



How Much is Enough?

A Deeper Look at Stewardship in an Age of Abundance

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Region 9 of the Evangelical Lutheran Church in America/
Lutheran Theological Southern Seminary Council on Stewardship Education
4201 North Main Street, Columbia, SC

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*This publication is made possible by a generous grant
from the Stewardship of Life Institute, Gettysburg, PA.*

*For more information on the Stewardship of Life Institute
visit **www.stewardshipoflife.org**.*

Introduction

Like shifting tectonic plates deep beneath the earth's surface, the foundations for mission funding in the church are changing. Some of what is familiar is slipping beneath the surface. Simultaneously, new and unforeseen landscapes and perspectives are emerging. The challenge for the ELCA early in the 21st Century is to find its footing, so that the church in mission can participate in God's ongoing work of transforming the world.

Several dynamics in contemporary society call for visionary efforts to learn how to build on new foundations with resilience and sustainability.

- Whereas the church was once the source of most social services that brought relief and assistance to local communities, today governmental and non-governmental organizations more frequently are the first line of response to the needs of the neighbor. Hospitals, for example, once sprang from faith traditions but now operate as secular for-profit and not-for-profit organizations offering the same services. As social services become more regulated and complex, moreover, they tend to “graduate” from the church's sphere. Add to this the proliferation of worthy organizations that respond admirably to human need, and givers have more and more choices about whom and what they support. How does this affect their giving to congregations and other church-related initiatives?
- Givers' experience in the business world has enhanced the demand for accountability. Given the scope of worthy causes, givers want their resources (time, talent, or treasure) to be well spent. People still want to make a difference. While older generations grew up expecting to give to the church, that is no longer the case for younger generations and will continue to change further into the 21st Century. How do we take this shift seriously? Frankly, if we understand that the church's primary mission is to make the world a better place by making tangible God's desire for all to experience health and wholesome hospitality, we need to be able to demonstrate both efficiency and effectiveness in the church.
- We are living in a time when financial wellbeing is more and more an individual's own responsibility, both in the short-term and in the long-term. Unfortunately, many people do not understand the basics of personal finance and are therefore susceptible to trusting a financial services industry that is not grounded in a fiduciary standard nor informed by

spiritual values. There is plenty of anxiety to go around, and it produces reactive responses. Reactivity is not a hallmark of good stewardship, since it is not based in thoughtful planning. How does the church develop a more sophisticated way of framing what it means by financial wellness? If people come to realize that they have enough to sustain themselves, thankful, generous givers could well be the outcome.

- What does it mean to be the steward of a community? Paying a pastor or janitor, keeping up with the electric bill, buying Sunday School curricula, or replacing the boiler does not, on the surface, sound like mission. In the days of undesignated giving, church councils could take care of such matters without fussing too much. What was left could be offered for activities that sound more like mission, such as sending money to a missionary sponsored by the congregation. In a culture of designated giving, however, the more mundane expenses involved in community life are a harder sell. Fortunately, younger generations are highly attuned to the value of community, as the popularity of social media attests. So what does a financially healthy congregation look like? What is the right balance between internal and external mission support?

Consistent with the shifting instincts in our members, giving in the ELCA has been declining for some time. In 2007, the Churchwide Assembly responded by establishing a Blue Ribbon Committee on Mission Funding. The committee, in turn, charged the Stewardship of Life Institute (SOLI), housed at the Lutheran Theological Seminary at Gettysburg, to address the forming of stewardship leaders through theological education and the first call process. One of the outcomes of this work is a list of core perspectives, core practices, and core leadership skills that are indicators of a well-formed stewardship leader in the document *Competencies in a Well-formed Stewardship Leader*.

The competencies examined in this journal were originally developed by a group of ELCA leaders who have expertise in stewardship and whose related work occurs in many arenas of the church. Once the competencies were outlined, they were vetted first to ELCA seminaries, where they were well received as a helpful guide for students' development as church leaders. It soon became apparent, however, that the competencies were not just for leaders being paid to do their work. They also apply to any one in the church who steps forward as a stewardship leader in congregations, church-related organizations, synods, or even families.

The six competencies in a well-formed stewardship leader are as follows:

- Trusts God's abundance
- Grounds oneself in biblical and theological principles
- Holds a holistic perspective
- Perceives connectedness
- Engages and critiques culture
- Embraces financial health as an expression of faith.

