LCMS Biblical Stewardship Principles

Leader's Notes

The Lutheran Church—Missouri Synod at its 1995 Convention (Resolution 4-07a) asked District and Congregational Services—Stewardship Ministry to "articulate the biblical principles of financial stewardship (Bylaw 9.01) which should guide all of our stewardship and appeal efforts, and disseminate these to all synodical entities, agencies, and auxiliaries prior to the 1998 convention." At the 1998 convention the eight Biblical Stewardship Principles were adopted for use by all synodical entities, agencies and auxiliaries for stewardship education and fundraising activities.

All LCMS congregations are encouraged to do a study of the principles with their implications. Leaders of such studies are encouraged to download and make copies of the "Full Text English Edition" of the principles for all participants in the study. You can go to www.lcms.org/stewardship and click on "Biblical Stewardship Principles" to find the "Full Text English Edition" plus translations into French, Portuguese and Spanish as well as English editions for early childhood and middle elementary levels. These leader's notes are also designed to go with the bound "Study Edition" of the Biblical Stewardship Principles (CPH, Stock Number S21822 $1.40 each). Contact Larry Reinhardt at larry.reinhardt@lcms.org for special prices for bulk orders.

The eight principles fit nicely under two umbrellas. The first is the following definition of Christian stewardship that has been used in our church body for a few decades:

"Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes."

The second umbrella is ***"Maturing stewards do the right things for the right reasons and strive for excellence in all they do!"***

You may want to consider purchasing a copy of the video "I Never Thought about It That Way Before." It does an excellent job of illustrating the stewardship definition above. It is also a good companion for the second Biblical Stewardship Principle. It is available by calling Concordia Publishing House (CPH) at 1-800-325-3040 and asking for stock number S21816 ($15.95 plus shipping).

Another enrichment tool you may consider using is a laminated Biblical Stewardship Principles bookmark. The bookmarks come in packages of 100 for $15.95 plus shipping. Call CPH at 1-800-325-3040 and ask for stock number S21890.

May God bless your study of the Biblical Stewardship Principles and your leadership in sharing the principles with God's people to help them form God-pleasing attitudes toward Christian Stewardship and respond with good stewardship of their lives and resources.

Christian stewardship is the free and joyous activity of the child of God and God's family the church, in managing all of life and life's resources for God's purposes.

Maturing stewards do the right things for the right reasons and strive for excellence in all they do!

I. GOD'S STEWARDS ARE *GOD'S* STEWARDS.
This means that God's stewards are stewards by virtue of creation and re-creation in Holy Baptism; therefore, they belong to the Lord.

When you first hear the words of this principle you may think it's just another example of double-talk. But it's not. Rather it is the articulation of the foundational principle that God is the Creator of all things and that He has redeemed, or re-created, us in Holy Baptism. Stewardship is, as a Lutheran leader long ago said, "everything I do after I say I believe."

Therefore, stewards do not "belong" to the congregation in the sense that the congregation insists only those things done for the congregation are examples of good stewardship. Stewards "belong" to God and, as they mature, they seek out God's will for their stewardship attitudes and practices. They have a right to know what God is up to in this world and to support that work with their time, talents and resources as they are led by the Spirit.

Genesis 1:1 underscores the basic truth that God created all things, visible and invisible, and thus He is the rightful Owner of all things. If we do not have this basic principle of "ownership" in the proper perspective, then we are tempted to believe that all the things we surround ourselves with are ours to do with as we please.

Isaiah 43:1 affirms that God is our Creator and Redeemer. He loves us so much that He knows us by name and cares about how we live our lives. St. Paul confirms this truth when he writes: "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body." (1 Corinthians 6:19-20)

Romans 6:4 is the classic passage explaining our connection in baptism to the death and resurrection of Jesus. The Holy Spirit who lives within us after baptism enables us to do those things pleasing to God. In baptism we have been "resurrected" to live new lives, mindful of God at work in our lives and the mercy and power we receive from Him. Thank God for the refreshing and renewing waters of baptism and the marvelous change it makes in our daily lives!

The words of 2 Corinthians 5:16-17 state clearly that we are new creations in Christ. We are no longer content to live according to our own sin natures or according to the will and ways of the world. We set our minds on those things which are above, where Christ is

seated (Colossians 3:1-4). By our baptisms we have been transformed as St. Paul speaks about in Romans 12:1-8. Spend some time reflecting on what it means to be new creations in Christ!

