remember the Lord your God, for it is he who gives you the power to get wealth…” (Deuteronomy 8:18). However, as will be seen later, wealth comes with both risks and opportunities.

F. God has a double claim on us: first by first creating us and then by atoning for our sins through the death and resurrection of Jesus. Paul says that “He who did not withhold his own Son, but gave him up for all of us, will he not with him also give us everything else?” (Romans 8:32). “Thanks be to God for his indescribable gift!” (2 Corinthians 9:15). The indescribable gift Paul is referring to is Jesus (see John 3:16). Paul confesses the duality of God as Father and Son, and points to the importance of each aspect when he says “…for us there is one God, the Father, from whom are all things and for whom we exist, and one Lord, Jesus Christ, through whom are all things and through whom we exist” (1 Corinthians 8:6). In this passage, Paul acknowledges one God, the Father, as Creator, Owner, and Perfect Gift-Giver, and one Lord, Jesus Christ, as the instrument (through His death and resurrection) of our salvation.
G. In baptism God gives and we receive the gift of the Holy Spirit (Mark 1:8). God later equips us with the gift of the Holy Spirit when we act upon God’s commission (see Matthew 28:19) and go into the world (see Acts 2:4).

DISCUSSION QUESTIONS

1. Why is the “stewardship relationship” an important part of the creation story?

2. What does it mean for humankind to “have dominion?”

3. Why is God the “perfect gift-giver?” What are the most perfect gifts you have ever given or received?

4. What role does faith play in shaping your beliefs?

5. What is God’s “double claim” upon us? Why is it important?
PART THREE

RESPONDING TO GOD’S GENEROSITY

I. HOW SHOULD WE RESPOND TO GOD’S GENEROSITY? Our stewardship response begins when we realize and accept God’s unconditional love for us. We reflect God’s love and demonstrate our thankfulness for God’s gifts when we respond generously to the needs of others - giving freely of what has been freely given to us. Romans 12:6-8 exhorts us to use what has been given to us for God’s glory.

Pastor Glenn R. Taibl, a Luther Seminary colleague, says that people often say that they don’t find scripture to be particularly relevant to their lives; they find the Bible to be a document outside of their life experience and of little use in meeting the realities that they deal with on a day-to-day basis. Pastor Taibl maintains that the problem seems to be one of focus. Rather than asking whether scripture is relevant to our lives, Pastor Taibl says that we should ask whether we are living our life in a way that is relevant to scripture. One has the person at the center of the universe of life, the other has God at the center. Are you living a life relevant to scripture? Would your way of living be sufficient to convict you of being a Christian?

A. Our first response to God’s love for us should be that we love others. “Beloved, let us love one another, because love is from God; everyone who loves is born of God and knows God. Whoever does not love does not know God, for God is love” (1 John 4:7-8). “Beloved, since God loved us so much, we also ought to love one another. No one has ever seen God; if we love one another, God lives in us, and his love is perfected in us” (1 John 4:11-12). “Those who say, ‘I love God,’ and hate their brothers or sisters, are liars; for those who do not love a brother or sister whom they have seen, cannot love God whom they have not seen” (1 John 4:20). Jesus told us to love one another as he has loved us. When we do, people will know that we are his disciples (John 13:34-35).
B. Another response should be that we give of ourselves and our property (time, talent, treasure, body, mind, and spirit) in response to God's love. Paul says that our gifts are motivated by the example of God's love for us; they are made voluntarily, not exacted as an extortion (2 Corinthians 9:5). Moreover, Matthew advises that our gifts be made in secret, without practicing our piety before others. Our Father who sees in secret will reward us (Matthew 6:1-4).

C. Martin Luther answered the “how should we respond” question by saying that we should be forgiving of our neighbors, thankful to God, and, above all, loving. What does Luther say about each of these responses?