In an attempt to emphasize that leadership is more than just believing the right things (though that's important), the competencies assume that core beliefs (or perspectives) will be manifest in behavior –both in the leader's personal life and in his or her work. Integrity is an important value here. It's simply not possible to be a good stewardship leader if one does not model healthy personal stewardship.

A number of interpretive resources are being developed to help integrate the competencies into the life of the church. This journal is one such effort. In early 2010, the Region 9 Council for Stewardship Education received a grant from SOLI to publish this journal with the goal of offering biblical, theological, and practical reflection on each of the competencies.

Each author – chosen for recognized expertise and commitment as a stewardship leader in the ELCA - addresses one competency.

1. Trusts God's abundance

Charles Lane, the director of the Center for Stewardship Leaders at Luther Seminary in St. Paul, MN, advocates for God's abundance over scarcity – a reality that is evident in Scripture and in our lives. He identifies several ways an attitude of abundance can become distorted and undermine the abundance God offers. Finally, he invites us to imagine how both individuals and congregations through generosity can express a trust in God's abundance.

2. Grounds oneself in biblical and theological principles

Craig Nesson, dean at Wartburg Seminary in Dubuque, IA, begins with the idea that the Triune God is the Chief Steward. As a result, we model our stewardship after God, who cannot be anything but a steward. In defining stewardship, he turns a stewardship lens on the Bible, which is, fundamentally, a story of God's generosity. Finally, he outlines five stewardship principles, each of which aligns well with one of the competencies.

3. Holds a holistic perspective

William Avery, former professor of contextual education at the Lutheran Theological Seminary at Gettysburg, proposes the counter-cultural idea that we cannot compartmentalize stewardship as a separate feature of our lives. He embraces the integration reflected in the Wholeness Wheel, a model for stewardship of self. He identifies the slipperiness of maintaining balance between all the dimensions on the wheel and then explores the paradox between "being" and "having." He concludes by calling the church to a communal spirituality.

4. Perceives connectedness

Jim Mauney, bishop of the Virginia Synod, challenges us to choose love. Entering into the complexity of love, he explores the depth of God's love for us and the way in which even the mundane becomes an expression of God's abundance. He gives witness to the way small gifts are magnified when a community is involved, extending the reach of the giver far beyond his or her own hands. He reminds us community can be a blessing, especially as we seek to steward the community on behalf of others.

5. Engages and critiques culture

Stephen Bouman, executive director of the ELCA's Congregational and Synodical Mission Unit in Chicago, offers a critique of the North American fault line between scarcity and abundance. Then he turns to the unique socio-political point of view of Yahweh and traces its disruption of prevailing points of view that defer to the rich rather than those with the least. The critical point is everyone brings something to the table. Each has equal value in God's eyes. God's economy, Bouman insists, is about what we are offered. When the church is fully and consistently missional, it can become a community where in concrete terms equal value becomes a reality.

6. Embraces financial health as an expression of faith

Marty Stevens, professor of Old Testament and registrar at the Lutheran Theological Seminary at Gettysburg, jumps to the crux of the matter: we cannot claim to be stewards, unless we act like stewards. She reminds us that Jesus talked more about money than almost anything else. She further acknowledges that our relationships with money are complicated. We need to understand ourselves and our communities in this regard. In suggesting some practical ways we can orient ourselves toward financial health, Stevens reminds congregations as a whole that they are powerful teachers through their stewardship practices - at least as much as individuals are in congregations.

It has been my privilege to contribute to the development of the competencies, as well as to this journal. My hope is we can all discover a generosity that springs from financial health - not for our own sakes, or even the church's - but for the sake of the world God has so wonderfully provided.

With deep gratitude,
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1.

A Well-formed Stewardship Leader Trusts God's Abundance

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“God is good, all the time.” “All the time, God is good.”

If you have attended a youth gathering in recent years, you have probably heard these two sentences shouted back and forth between a leader and the gathering participants. “God is good,” announces the leader. “All the time,” reply the participants. “All the time,” shouts the leader. “God is good,” echoes through the hall.

“God is good, all the time,” is the starting point for reflecting on God's abundance. Our conviction is that God not only wants good for God's people, God also acts to bring good to God's people.

God's abundance in scripture

God showers goodness on the earth and the people whom God has created. To trust God's abundance, we must recognize it.