Verses 8-10 of Ephesians 2 eloquently state the truth that we are God's workmanship and this is all a matter of grace. It is so comforting to know that our salvation does not depend upon us and our works; if it did, we would never have the assurance that we have done enough. Make sure you spend some time reflecting on verse 10. We Christians have not just been "saved from" but we have also been "saved for," that is, saved for doing good works which honor God and bless others.

The introductory sentence for the HOW IS THIS DONE implications correctly affirms that we are children of God through faith in Jesus Christ (God's gift to us), and helped by the Holy Spirit to live as God's children.

HOW IS THIS DONE?
Do not move too quickly through the six implications of this principle and its meaning and supporting passages. Let your group wrestle with these implications and discuss how we can carry out the first three and avoid the last three.

Explore carefully the three positive implications beginning with recognize, respect and remind. These three simple implications are rich in meaning and application. For example, what a marvelous thing it is to be able to share with God's people that they are "God's new creation each day!" Give your study group time to reflect on these implications and share experiences that relate directly to them.

Take time to also explore the negative implications. Undoubtedly members of your group can probably give personal examples of when they felt treated like donors, clients, customers or means to an end. Now, please be aware that there is nothing wrong with the title of donors; the other titles—clients, customers, or means to an end—may be more questionable. The point of this implication is that we agree not to use manipulative or short-cut methods to solicit gifts for our favorite causes without much consideration of the donor's favorite cause.

Use the last implication to underscore the truth that stewardship is best when it is treated as whole-life, year-round and for all ages. Good Christian stewardship does involve our use and management of money, but it is much more than that. God is always seeking to establish a relationship with us that will move us to respond freely and joyfully, not out of a sense of duty or obligation

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II. GOD'S STEWARDS ARE MANAGERS, NOT OWNERS.
This means that God's stewards have been entrusted with life and life's resources and given the privilege of responsibly and joyfully managing them for Him.

Take some time to discuss the phrase "entrusted with life and life's resources" pointing out that all we surround ourselves with, such as houses, cars, appliances, furniture, clothes, sports equipment and the like, are not really ours. They belong to God who has "entrusted" them to us to manage for His purposes. It is true that we have "worked" to "earn" money to pay for these things, but when you trace work back to such items as health, skills, opportunities and the like, you realize that if it were not for the grace and blessing of God we would have none of these things.

Discuss the concept of "privilege." Not all people are so privileged. It is not necessary to look to the poverty pockets of certain regions in Africa. In our own congregations and neighborhoods we see people who are not so privileged. Who are we to be so richly blessed by God? We are His stewards who are privileged to manage a portion of that which rightfully belongs to God, the Creator and Provider.

The challenge of this principle is not only to avoid the false notion that we are owners but also to affirm and live out the truth that we are managers, or trustees, of that which belongs to God and we are to manage it all in ways that honor God, extend His kingdom and bless others.

Genesis 2:15 indicates that Adam, before the fall into sin, was given the responsibility to work and care for God's garden. Work is a blessing although sin has made it oppressive and draining at times. That's part of what God meant when he said that Adam would earn his daily bread by the sweat of his brow and would have to fight thorns and thistles in the process (Genesis 3:17-19).

Psalm 24:1 is one of those foundational verses in the Bible. It clearly states that all things belong to God. Psalm 89:11 is only one of many other verses that affirms the "Ownership" of God.

1 Chronicles 29:14 puts things into perspective. Take time to skim the passages that go before verse 14 to get an appreciation of the incredible amounts of gold, silver and other materials that went into the building of the temple of Solomon. It boggles your mind when you consider what hundreds of tons of gold and silver must have looked like. What

generosity on the part of David, his officials and the people! But then David puts it into the proper perspective pointing out that he and his people were only giving back a portion of that which comes from God in the first place. What a stewardship truth!
2 Corinthians 8:5 speaks of the marvelous example of the Macedonian Christians who were poor in the eyes of many, but responded generously by giving themselves first to the Lord and then to the work at hand. Read the whole section from 2 Corinthians 8:1-7 to get a fuller picture of who these Macedonians were and what they did that still serves as encouragement for us today.

Luke 12:48b articulates a clear expectation of God when He entrusts so much to His people to manage wisely and well.

The words of 1 Timothy 6:17-19 contain a number of important points:
1) we are rich, especially when we compare ourselves and our lifestyles with those who struggle to simply meet the basic needs of life;
2) we are to put our hope in God, not in uncertain wealth;
3) God provides us with so many things for our enjoyment;
4) we are under orders to do good, to be rich in good deeds, to be generous and willing to share;
5) by following God's expectations we will lay up treasures for ourselves in heaven and live the good life God has intended for us.