1. **Forgiving.** As we pray The Lord’s Prayer, we should ask God to forgive us our trespasses, as we forgive those who trespass against us. Do we really want God to hold us to this standard? Think about it. Fortunately, God is a lot more forgiving than we are. In the explanation to the Fifth Petition of The Lord’s Prayer, (Luther’s Small Catechism, page 14), Luther states that we are not worthy of forgiveness, rather it (and everything else) is given to us by grace so we will forgive others.

2. **Thankful.** Luther says that we are to begin and end each day in prayer and that our prayers should include giving thanks to God for keeping us safe and for keeping sin away (Luther’s Small Catechism, pages 22 and 23). In other words, giving thanks needs to become part of our daily routine, as natural as waking up and going to bed.

3. **Loving.** Luther summarizes the First Table of the Law (Commandments 1-3) by quoting Matthew 22:37: “You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.” The Second Table of the Law (Commandments 4-10) was summarized by quoting Matthew 22:39 “You shall love your neighbor as yourself” (Luther’s Small Catechism, page 45).
II. HOW MUCH IS ENOUGH? Author Ron Vallet in *Stepping Stones of the Steward* says that only as we respond to God’s love, do we form and gain a sense of purpose as Christian stewards. As creator and owner of everything, God doesn’t need our gifts; however, we need to give. We give to acknowledge our blessings and to serve others (pages 9-10). Vallet doesn’t like the phrase “give until it hurts.” He prefers to say “give until you feel good.” Paul urges us to remember Jesus’ words that “it is more blessed to give than to receive” (*Acts 20:35*). Just as the people of Judah and Jerusalem rejoiced when they gave to rebuild the temple (*2 Chronicles 24:10*), our giving should be with willing and glad hearts. How do we know if our giving is on the right track? One answer is to ask whether or not we feel good about it? If not, we probably have too great an emphasis on what we are giving up and not enough emphasis on what we have already received. When we give, we should include gifts of time – perhaps one of the most precious commodities in today’s busy world.

A. Tithing. Tithing was established by God for his people. God urges his people to bring the full tithe into the storehouse (*Malachi 3:10*). See also *Deuteronomy 12:17*. If we give a tenth of our income, have we done our part? Have we done enough? Today, tithing is too often seen as the end, the objective. In the Old Testament, the tithe was only one of the gifts that was expected. Rather than being viewed as the end or objective, tithing should be seen as a measure of our progress on our stewardship journey. Pastor G. William Genszler in his book *Pay or Burn* suggests that we need to distinguish “Christian Tithing” from what he refers to as “The Other Kind.”

1. According to Pastor Genszler, “Christian Tithing” begins with Christ; its whole emphasis is upon Him. Christian tithing begins in man’s understanding of the central fact that Christ came into the world to give Himself upon the cross for humankind. Here is giving and love beyond human understanding. If God has been so good to us, how can we do less than show our thanks in every act of life? How can we do less in our giving than setting aside at least one-tenth of our income as a first step? Christian tithing begins in Christ (page 40).
2. Pastor Genszler, states that “The Other Kind” of tithing was an integral part of the Mosaic law. It was clearly defined as part of what was expected of God’s people in the Old Testament (Genesis 14:20 and 28:22). Because this type of tithing is based upon law and mandate, many Christians feel almost compelled to reject it. “For all too often the tither comes to feel that he has now obeyed God’s law and therefore has fulfilled his total obligation as a Christian. And, of course, he hasn’t. One never fulfills his obligation to God. He can’t. All he can do is to pour forth his gratitude every way possible for God’s abundant love. The tithe is one way of saying thanks to God - only one way — a reasonable way” (page 41).