In Jesus

God's abundance is seen most clearly in our Lord, Jesus Christ. John's gospel says it this way, “And the Word became flesh and lived among us, and we have seen his glory, the glory as of a father's only son, full of grace and truth.... From his fullness we have all received, grace upon grace.” (John 1:14, 16) Writing to the Colossians, Paul says of Jesus, “He is the head of the body, the church; he is the beginning, the firstborn from the dead, so that he might come to have first place in everything. For in him all the fullness of God was pleased to dwell, and through him God was pleased to reconcile to himself all things, whether on earth or in heaven, by making peace through the blood of his cross.” (Colossians 1:18-19)

What abundance do we see in Jesus Christ? In him is an abundance of forgiveness, an abundance of hope, and an abundance of community. We “who were once estranged and hostile in mind, doing evil deeds, he has now reconciled in his fleshly body through death, so as to present you holy and blameless and irreproachable before him.” (Colossians 1:21) In Jesus, we can come together in spite of our differences, in the hope that our differences will not ultimately divide us from each other, or from God. This is the ground of true community.

In the waters of baptism, we are joined to Christ. Through his cross God has opened the floodgates of heaven, drowning us in God’s mercies. In the bread and the wine, in remembrance of him, we receive forgiveness, life, and salvation.

In creation

God’s abundance is also evident in every aspect of life. The starting point for any talk about stewardship is the claim that God is the source of all that exists. There is a children’s song entitled, “Everything that is, is His.” That title says it well. The Bible claims that God is the source of all that is, and that God is the owner of all that is.

The psalmist marvels not only at the magnitude of God’s creation, but also at the place God has given human beings in this creation,

*When I look at your heavens, the work of your fingers, the moon and
the stars that you have established;*

*what are human beings that you are mindful of them, mortals that
you care for them?*

*Yet you have made them a little lower than God, and crowned them
with glory and honor.*

*You have given them dominion over the works of your hands; you
have put all things under their feet,*

all sheep and oxen, and also the beasts of the field,

*the birds of the air, and the fish of the sea, whatever passes along the
paths of the seas.*

O Lord, our Sovereign, how majestic is your name in all the earth!

Psalm 8:3-9

The first step in becoming a steward is to learn to rejoice in the fact that God is the creator and owner of all that is. A steward is one who cares for that which belongs to another. As stewards, we can join the author of Psalm 8 wondering at God’s abundant blessings. We can be awed at the honored place God has given us in the creation.

Having said this, however, we should guard against falling into the trap of imagining that we have this abundance because we have earned and deserve it. The biblical witness is clear – this abundance is because of God’s loving generosity, not our own. Our place is to marvel at God’s goodness, and, in thanksgiving, to manage well the abundance God has entrusted to us. We also need to avoid imagining that we are the

owners of what God has entrusted to us. What we have is not ours to do with as we wish. It is God's. We are charged with managing consistent with God's direction.

Our lives can echo Paul's confident assertion, "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." (2 Corinthians 9:8)

God's abundance in our lives

For those of us who live in the United States, a land of extraordinary wealth, recognizing and trusting in God's abundance should be easy. The vast majority of us have more than enough to meet the day's needs, certainly when compared to the lives of most people in the world. Most of us have enough excess so that we are able to save for the future. If we have done so, we can look forward to a retirement in which we will not need to count on the support of younger family members to live a comfortable life.

Martin Luther, in his explanation of the First Article of the Apostles' Creed writes, "God provides me with food and clothing, home and family, daily work, and all that I need from day to day." From faith's point of view, we can interpret the abundance of our lives as a result of God's provision. We could confess that God provides not only all we need for daily life, but also much that we want for daily life. As good as this point of view is, there are several pitfalls to avoid.

An attitude of scarcity

It is true that many individuals whose lives are filled with possessions live as if they have too little to take any joy in their abundance. Similarly, it is the experience of many congregations in the United States that an attitude of scarcity overshadows the abundance that is. An attitude of scarcity, whether individual or congregational, is characterized by a reluctance to give generously, or to take risks for the sake of the mission of the gospel. An attitude of scarcity disables the ability to respond to the opportunities God presents for fear of insufficient resources.

We need to consider why this is. How is it that an individual with considerable assets can be so captive to an attitude of scarcity that generous giving is seen as impossible? How is it that a congregation full of people who have considerable abundance can have the attitude that its resources are insufficient to accomplish the work that God has placed before it?