God is a God of abundance, not a God of scarcity. When you think about the four mathematical functions of adding, subtracting, multiplying and dividing you quickly realize that God delights in adding and multiplying while we are naturally inclined toward subtracting and dividing. Consider the feeding of the 5,000 (Matthew 14:13-21).

HOW IS THIS DONE?
The positive implications provide an excellent summary of the passages of Scripture that pertain to our Christian stewardship. The fourth implication reminds us that we may have trouble with giving because we have trouble with receiving. This may be especially true for men who tend to be self-reliant, not needing anything from anybody. Luther was wise in explaining that we are to receive our daily bread with thanksgiving (The Fourth Petition of the Lord's Prayer).

The negative implications deal with that important concept of ownership. It is so easy to think that we "own" things that we have purchased with "our" money that we "earned" with our hard work. All the things we enjoy are gifts from God. They are intended for us to enjoy and share, not to hoard and use only for ourselves. Solomon in Proverbs 30:8-9 gave us some good wisdom when he wrote: "Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God."

This principle really gets at the heart of Christian stewardship. Only when we recognize God as the true Owner and ourselves as stewards, trustees and managers can we live lives that are full and free from worry. It is not wrong to have things, even in abundance, but it is wrong to put our hope, trust and sense of worth in things!

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III. GOD'S STEWARDS ARE SAINTS AND SINNERS.
This means that God's stewards rejoice in and live out what the Lord has declared them to be through the cross. At the same time His stewards recognize they are sinners who fight sin and its consequences each day.

All eight of the Biblical Stewardship Principles involve a tension. This third principle underscores the classic Lutheran understanding that we are at the very same time saints and sinners. Take time to discuss and reflect on how we are declared righteous saints through Christ and how, at the very same time, we struggle with sin of every kind. Paul's words in Romans 7:21-25 describe the conflict we live with each day.

The text of Ephesians 4:22-24 deals with the old self and the new self. Note that we are to be active in putting off the old self as we are made new (passive, because it is God's doing). We are not able to put off the old self or put on the new self until God has worked the miracle of conversion in us. Then we are able to make choices for good and evil and can no longer use a lame excuse like "the devil made me do it." Take time to discuss what we Lutherans mean by justification and sanctification, and point out that justification is a done deal, but sanctification is a life-long process. Daily we are encouraged to become what God has already declared us to be—saints!

Romans 7:21-25: These classic words which Paul penned by inspiration of the Holy Spirit describe the struggle all Christians face daily. Just when we want to do our very best, we find that evil is crouching in the shadows! Thanks be to God that we are fully forgiven in Christ from the guilt of our sin, but we must still deal with the consequences of our sin. Take some time with your group to discuss the difference between the guilt of sin and the consequences of sin. For example, a convicted murderer can, by God's grace, become a truly converted Christian. As such his heinous sin is forgiven before God; yet he must face the consequences of his terrible crime which may include life in prison or execution.

The words of 1 John 3:1-2 are among the most beautiful pieces of Gospel in the Bible. To be God's children is the greatest thing that can happen to us. The challenge, of course, is to become what God has already declared us to be—that is, His children. One day we will shine in glory but here we struggle daily. Yet we are not to become faint-hearted, but are to remain faithful unto death and we will receive the crown of life (Revelation 2:10b).

In 1 Peter 2:9-10 we find four glowing titles for the children of God. Each title deserves discussion and reflection. For example, what does it mean to be a "chosen people?" Each title is meant to give us encouragement and hope. Verse 10 describes the marvelous transition from being "spiritual nobodies" to becoming "spiritual some bodies!" Our Christian stewardship includes giving a winsome witness to the hope that is within us because of Christ (see also 1 Peter 3:15).

HOW IS THIS DONE?

The first of the three positive implications deals with the giving and taking of offense in the way stewardship is presented and received. As with other cases of giving and taking of offense, it may be that offense is taken when none is intended. The challenge is to present Christian stewardship based on God's Word; then, if people have concerns, they have to deal with God, not with any human teacher. The challenge is also to present stewardship as a critical part of our sanctification since stewardship in the wider sense is basically the same thing as sanctification.

The second positive implication encourages us to evaluate all we say and write regarding Christian stewardship. It is easy to make stewardship into a "moral issue" rather than treating it as a "Gospel response."

The third positive implication encourages us to remember that all of God's stewards are not at the same level of maturity. It is also a reminder that all of us have areas in our lives that have not been sanctified. Some stewards are still taking baby steps while others take giant strides, but the truth remains that all of us have fallen short of God's righteous expectations. We are to work patiently with each other, doing that which builds up rather than that which tears down. St. Paul speaks about this kind of conduct in Romans 14 and Galatians 6.