3. If we choose to accept Old Testament tithing as our stewardship standard, we must understand that the Old Testament required more than just tithes. Deuteronomy 12:5-6 says to bring your burnt offerings, sacrifices, tithes, donations, votive gifts, free-will offerings, and the firstlings of your herds and flocks. Therefore, giving was not limited to the tithe; much more was expected. In 2 Chronicles 31:5-6, the people of Israel respond with sacrifices, tithes, and first fruits of grain, wine, oil, honey, and of all the produce of the field. Although Old Testament giving was not limited to the tithe, it was very specific about one type of giving — sacrifices of living or growing things. In Leviticus 1-7 five forms of sacrificial offerings are detailed. They are:
   a. Burnt Offerings (Leviticus 1:1-17)
   b. Grain Offerings (Leviticus 2:1-16)
   c. Well-being Offering (Leviticus 3:1-17)
   d. Sin Offering (Leviticus 4:1-35)
   e. Guilt Offering (Leviticus 5:14-6:7)

4. We should not reject tithing because Jesus did not. Rather, Jesus makes it clear that much more is expected of us than just money or property. “Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin, and have neglected the weightier matters of the law: justice and mercy and faith. It is
these you ought to have practiced without neglecting the others” (Matthew 23:23). In other words, we must give of our hearts, as well as of our time, talents, and treasure. So long as there is injustice in the world, we, as people of God, have not given enough.

B. Three other biblical giving guides. Tithing is just one biblical giving guide. Others are set forth in both the Old and New Testaments.

1. First Fruits: Giving the first and best. “… Israel gave in abundance the first fruits of grain, wine, oil, honey, and of all the produce of the field …” (2 Chronicles 31:5). “Honor the Lord with your substance and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine” (Proverbs 3:9-10). The story of Cain and Abel illustrates the difference between simply making an offering and making a first fruits offering (Genesis 4:1-15). See also Leviticus 23:9-10 for the first fruits of the harvest.

2. Proportionate Giving: Giving from blessings received. “All shall give as they are able, according to the blessing of the Lord your God that he has given you” (Deuteronomy 16:17). Paul says that God looks for a fair balance in our giving when he says that “the gift is acceptable according to what one has — not according to what one does not have” (2 Corinthians 8:12).

3. Sacrificial: Giving beyond apparent means to honor God. “For, as I can testify, they voluntarily gave according to their means, and even beyond their means, begging us earnestly for the privilege of sharing in this ministry to the saints — and this, not merely as we expected; they gave themselves first to the Lord and, by the will of God, to us” (2 Corinthians 8:3-5) [emphasis added].

C. The point of Jesus’ talents parable (Matthew 25:14-30) is that we are to accept, use, and risk the gifts God gives us for the sake of this world. Paul encourages us to “… live, not as unwise people but as wise, making the most of the time” (Ephesians 5:15-16). Christian stewardship is about more than money; God wants us to invest our whole person in His people — the people Jesus redeemed with his blood. The point is this: Jesus commissions us to “Go therefore
and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit” (Matthew 28:19). As Christian stewards, our main task is mission: we are called to be stewards of God’s Word in the world. John Westerhoff says that mission is what we do after we say “I believe” (Stepping Stones, page 4).

D. 2 Corinthians 9:6-13 draws it all together: “The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. As it is written, ‘He scatters abroad, he gives to the poor; his righteousness endures forever.’ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies the needs of the saints but also overflows with many thanksgivings to God. Through the testing of this ministry you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others…."

E. Because God entrusts us with much, much is expected of us. Jesus says that “from everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded” (Luke 12:48b). Jesus says “give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back.” (Luke 6:38). Christian stewards should trust God.

F. Do we need further assurances that God will be generous and respond to our generosity?

1. Jesus said, “… do not worry, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ For it is the Gentiles who strive for all these things; and indeed your heavenly Father knows that you need all these things.
But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well” (Matthew 6:31-33).

2. Jesus said “Ask, and it will be given you; search, and you will find; knock, and the door will be opened for you. For everyone who asks receives, and everyone who searches finds, and for everyone who knocks, the door will be opened” (Matthew 7:7-8).

DISCUSSION QUESTIONS

1. Are you living your life in a way that would convict you of being a Christian? If so, what are you doing that would convict you? If not, why not?

