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.”

I. “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?”