The first negative implication reminds us to be careful to rightly divide Law and Gospel and apply them properly to the lives of God's people. The second negative implication repeats the caution that is expressed in the third positive implication. The final negative implication encourages us to examine carefully what we do and how we do it when dealing with stewardship activities and education for God's stewards.

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IV. GOD'S STEWARDS ARE UNIQUELY SINGULAR, YET PROFOUNDLY PLURAL.
This means that God's stewards recognize that their lives are not solo performances but are personal responses to God, lived out within the community of faith to benefit the whole world.

We often hear the assertion that stewardship is a matter between me and the Lord and no one else. God's Word teaches otherwise. This principle is sensitive to the truth that stewardship is a very personal response, but it is at the same time a community activity. God's stewards are part of the body of Christ and relate to Christ as part of the body, not as a single member connected directly to the Head, that is, Christ. We relate to Christ by being part of the body. We are in this together for the benefit of each other and others whose lives we can touch with the good news of Jesus.

St. Paul in Romans 12:4-5 writes about how we relate to each other and how we are to have concern for one another. It would be good to read through all of Romans 12:1-8 to establish the context. It is human nature to seek recognition and praise for doing what are considered the more important things. God has blessed and endowed each of us with special gifts and talents and we serve best when we discover what these gifts and talents are and then use them faithfully. In God's eyes the janitor who cleans the church facilities and cleans them well is just as much a faithful part of the body as the pastor who does a very good job of carrying out the functions of his ministry. We work together for the common good.

The words of 1 Corinthians 12:12-13 emphasize that the body of Christ is a single unit made up of many parts, just like our human bodies are units made up of many different parts which all have different functions and yet work together for the welfare of the body. God's Holy Spirit is the One who works in each of us to will and to do that which is pleasing to God and good for the other members of the body.

St. Peter in 1 Peter 4:10 states that we are gifted as we are so we can serve one another. Using our gifts for the benefit of others is the right and Godly thing to do!

The words of 2 Corinthians 8:13-14 speak about sharing in such a way that the needs of all people are met. In Deuteronomy 15:4-8 God told Moses that when the Israelites were in the land of Canaan there were to be no poor among them, because God would provide more than enough for everybody. However, a few verses later God gave some regulations meant to help the poor satisfy their basic needs. God provides, but man

divides! That second part is where the problem lies. People around the world are starving and doing without what we consider the basic necessities of life and it is not because God has not provided enough to satisfy the desires of all His creatures. This is a touchy issue, but one which needs to be addressed because St. Paul clearly states the case for equality by sharing.

Galatians 6:10 states that charity begins at home but it doesn't end there. We do have a special responsibility to the fellow members of the body of Christ, but we also have the responsibility to work together for the welfare of our communities and world.

HOW IS THIS DONE?
The first positive implication underscores the two aspects of "privilege" and "accountability." It is a privilege to be children of God with special gifts that He carefully and lovingly bestows upon us. But with all these gifts comes the responsibility to use them in ways that honor God and bless others.

The second positive implication recognizes the personal and sensitive nature of the steward's response. Some may remember the days when churches published the names and contributions of members. These were sometimes referred to as "scandal sheets." Discuss the pros and cons of this practice. You may also want to discuss the practice of pledging. There is additional information for such a discussion in the booklet entitled "Ways to Gather Annual Commitments" from the Congregational Stewardship Workbook.

The third positive implication assets that we cannot overemphasize the truth that Christian stewards are members of the body of Christ and are in kingdom work together.

The fourth positive implication is a reminder that God gives His gifts in proportion to how each steward can manage them. He gives gifts with the expectation that they will be managed wisely for the common good. People like Abraham, Isaac, Jacob and David were very blessed and they used their blessings for the welfare of others.

The first negative implication reminds us that all areas and aspects of church work are important and all of them should receive attention. It is so easy to want to do the very visible, seemingly more important jobs and let some of the other necessary, but not as seemingly important jobs go unattended. Each member can contribute to the welfare of the body and each member's faithful contribution is important and worthy of praise.

The second negative implication warns us to avoid the "Lone Ranger" syndrome. We have not been called and gifted to be "Lone Rangers" but rather to be responsible members of the body of Christ. We need the body and the body needs us!

The third negative implication warns us against thinking that our congregation is practicing good stewardship simply because it meets its budget. There are so many other

things involved with good stewardship, such as helping fellow members to grow as disciples--reaching out to the community with the good news of Jesus, providing opportunities to serve, faithfully supporting the professional church workers and other ministries such as the Sunday School.