At least part of the answer is our American brand of consumerism. In order to move product, we are told hundreds of times a day that we don't have all we need to be happy. We are promised that if we would buy this product or that, our lives will be much more complete, much happier. One byproduct of this is that many people become convinced that they really don't have enough. In a consumer culture, there is no such state as "having enough," because there is always something else out there that might make me happier still (for a price). This is a vicious and unending cycle

that leaves us trapped in a feeling of insufficiency and scarcity. It's certainly a far cry from the abundance honored by the psalmists.

Many people who have traveled to countries around the world with standards of living far beneath our own come back to the United States awestruck at how happy the very poor people in these very poor countries are. My own experience after a two-week trip to India was exactly this. The people I met there barely had enough to feed themselves from day to day, and yet they exhibited a trust in God and a happiness in life that left me feeling that my faith was quite inferior. In retrospect, I have come to realize that in their minds they had enough. By my standards, they had next to nothing. By their standards, they had enough, and they were quite content.

If you never feel you have enough, living with a sense of God's abundance is difficult indeed. If you feel that you have enough, then God's abundance is easy to see.

It is a great irony that we who have more than any other people in the world often live in an attitude of scarcity and with anxiety about what we don't have. If we are to recognize God's abundance, we will need to get past these inaccurate attitudes. What might it take for us to begin to see abundance, given the messages that surround us?

An attitude of entitlement

While God's abundance was celebrated and honored by our forebears in faith, they also knew of the dangers of abundance.

Perhaps no where are these dangers spelled out more clearly than in Moses' speech to his people just before they are to enter the Promised Land. He warns, "Take care that you do not forget the LORD your God, by failing to keep his commandments, his ordinances, and his statutes, which I am commanding you today. When you have eaten your fill and have built fine houses and live in them, and when your herds and flocks have multiplied, and your silver and gold is multiplied, and all that you have is multiplied, then do not exalt yourself, forgetting the LORD your God, who brought you out of the land of Egypt, out of the house of slavery, who led you through the great and terrible wilderness, an arid wasteland with poisonous snakes and scorpions. He made water flow for you from flint rock, and fed you in the wilderness with manna that your ancestors did not know, to humble you and to test you, and in the end to do you good. Do not say to yourself, "My power and the might of my own hand have gotten me this wealth." But remember the LORD your God, for it is he who gives you power to get wealth, so that he may confirm his covenant that he swore to your ancestors, as he is doing today." (Deuteronomy 8:11ff)

The danger of abundance is that God showers God's people with all God's good gifts, and God's people turn right around, forget God, and claim themselves as the source for all they have. Unfortunately, this danger did not go out of style with the ancient Israelites.

When we take credit for what we have, then we can quickly start to define ourselves by our possessions. Eric Barreto has written, "Our stuff has become stuffing. It

gives us and our lives shape.” (“Rethinking Stewardship: Our Culture, Our Theology, Our Practices”, Word and World Supplement Series 6, p. 66) Rather than marveling at God’s generosity, we can start to marvel at our own accomplishments, forgetting that “it is God who gives you the power to get wealth.” (Deuteronomy 8:18)

When we take credit for what we have, then we can become obsessed with accumulating more, because more things will mean that we have been even more successful. Remember the successful farmer Jesus offered as an example of what not to do. “Then he told them a parable: ‘The land of a rich man produced abundantly.’ And he thought to himself, ‘What should I do, for I have no place to store my crops?’ Then he said, ‘I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ 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 12:16-21)

An attitude of being favored above others

There is another danger in abundance, a serious discussion of which is well beyond the scope of this article. For those of us who find ourselves awash in possessions, we can too quickly drift to seeing ourselves as especially blessed by God, seeing our provisions as a sign of God’s favor. We must remember that out-of-balance abundance is due not to God’s apportionment of blessings, but rather to human systems. For centuries countries have magnified their blessings by moving resources from other parts of the world to themselves. Within countries, many systems are in place to aid the rich in getting richer while the poor fall farther and farther behind. To not name these realities is to call God’s justice into question. Remember God’s primary identity as one who executes justice for the orphan and the widow, and who loves the strangers...” (Deuteronomy 10:18)

If we are to experience the blessing of God’s abundance in our lives, much less make good use of it for the sake of the world, we need to stand guard against the dangers of abundance. It is so tempting to go to God only in tough times, but to credit our own resourcefulness or smarts in the good times. The proper attitude in the face of God’s abundance is awe and thanksgiving - awe that God would entrust so much to me; thanksgiving that God chooses to be in relationship with me, which gives me the opportunity to be a steward on God’s behalf.