2. Do you advance God’s work by giving of your time, talents, and treasure? Do you do so cheerfully or grudgingly?

3. In what other ways could you “invest” yourself (and your gifts) in God’s world?

4. How does God promise to reward your generosity? Is it hard to believe? Why or why not?

5. What is harder for you to give: your time, talents, or treasure?
PART FOUR

WEALTH AND STEWARDSHIP

I. WHAT’S WRONG WITH BEING WEALTHY? Nothing. Wealth too is a gift given by God. When used properly, wealth not only provides security for us and our family, but is also shared with those in need. Paul cautions us not to become too possessive of wealth. Rather, we need to realize that “…we brought nothing into the world, so … we can take nothing out of it” (1 Timothy 6:7).

A. Although intended as a gift and blessing, wealth often comes between us and God. When wealth becomes too important to us, it hardens our hearts, prevents us from understanding our steward obligations in God’s world, and leads to spiritual poverty. If we concentrate on heavenly treasures, our earthly treasures will have a whole different meaning for us. “Those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction” (1 Timothy 6:9). Jesus warns “Do not store up for yourselves treasurers on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasurers in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-20). Following the telling of Simon’s baptism (Acts 8:9-13), Luke warns against trying to purchase God’s gifts with money. Rather, we are to have a right heart before God (Acts 8:20-22).

B. Jesus spoke frequently about wealth and warned us about letting wealth become our God: “…it will be hard for a rich person to enter the kingdom of heaven. Again, I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God” (Matthew 19:23-24). Why do we focus so much on sins, especially sexual sins, when Jesus spoke more frequently about the problems that wealth causes to the relationship between God and humankind?
1. Jesus said “no slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth” (Luke 16:13).

2. Jesus warned us about greed and the dangers of being preoccupied with possessions (Luke 12:15). In the parable of the rich man and his barns, we see a person preoccupied with himself and his wealth: “But God said to him, ‘You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?’ So it is with those who store up treasures for themselves but are not rich toward God” (Luke 12:20-21). Why does God call the man a fool? One answer is that ample storage already exists — in the mouths of the poor and needy! Unfortunately, the fool’s vision was myopic and his interest centered upon himself.

3. Paul says that “For the love of money is at the root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains” (1 Timothy 6:10). The writer of Hebrews urges us to keep free from the love of money, and be content with what we have (Hebrews 13:5).

II. **WHAT ARE WE TO DO WITH OUR WEALTH?** If we believe that wealth is a gift from God, then, we must use this gift in ways that are pleasing to God. “As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life” (1 Timothy 6:17-19). The good works we do are not done to earn salvation; rather, we are justified by faith apart from works (Romans 3:28). Our works should be done knowingly and with grateful hearts in response to God’s most amazing gift — salvation through Jesus’ death and resurrection. This gift is given to us as a blessing so that we will be free to be a blessing to others — we are blessed to be a blessing.
DISCUSSION QUESTIONS

1. How can wealth be both a blessing (gift from God) and a curse?

2. If wealth is a gift from God, are the poor cursed by God?

3. Why did Jesus spend so much time talking about wealth?

4. What are we to do with our wealth? What do we actually do with it?

5. How can our giving inspire generosity in others?

6. Can our giving also condemn us?

7. Is it easier to be generous to someone we know will return our generosity?

8. If we give a gift to someone we know will repay us, have we really made a gift?
PART FIVE

WALKING THE TALK IN DAILY LIFE

I. MOTIVATIONS AND RESPONSES. God’s promise of eternal life through the death and resurrection of Jesus Christ is adequate motivation for anyone calling himself or herself a Christian. At times we are moved to give but too often we are unmoved and disconnected.

A. What motivates people to give? Dr. Kennon Callahan identifies five internal motivations for giving that are a part of our personhood:

1. Compassion: sharing, caring, giving, loving, serving, supporting
2. Community: good fun, good times, fellowship, affiliation, belonging, a sense of family and home
3. Challenge: accomplishment, attainment, achievement
4. Reasonability: data, analysis, logic, and thinking that it makes good sense
5. Commitment: dedication, faithfulness, duty, obligation, vows, loyalty

All five motivations are gifts of grace. Dr. Callahan says that although two of these motivational resources are generally predominant at any given time during a person’s life pilgrimage, no one is locked into the same two resources forever. Our motivations may change as our circumstances change and our journey progresses (Giving and Stewardship, pages 65-66).