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V. GOD'S STEWARDS ARE *IN* THE WORLD BUT NOT *OF* THE WORLD. This means that God's stewards recognize that the Lord sets them apart from the world and by the transforming power of the Gospel sends them into the world to live out the Gospel.

This principle reminds us that God's people, the church, are the *ekklesia*--the Greek word meaning "that which is called out" or, the "called out ones." Jesus acknowledged this identity when He prayed this part of His high priestly prayer (John 17:15-18): "My prayer is not that you take them out of the world but that you protect them from the evil one. They are not of the world, even as I am not of it. Sanctify them by the truth; your word is truth. As you sent me into the world, I have sent them into the world." God does not want to take us out of the world before our allotted time; rather, He wants us to remain here as the light and salt of the world. However, there is danger in this world because the prince of this world is Satan himself and he has so many human and spiritual allies to work against Christians and the Christian faith. The added challenge is that our old human nature is inclined toward evil. That's why we say that our three great spiritual enemies are Satan, the world and our own sinful nature. Take some time to explore and discuss what it means to be "in the world" but "not of the world."

The words of Romans 12:2 encourage us to put off the patterns of this world by surrendering to the renewing power of God. We have been baptized into the newness of life and the same Spirit that entered us at our baptisms is there to strengthen us against the wiles of the Devil, the world and our own sinful flesh. With the power of the Spirit we are able to "test and approve" what God's will is—His good, pleasing and perfect will. As St. Paul reminded the Philippians (2:13): "It is God who works in you to will and to act according to His good purpose."

Abram (Abraham) was one of the original "called out ones." Read and study Genesis 12:1-3 to gain a fuller appreciation of what Abram (Abraham) was asked to leave in order to follow God's lead to the land of promise where he would become the father of a great nation. See Hebrews 11:8-10 for more information on the call of Abram (Abraham) and his response by faith.

Jesus' promise in John 16:33 is meant for our comfort. We will find more than our share of trouble in this world. The more we witness to our faith in Jesus Christ, the more we are apt to be harassed. The more perfectly we live as "called out ones," the more we will seem out of the step with the world and its attractions and temptations. But Jesus knows that and encourages us to "take heart because He has overcome the world." Share and

discuss some examples of how this happens in the lives of God's people.

HOW IS THIS DONE?

The first positive implication is a reminder that we are to relate to the world as God does. God so loved "the world" (including the sinful and rebellious people) that He sent His only-begotten Son to be the Lamb of God who takes away the sins of "the world." God's Holy Spirit helps us to have the same kind of compassion for the world that our God has. He does not want any to perish, but rather to have all be saved and come to the knowledge of the truth (1 Timothy 2:4). Discuss how this plays out in our lives and witness to those who are outside the church.

The second positive implication reminds us that we are witnesses at all times. As soon as others find out we are Christians they will watch what we say and do and see if that fits with who we claim to be—the children of God. This is another reminder that God's stewards do the right things for the right reasons. Oftentimes our actions speak louder than our words. We are known for what we do as well as what we refuse to do.

The third positive implication reminds us that our stewardship is lived out in the world, not just in the church. Consider the words of Psalm 23:5-6 where it says that God prepares a table for us "in the presence of our enemies." It is easy to be a Christian on Sunday in church; it's a bit more challenging on Monday and the rest of the days of the week when we are often surrounded by many people who do not share our Christian faith and hope. We are to support the projects and activities that benefit our local congregations, but we are also to support those projects and activities that touch the lives of others outside of our church membership.

The first negative implication urges us to understand that Christian stewardship involves our entire lives, not just what we do "within the church." The giving of time and money to help with community activities and projects is also a part of Christian stewardship. We are to do both, not just one or the other.

The second negative implication urges us to do the right things for the right reasons. We are not to use human motivations like guilt, embarrassment, or high pressure tactics to get people to do what we think they should do. Such motivations may seem to produce results, but they do not develop Christian stewards.

The third negative implication reminds us that we and all other people live our daily lives with all kinds of tensions and struggles. We all have busy schedules and many commitments, maybe more than we should have. We may have financial concerns, work concerns, school concerns, neighborhood concerns, health concerns, family concerns and the list can go on and on. It is easy to get overwhelmed by the anxieties of this life. That's why God's stewards need to keep going back to their true source of strength—the words of hope and encouragement from our God and the fellowship of like-minded stewards. We also want to avoid laying heavy loads on each other.