Trusting God’s abundance in daily life

When we trust God’s abundance, this trust transforms our lives. This trust recognizes God as the source and owner of all that is, and clarifies our role as that of steward or caretaker. Our job is to care properly for the abundance God has rained down upon us.

For example, trusting in God's abundance drives me to care for the earth. This is not just because I want a better place to live, or even just because I want it to be healthy for my children and grandchildren. While both of these are true and good, as a steward my trust in God's abundance causes me to care for the earth because the earth is the Lord's. It is my privilege and responsibility, my duty and delight to exercise proper care of this most basic gift of God. Genesis 1:28-31 clearly describes our place in creation, and the privilege we have to care for this earth as God's representative.

Trusting in God's abundance drives us to care for all the possessions God has entrusted to our care. We can short-sightedly understand that God is concerned about how much we give away, but once the giving is accomplished, our stewardship is over. We can falsely understand that the rest of our money is ours to do with as we please. Trusting in God's abundance causes us to realize that all we have is really God's, 100% of it. Our role as stewards of God's generosity is to care for all that God has entrusted to us in a way consistent with God's wishes, even that which we "keep."

Trusting in God's abundance drives a person to a generous life. In so many ways a stingy life is not consistent with a life that recognizes God's abundance. How do we know that we have gone beyond stingy? One biblical standard for a generous life is the tithe, giving away 10% of what God has entrusted to the steward's care. There are many good discussions about the proper place of the tithe in modern life – some say it should not apply to modern life, others say it is only a starting point, the place from which we should grow in our generosity. It is at least a helpful measuring stick against which a child of God can measure personal generosity.

The tithe is proportionate giving, a powerful giving discipline. Proportionate giving calls us to give in proportion to how we have received, and to make a decision about our giving. Proportionate giving recognizes that some of God's people have far greater financial resources than others, and also recognizes that as a person moves through life, they will have greater financial resources at some times and lesser at other times. Proportionate giving challenges the wealthy person whose giving is substantial in actual dollars, yet might be a small percentage of income. Proportionate giving lifts up the person with few financial resources whose giving is modest in actual dollars, yet lavish compared to income. Proportionate giving is a key to giving that is sustainable through all the years of life.

Congregations also become different when God's abundance is recognized. When a congregation trusts God's abundance, this trust transforms the congregation's life. One of the greatest dangers facing any congregation is slipping into concern about survival. Scarcity mentality can take over and the congregation's decisions can be driven by the question, "What do we need to do to survive?" As Scott Cormode has written, "The purpose of the church is not to stay open. The purpose of the church is to enable people to become more like Christ." (Making Spiritual Sense, Abingdon

Press, 2006. p. 121.) Congregations who are concerned about survival make decisions based on staying open rather than being Christ-like. Ironically, this almost always dooms the congregation to extinction because it has ceased to be what God calls it to be.

Congregations who trust in God's abundance are free to be "little Christs" in the world because they trust in God's providing, both in the present and in the future. Congregations can invite members to generous giving because of the conviction that the spigot of God's generosity will not run dry. Congregations can invest in new ministry without concern that reserves might become depleted. Congregations can model God's generosity by giving generously to ministries beyond their walls.

Again, ironically, congregations who live this way find that they not only survive, they thrive, because their life reflects God's call to be God's presence in the world.

A well-formed stewardship leader trusts in God's abundance. There are a few pitfalls to watch for, but when a child of God lives this trust they are at the important first step of living as a steward of the generosity of God. A child of God who marvels at God's abundance and lives a life committed to caring responsibly for that abundance is truly a well-formed steward.

2.

A Well-Formed Stewardship Leader is Grounded in Biblical and Theological Principles

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“Think of us in this way, as servants of Christ and stewards of God’s mysteries.” (1 Corinthians 4:1) So Paul wrote to the congregation at Corinth and so we are challenged to consider ourselves as stewards in the church to this day. “Moreover, it is required of stewards that they be found trustworthy.” (1 Corinthians 4:2) This article is written to encourage all those who have leadership in Christ’s church to claim their calling as “stewards of God’s mysteries.” Stewardship is nothing less than a core paradigm for interpreting the entire Christian life! Too often members of the church take stewardship as an episodic program or focus that can be left behind after a season of giving it attention. Instead, stewardship serves as arguably the central lens for focusing all of life and all of ministry. Truly, may we be found “trustworthy” in this calling!