B. Former Luther Seminary professor Steven Ramp suggests that Christians should daily respond to God’s generosity by being:

1. Grateful: Like the woman who washed Jesus’ feet with expensive ointment and tears
2. Generous: Give from first fruits, not leftovers
3. Mindful of the Poor: Extend hospitality to strangers (Good Samaritan Parable)
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4. Cheerful Givers: Give what you have decided in your heart, not reluctantly or under compulsion, for God loves a cheerful giver

5. Proportionate Givers: Give as God has prospered you

6. Faithful Stewards: To whom much is given, much is expected

7. Planners: Plan your giving

II. WE ARE SUPPORTED AS WE “GO.” Our primary sources of support and strength are God’s word, our family and friends, and other Christians within our congregations and communities. Although often overlooked as gifts, fellow Christians and communities of faith are also gifts (See Matthew 11:30).

A. Congregational leaders, whether ordained or lay, need to be sure that worship is Christ-centered and that the Gospel is proclaimed so that members receive the fuel they need for their stewardship journeys. Additionally, stewardship should be presented as a life-style, a way of living in response to God’s love and generosity, and not as an annual event designed to help balance church budgets. When these things are done, stewardship will have more meaning for clergy and parishioners alike.

B. Ultimately, God is calling us to respond to his love for us by witnessing to and serving others. In other words, we need to get outside of ourselves. Jesus commands us to go and spread the good news. In essence, we are made stewards of his life-saving message (Matthew 28:19). Just as God equipped Peter and John with the power of the Holy Spirit when they went to Samaria (see Acts 8:14-17), God will equip us with the power to make a difference in the world (beginning at home and at work). When we go, we go forth in grace to be good stewards. Paul says “And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him” (Colossians 3:17). Ron Vallet (Stepping Stones, pages 9-10) says that as we go forth on our stewardship journey we need to realize that the Christian steward walks with a limp — evidence of his having struggled with God. On our journey we walk with Christ and discover a treasure more valuable than gold or silver — the gospel of Jesus Christ.
C. Although God operates from a theology of abundance, we often operate from a theology of scarcity. Someone once said that the question we need to ask is not “How much of what I own should I give?” Rather, the question we should ask is “How much of what belongs to God am I willing to let go of?” Tithing (percentage giving) is a useful tool, a measurement. As a tool it helps us measure our stewardship progress, but it should not be the end objective. If we center our hearts and minds on Christ, the rest of us, including our money, will come along. But Christian stewardship is about more than money. It isn’t just about making an annual pledge decision or a weekly offering decision. It’s a life-long journey. It’s a way of thinking and acting, a lifestyle. We need to let go and let God work in our lives. When we do, giving (of all kinds) will feel good and right. If giving doesn’t feel good, we probably are still too inwardly focused. Ultimately, Christian stewardship is about our relationship with God. Gifts given during lifetime and upon death are expressions of the depth and strength of our relationship to and love of God, and serve as powerful faith statements to loved ones.

D. Bruce C. Birch, Dean and Professor of Old Testament at Wesley Theological Seminary, writing in the Foreword to Ronald Vallet’s book, The Steward Living in Covenant, urges us to participate in “…an expanding conversation that is exploring the challenge to act as God’s stewards in all areas of Christian life and discipleship. How we use and manage God’s gifts affects far more than our economic life. We are stewards in our use of God’s creation, in our personal relationships, in our political and ecclesial institutions, in our work, and in our use of time. Indeed, we are stewards of the gospel itself — the good news entrusted to all of us in the church” (page xii). Someone once said “At the end of your life, give people a reason to say, ‘He died vertical. He stood for something.’” What do you stand for? Would anyone know you are a Christian by how you live?
DISCUSSION QUESTIONS