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VI. GOD'S STEWARDS ARE LOVED AND LOVING.
This means that God's stewards recognize that their stewardship flows out of God's act of love for them in Christ which empowers them, in turn, to love others in acts of Christ-like love.

This principle could really be the foundational principle for the other seven. The love that God has shown and continues to show to us through His Son, our Lord Jesus Christ, is what motivates us to do the right things for the right reasons. Jesus loves us into God's family; He doesn't force or compel us or anyone else into that special family. John, the Apostle of love, has by inspiration of the Holy Spirit, written down numerous passages that could be used to support this principle and its meaning. Three of those verses are included in our study.

The truth expressed in 1 John 4:19 is that God took the first step in our faith relationship. We can love only because He first loved us. This is *agape* love—God's love--unconditional and never-ending! This love keeps reaching out to us even when we act in rebellion. St. Paul expressed it well when he wrote: "But God demonstrates his own love for us in this: While we were still sinners, Christ died for us" (Romans 5:8). What a marvelous love indeed!

The text of 1 John 3:16-18 offers a strong encouragement to love each other, not just with words, but with actions. Among other things, this passage speaks about sharing our material possessions with those in need. The early Christian church excelled in this activity of sharing. Look at Acts 4:32-35. They went so far as to sell land and houses and put the proceeds into a common pool! From there it was distributed to anyone as he had need. Look at James 2:14-17; 26 for more encouragement to love each other and demonstrate it by acts of love. James says, "As the body without the spirit is dead, so faith without deeds is dead."

John in his Gospel, 13:34-35, writes about the new command of Christ to love one another. What was so "new" about this? The Old Testament Creed was stated in Deuteronomy 6:4-5: "Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your strength." The "Jesus Creed" added the second part of the commandment: "You shall love your neighbor as yourself." Those who love their neighbors as themselves are following the "Jesus Creed." In so doing they give evidence that they are Christ's disciples. The mark of a true disciple, a Godly steward, is love for one another. Yes, Jesus gave it as a command, but how wonderful when it happens because it becomes our method of operation!

St. Paul states in 2 Corinthians 5:14-15 that Christ's love compels us to show love to God and to others. It leaves us with no other choice except to give in to destructive self-indulgence. Out of divine love Christ "emptied" Himself (Philippians 2:5-11) and became the Suffering Servant to rescue us from sin, death and everlasting condemnation. His love compels us to follow in His footsteps and live no longer only for ourselves, but for Him who died for our sins and was raised again for our justification (Romans 4:25).

Galatians 5:6 states that when all is said and done, "the only thing that counts is faith expressing itself through love."

HOW IS THIS DONE?

The first positive implication reminds us that our Christian stewardship really involves all the activities of our lives, not just those done in the church setting. We are stewards in the home, in school, in the workplace, in the neighborhood, indeed, wherever we come into contact with other people. See also Mark 9:41 and Matthew 10:42 for further illustrations of how we show love.

The second positive implication encourages us not to pass judgment on what others do in their stewardship. Each steward is responsible for his/her own motivation for doing that which is right. We may not all make the same choices or may prefer one choice above another, but God's people are free to make stewardship choices when they exercise Christ-like love.

The third positive implication urges us to use only those approaches, strategies and methods that reflect the Gospel and seek to build one another up. Thank God we have each other to encourage us to be maturing stewards who bring forth the good works that God has prepared in advance for us to do (Ephesians 2:10).

The first negative implication urges us to avoid any technique or fundraising method to encourage God's stewards to give of themselves other than the love of God in Christ. To use such worldly methods to raise funds or some other noble cause may indeed appear to be successful, but it is not because it uses the wrong motivation.

The second negative implication urges us to not minimize the bringing of regular offerings as a part of our worship and loving response to what God has done for us in Christ. Maturing stewards find joy in giving freely and generously without being compelled by rules or guilt to do so.

The third negative implication encourages us to move from giving to a need to a need for giving. God is love, and in His love, He gives. The giving of His only-begotten Son (John 3:16) is the best gift He gives to us, but it is not the only gift. Look at Luther's explanation to the Fourth Petition "Give us this day our daily bread" to reflect on all that our God of love gives to us on a daily basis. As we grow in our giving we grow more and more like God who delights in giving! Giving is at the very heart of His nature!

Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes.

Maturing stewards do the right things for the right reasons and strive for excellence in all they do!

VII. GOD'S STEWARDS ARE SERVED AND SERVING.
This means that God's stewards recognize that their stewardship involves a Gospel-powered style of life which is demonstrated in servanthood within all the arenas of life.