1. What motivates you to give of your time, talents, and treasures? Which is easier to give?

2. What inspires you to give? What turns you off and why?

3. Where do you find encouragement for your stewardship?

4. In what ways do you encourage others?

5. What would it take to make you feel good about giving?
PART SIX

CONCLUDING THOUGHTS

I. GOD FREES, EMPOWERS, AND CHALLENGES US. God has given us all that we have (as well as all that we will have), including the freedom to decide (free will) how we will respond to this generosity. Will we operate from a theology of scarcity or abundance? Will we hoard or share? We will be burdened by these gifts or freed and empowered by them? Consider how you are responding to the following:

A. God Gives a New Covenant. “For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life” (John 3:16). Have you accepted God’s ultimate gift?

B. God Challenges. “But God said to him, ‘you fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?’” (Luke 12:20). Have you responded to God’s challenge by helping feed and care for God’s people?

C. God Commissions. “Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit…” (Matthew 28:19). Have you personalized and responded to God’s call to action?

II. LIVING AS EASTER AND PENTECOST PEOPLE. Christian stewardship is a lifestyle, not a series of well-intentioned acts of generosity and kindness. Since non-Christians also act with generosity and kindness, what makes Christian stewardship different? As Christian stewards, we acknowledge God as creator, owner and perfect gift-giver; we gladly accept God’s gifts, especially the ultimate gift of eternal life through Jesus’ death and resurrection. Once accepted we use these gifts to care for each other and for God’s world.
Now what? **Demonstrate your stewardship by weaving together gifts of time, talent, treasure, body, mind, and spirit as you travel your lifelong stewardship journey.** When you do, your progress should be obvious and reflected in the way you live your life. Remember that your stewardship journey takes a lifetime to complete and is unique to you in many ways. Common to each journey, however, is that all of us will stumble and fall from time to time. When this happens, God will forgive us, pick us up, and give us needed support from family and other Christians. Your journey begins by recognizing and accepting God’s gifts and by striving to live your life as a person who truly believes in the life-saving Easter story and the purpose-filled Pentecost story. Go in peace. Serve the Lord.

**DISCUSSION QUESTIONS**

1. How did Jesus’ birth, life, death, and resurrection change our relationship to God?

2. Does Jesus’ death and resurrection change Old Testament giving laws? Why or why not?

3. Are you living and giving as an Easter and Pentecost person?

4. Ready for a little self-assessment exercise? Complete the exercise in **Appendix 1**.
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APPENDIX I

**What does your personal stewardship journey look like?** How has it progressed over the years? Below is a short exercise to guide your personal reflection:

(1) Choose a number of important life events and plot them below your life time line. Also, make a point for “Today” and two others for “+5 yrs” and “+10 yrs” (see below).

(2) Indicate your past level (and future hoped for level) of interest in church attendance and activities at each of the points on your time line by placing an “C” above each point.

(3) Indicate your level of involvement in your community (volunteerism) by placing a “V” above each point.

(4) Place a “T” above each point to indicate your level of giving (treasurers) to God’s church and church-related institutions above each point.

(4) With your completed life time line before you, reflect upon the following questions:

- Why did you choose the life events you chose?

- Did you include any “negative” life events (e.g., death of a loved one; divorce; job loss)? Why or why not?

- Did your interest in church attendance and activities change over the years? Why or why not?

- Did your involvement in community (volunteerism) change over the years? Why or why not?

- Did your gifts of treasurers change over the years? Why or why not?

- Are you more joyful in your faith today than you were in earlier years? Why or why not?
Who was your first financial stewardship mentor? When did he or she enter your life? What impact did he or she have on your financial giving?

How is your financial stewardship and involvement in your community influencing others?

**EXAMPLE: “My Personal Stewardship Journey”**

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**APPENDIX 2**

**Sample Stewardship Prayers.** Once we understand and accept that God’s love and gifts are freely given, we are freed to respond generously to others as Christian stewards. Let us pray for such understanding and acceptance. In his book, *Faithful yet Changing*, page 73, ELCA Bishop Mark S. Hanson states that “…it [prayer] undergirds everything else that we do” and that “[o]ne of the clearest ways we testify to our faith is through the witnessing of our public prayer.”

(1) Let us pray:

“Now may the God of peace, who brought back from the dead our Lord Jesus, the great shepherd of the sheep, by the blood of the eternal covenant, make you complete in everything good so that you may do his will, working among us that which is pleasing in his sight, through Jesus Christ, to whom be the glory forever and ever. Amen” (*Hebrews 13:20-21*).

(2) Let us pray:

Lord of Glory,
you have bought us with your lifeblood as the price
and with that have freely given
blessings countless as the sand
by your own unsparing hand.

Lord of Love,
Grant us hearts, dear Lord
to give you gladly, freely, of your own.  
With the sunshine of your goodness  
melt our thankless hearts of stone  
till our cold and selfish natures,  
warmed by you at length believe,  
that more happy and more blessed  
tis better to give than to receive.

Lord of Glory,  
Wondrous honor you have given to our humblest charity  
saying by your poor and needy,  
“give as I have given to you.”

Lord of Love,  
Give us faith to trust you boldly,  
hope to stay our souls on you:  
but, oh, best of all your graces,  
with your love, our love renew.  
Amen.

(Adapted from Hymn 424, LBW, “Lord of Glory, You have Bought Us”)  

Let us pray:  
Merciful God, everything in heaven and on earth belongs to you. We joyfully release what you have entrusted to us. May these gifts be signs of our whole lives returned to you, dedicated to the healing and unity of all creation, through Jesus Christ. Amen. (Author unknown).
(4) Let us pray:

Merciful God, Loving Father, thank you for this day and the opportunity it presents to serve you in your world. O God,

You comforted us when you said “For God so loved the world that he gave his only Son….” (John 3:16) Thank you, O God, for this new covenant and for the multitude of gifts you daily give to each of us. You, O Lord, are the perfect gift-giver; you demonstrated your love for us through the death and resurrection of your son. Help us to better understand, fully accept, and mirror your love for us.

You challenged us when you asked “… And the things you have prepared, whose will they be?” (Luke 12:20) Thank you, Jesus, for this clarifying challenge. Through the abundance of your gifts, you challenge us to care for our neighbors and your world. Help us to better understand this challenge, to more willingly let go and trust you, and to more fully live our lives as faithful stewards of your word.

You commissioned us when you directed “Go therefore and make disciples of all nations….” (Matthew 28:19) Thank you, O Lord, for this commission. Give us Abrahamic faith to go, believe, trust, and act. Help us to personalize your commissioning call.

Bless Luther Seminary, its students, faculty, staff, and volunteers. Strengthen all who serve you in this mission of educating leaders for your church and world. Awaken the call you have instilled within each of us. Make us instruments of your will and stewards of your life-giving word. In Jesus’ name we pray. Amen.

Bradley Reiners

October 2002
APPENDIX 3

Stewardship Stories. Let me share three outstanding stewardship stories with you. The first two illustrate the joy and satisfaction that can result from cheerful giving. The third illustrates the impact of giving of your time, talents, and treasures. Enjoy.

The Extra Share. Joe and Martha (not their real names) had been connected with one of our ELCA church colleges for most of their adult lives. Joe and Martha were graduates of the college, as were several of their children. Following graduation, Joe began working in the admission office and, over several decades of service, rose through the ranks until he eventually assumed one of the college’s top leadership positions. Following retirement, Joe and Martha continued to cheerfully give of their time, talents, and treasures to the college and several other charities. When I asked whether or not they had thought about including the college in their estate plans, they said that they had already done so. Moreover, they happily told me about the charitable bequest they had included in their will. Joe and Martha told me that, although they had four children, their estates were divided into five shares — one share for each of their children and one share for the college. They said that they considered the college to be like one of their children. When I asked whether their children knew this, they responded by saying that they had been included in the planning process and affirmed their decision. When I asked for permission to share their story with others, they modestly agreed, if I felt their story could somehow motivate others.