Being a servant is one of the clearest marks of a Christian steward! To live as a servant is to imitate our Lord Jesus Christ who made the claim that He did not come into this world to be served, but rather to serve, all the way to laying down His life. One of the tests of a servant is this: are you willing to do the good and necessary things which others may find demeaning and distasteful? A servant is not too proud to do what some may consider too menial. St. Paul urged his followers to be imitators of his servant attitude and actions as he imitated Christ (1 Corinthians 11:1).

The meaning of this principle indicates that we are to demonstrate servanthood within all the arenas of life. The work "arenas" was deliberately chosen because it refers not only to the "areas" of life but also to all the situations and settings in which we can practice what it means to be serving stewards.

The words of Philippians 2:5-8 describe the attitude and actions of Jesus. Right attitudes added to right actions equal what it means to be a steward. Jesus leads the way. He was willing to "empty Himself, not insisting on His full rights as God," in order to become the Suffering Servant of God who laid down His holy and precious life as the perfect sacrifice for our sins and the sins of the whole world. Truly we respond with the hymn writer when he says, "What wondrous love is this!"

It is helpful to consider also verses 9-11 to see the rest of the story. Christ stooped to conquer and now He is the Lord of lords and the King of kings with no equal! His servant heart is still evident as He continually intercedes with the Heavenly Father on our behalf!

Verses 26b-28 of Matthew 20 clearly state that in the Kingdom of God greatness is measured in terms of service. Take time to read through Matthew 25:31-46 to see how much emphasis Christ puts on showing acts of mercy and kindness to even the least of His brothers and sisters.

The memorable scene of Jesus washing the feet of His disciples in that Upper Room in Jerusalem was meant to be a powerful object lesson for His disciples then and for His disciples of all ages. Read and study John 13:3-5; 15-17 and other verses which put these words into their proper context and pray that we as Christian stewards may have the kind

of servant heart that is willing to “wash feet.”

HOW IS THIS DONE?
The first positive implication recognizes that service within the church is important but so is service for the benefit of the community and the world. We are not to restrict our best service only for those within the church, but also, and especially, for those outside the church. Those who witnessed the bond of love in the Christian Church (both insiders and outsiders) as described in the opening chapters of Acts marveled at the love that was shown to one another. Christian love is at the heart of Christian stewardship!

The second positive implication speaks of the “privilege” that we have to be serving stewards. God has blessed us so that we can be blessings to others. Members of a family find joy in giving to and serving each other; likewise, members of God’s family delight in being able to use their gifts and resources to serve others.

St. Paul in Romans 12:1-8 and 1 Corinthians 12-14 states over and over again how important it is to love and serve in true humility. That attitude of humility and service is covered in the third positive implication.

The first negative implication warns us against putting goals ahead of servanthood. True Christian servants seek to do that which is in the best interest and welfare of others, not to use or manipulate others simply to get a job done.

The second negative implication encourages Christian stewards (servants) to be mindful of the heart of being a servant in all decisions and actions. It is far too easy to strive after “personal goals” rather than “corporate goals.”

The third negative implication reminds Christian stewards (servants) of the importance of being good stewards of time, talents and resources, not just one or two of the three, but all three! All the blessings from God—time, talents and treasure—are to be used in ways that honor Him and bless our fellow human beings.

Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes.

Maturing stewards do the right things for the right reasons and strive for excellence in all they do!

VIII. GOD'S STEWARDS LIVE WITH AN AWARENESS OF THE PRESENT AND FUTURE, OF TIME AND ETERNITY.
This means that God's stewards live intentionally in the light of the Lord's eternal purpose while being firmly committed to His rule in the here and now.

Many of us may remember our mothers screaming frantically at us when they caught us doing something that we should not have been doing. Their words might have been something along this line: "What on earth are you doing for heaven's sake!" Well, depending on where you put the accent, that can be a very good question. "What on earth" are you doing for "heaven's sake?" Or, to put it another way, "What are you doing here and now that will make a difference for all eternity?"

None of us wants to become so "heavenly-minded" that we are no earthly good. On the flip side of the coin none of us wants to become so "earthly-minded" that we are no "heavenly good." This principle lays out the tension with which we all live. We are citizens of this world and, specifically of the nation in which we live, but, as St. Paul reminds us, we are also citizens of a heavenly kingdom (Philippians 3:20-21). Therefore, we live and move and have our being in two kingdoms and Christian stewards are keenly aware of that truth and strive to live with that tension.

What we contribute (time, talents and treasure) to our church and other worthwhile charities in the present is important; what we can contribute in the future and even after our deaths through our wills, trusts and gift plans is also important. The implications for this principle remind us of these truths.