Five Tithes for the Lord. I first met Irene (not her real name) when she called me to say that she wished to support Luther Seminary through our charitable gift annuity program. During our visit at her apartment, she said that her dream had always been to become a professional musician. However, shortly after beginning her studies at a prestigious university, she felt called to the Lord’s work. Rather than performing for people, she spent most of her adult life caring for people in one way or another. She was able to fulfill another of her other passions — writing — during her working years by
writing several adult Bible study guides. Although her books are no longer in print or available in the United States, she delighted in showing me a Swahili translation of one of her earlier books that she had recently received. She was so happy to know that it was finding new life on the African continent! Although she never made much money during her working years, she obviously loved her life. Irene said that whenever her bank account got to a certain level, she would call a charity and contract with them for another charitable gift annuity. Then she said “You know, I’ve never had so much money!” Although this would have been a remarkable story of stewardship had it ended there, the best was still to come. As I sat amazed by her generosity, we began visiting about tithing. Irene told me that, as a young girl, she started out tithing to the Lord’s work. As she grew, she decided that if she could live on 90%, she should be able to live on 80%. So, she double-tithed. Some time later, she said that she decided she could live on 70%. So, she triple-tithed. This continued until she reached 50%! She now joyfully gives half of her earnings to the Lord’s work at her church and many other charities. Although quite elderly, Irene supports her congregation’s mission by giving of her time, talents, and treasures.

A Joyful Heart and a Child-like Faith. It isn’t often that you get a second chance to meet someone for the first time, but that is what happened when I first received a telephone call at home from Agnes. You see, Agnes was a distant relative of mine that I first met many years before as a small boy. Although I knew where she lived, our paths never seemed to cross. That changed when I received Agnes’ phone call. Agnes always got to the point quickly and this evening was no exception. She asked, “Can I give you some money to help train pastors? That’s what you do isn’t it?” I said yes to both questions and arranged to meet her at her home the following week. Although she got to the point quickly on the phone, it was a different story when you sat down at the kitchen table. Knowing that we would eventually get around to why I was there, we began catching up on years of family history. As the memories flowed around the table, I began catching a glimpse of this remarkable person. Agnes and her husband, Gilbert, never had children; following his death many years before, she was now alone but not discouraged. Although physical ailments were beginning to catch up with her, Agnes remained active and in good spirits. In fact, the only times I saw frustration in her were when she was
immobilized by broken bones. Agnes lived across the street from her church and spent much of her time volunteering there. Her home was where she ate and slept; her church was where she lived. She told me that she loved telling children about Jesus. For example, a young family with several children moved in near her, and it soon became obvious that church was not a part of their life. Since the small children liked to come and visit her, she decided that she would teach them to pray (before they received their cookies). Soon they were hearing the Bible stories from Agnes and going to Vacation Bible School with her. Although the family moved out of town a few years later, Agnes believed that the children had received the foundations of faith that would remain with them the rest of their lives.

One day I called Agnes and said that I would be coming through town the following week and was wondering if we could have lunch together. Rather than the usual yes, she said she didn’t feel up to it and would have to pass. Some time later I learned that she was suffering from colon cancer and seemed to be slipping. I called again and asked her if there was anything I could do for her? After a short pause, she said that she would appreciate receiving some materials from our bookstore on the Holy Spirit — the subject of her current Bible study. Before too long I received a phone call from another relative telling me that Agnes had passed away. Expecting a relatively small funeral, I was overwhelmed when the church was filled for her funeral. Apparently Agnes had touched many, many lives in that small town. Oh yes, I almost forgot — although Agnes never had much money, she did make several large annual gifts for scholarships and included the seminary in her estate plans. Agnes was someone who truly lived her life as though Jesus were watching — and it showed.

What’s Your Story? If I were to sit down with you, what would your story sound like? What would you share about your involvement and witness?