Jesus in Matthew 6:19-21 reminds us of treasures that are really treasures. It is so easy in this consumer-driven culture to strive for earthly possessions and to store them up in abundance. Sadly, the pursuit of earthly wealth and possessions has led many down the pathway of Demas (2 Timothy 4:9) who loved this world so much he deserted the pathway of Christianity. St. Paul also reminds us that "the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1 Timothy 6:10).

"For where your treasure is, there your heart will be also." We sometimes hear this statement turned around to read, "Where you heart is, there your treasure will be also." We must let the statement stand as our Lord gave it and keep watch over our lives and our desires so that our "real and lasting treasures" are not the things of this world.

The words of 1 Timothy 6:17-19 form the scriptural foundation for the ministry of The Lutheran Church—Missouri Synod Foundation. One could spend much time pondering the richness of this text. We may think that "command those who are rich" refers to the millionaires and others who have more than enough of this world's goods. The truth is that if we compare ourselves with a majority of people living on this planet, we are wealthy and thus included in this command. We are always to put our hope in God not in "things" that can so easily come and go and will someday all go up in smoke! Notice how these verses help us to identify what the real treasures are that Jesus spoke of in Matthew 6:19-21.

God is not miserly with His blessings and they are given for our enjoyment. But with many gifts come many temptations and that is where Christian stewards have to be alert and careful. The antidote for hoarding and storing up treasures for ourselves is found in doing good, being rich in good deeds, being generous and willing to share. Take ample time to reflect on these verses and their applications for living the kind of life <u>that is really life</u> and can fit into words like "Living is giving" and "You begin to live when you learn to give."

Paul in Philippians 3:12-14; 20 underscores the truth that it is "hope" that keeps us going. And this hope is not merely a dream or wishful thinking, but it is a sure hope based on what Christ has done for us as our Redeemer and Savior. This hope helps us put the past in the past, where it largely belongs, and consider the life that now is and the life that is to come. This hope also gives us comfort in the face of sin. Because of our old human nature we still do sin, but in Christ we have forgiveness for those sins and that forgiveness provides us with a fresh start each day!

The Apostle Peter reminds us that all these materials things that we often get too attached to will one day all go up in smoke (2 Peter 3:11-12). We are encouraged to look at the content and truths expressed in the first three Scripture readings that support this principle so that we keep the main things the main things.

St. John in Revelation 14:13 assures us that all the deeds done in the name of Jesus for the welfare of others will follow us into eternity. All of us have an innate desire to cast a giant shadow. Through our Godly use of time, talents and treasure we can cast a shadow that is so big it will reach into eternity.

HOW IS THIS DONE?

The first positive implication urges us to reflect on the eternal dimensions that are inherent in all the decisions we make, especially in regard to the use and management of money and possessions. Maturing stewards make good decisions when it comes to the support of the work of God's kingdom while they are alive and after the Lord has called them home.

The second positive implication urges us to pursue good planning for the present and

future as part of our stewardship. There are only a few things we can do with money. We can earn it, give it, spend it, invest it and bequeath it. As maturing stewards we strive to keep our spiritual balance when we deal with money and possessions. "Do we possess our possessions or do our possessions possess us?" is a question worth asking and answering from time to time.

Maturing stewards who have developed good gift and estate plans find a great deal of joy in knowing that what they do can have lasting benefits. That's the thrust of the third positive implication.

The two negative implications bring us back to where we began. Maturing stewards do the right things for the right reasons and thus seek a Godly balance in light of the present and the future, of time and eternity.

You may very well want to offer financial planning workshops as a follow up to this study to help people budget so they spend wisely, give generously, invest carefully and develop the gift plan that God has put into the hearts of all His people.

The LCMS Foundation (www.lfnd.org) and DCS-Stewardship Ministry Web sites (www.lcms.org/stewardship) have a large number of stewardship stories, resources and other helps.

The LCMS Foundation offers a Congregational Gift Planner Program entitled, "Transfer the Blessings," which is designed to assist congregations in promoting good stewardship and, specifically, to help fellow members develop the "Personal Gift Plan" God has placed in each baptized Christian's heart. A volunteer Congregational Gift Planner is trained to help members become aware of the importance of such good stewardship practices as wills, trusts and charitable instruments that help put their Gift Plans into actions for today, tomorrow and forever. Contact Terry Gerdts (terry.gerdts@lfnd.org) at the LCMS Foundation for more information on this new program.

To God be the glory for the great things He has done and continues to do with and through us as His maturing stewards!