Triune God as Chief Steward

Who is God? This is the starting point for all theological reflection about stewardship. Stewardship is not merely something Christians are called to do, but rather is based upon how God has chosen to be revealed in the world. The Triune God is the Chief Steward over creation, redemption, and sanctification.

Creating

In the beginning God the Creator became steward over the birth of the entire universe. God was pregnant with love and mercy and both needed to be expressed

in relationship to others. Therefore God created the universe, including the earth and the biosphere we inhabit, to be the recipients of this boundless love and mercy. By creating the cosmos and the world in which we dwell, God chose to live in relationship with all that was made, including humankind. God stewards by continuing to create new life in many and various forms and by restoring the health and well being of those who are broken. Moreover, God has called human beings, created in God's own image, to partner in God's stewardship of the earth: "The LORD God took the man and put him in the garden of Eden to till it and keep it" (Genesis 2:15). We reflect God's image by living as those to whom God has entrusted the care and stewardship of this beautiful creation.

Redeeming

At the right moment in time God the Redeemer chose to bestow infinite love upon humanity in an unimaginable form. In order to break through our hardness of heart, God became one of us, assuming human flesh in the incarnation of Jesus Christ. Jesus shared every dimension of human existence—birth, childhood, adolescence, and adulthood; joy, tears, anger, and laughter; child, brother, friend, and teacher—culminating in his participation in human suffering and death. Jesus' participation in the fullness of all aspects of human life gives expression to God's gracious stewardship of all things human, in order that we might return to our original relationship as God's beloved sons and daughters. The Triune God cares for us so much as to send the only Son to die on the cross and be raised from the tomb, "so that everyone who believes in him may not perish but may have eternal life" (John 3:16). The mission of the Son of God was to steward fallen humanity back into right relationship with our Creator.

Sanctifying

Finally, it is the work of God the Holy Spirit to sanctify and perfect the whole creation. As Spirit, God engages with boundless and relentless energy to preserve, renew, and restore life. Sometimes the Spirit works as a still, quiet voice to accomplish healing, reconciliation, or hope. At other times the Spirit is loud, converting our apathetic voices into shouts of praise, or working miracles beyond imagination. By the efforts of the Holy Spirit, the Triune God stewards the entire universe toward its mysterious future, which we trust will manifest God's *shalom* in a new heaven and new earth. The arrival of this eschatological reality will not be the negation of the creation, but rather will usher in the fulfillment and completion of all God's purposes. This will be the arrival of the very kingdom of God by the power of the Spirit. As Creator, Redeemer, and Sanctifier, God stewards us and all created things to the end of time.

Characteristics of the Chief Steward

Characteristic of the Triune God's stewarding work are efficacious dispositions that God imparts also to those made in God's own image: generosity, graciousness, and abundant life. God is revealed as exceedingly *generous* in deciding to create and sustain the plenitude of planets and stars, continents and creatures! Apart from God's generosity nothing would have been made that was made. As those created in God's image, we reflect back to God the same generosity we have first received. Living generously in relation to others is the apt reflection of God's own generosity to us.

God in Christ is also revealed as infinitely *gracious*. "But God proves his love for us in that while we were yet sinners Christ died for us." (Romans 5:8) In the life, death, and resurrection of Jesus Christ, God has poured out upon us unlimited forgiveness, mercy, and grace. "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) If our boasting is excluded, there is only one alternative: to extend to others the same graciousness we have received from God, our Savior.

God the Spirit means *abundant life*! We dwell in a world that is captive to the fear of scarcity. Rather than celebrating the good gifts God has showered upon us, including the abilities and talents God bestows on each and every person, we are often stifled, bemoaning the absence of things we think we lack. This is as true of our individual lives as it is characteristic of congregational thinking. By contrast, the Holy Spirit promises to provide everything we need for abundant lives and vital congregational ministry. Do we believe that? This does not mean we do not have to be resourceful and responsible for what God entrusts to us. But it does mean the Spirit provides sufficiently for what we need in order to enjoy the abundant life God desires us to enjoy. (John 10:10) If the Spirit gives to us so recklessly and abundantly, how can we not respond with abundance to the needs of others?

Defining stewardship

"In the beginning God created the heavens and the earth." (Genesis 1:1) A translation of Psalm 24:1 reads: "God owns everything!" The acknowledgement of God as the creator and "owner" of everything that has been made is the starting point for our stewardship. As long as we continue to deceive ourselves thinking we own the property and possessions in our care, we will not adequately grasp the heart of stewardship. We have been carefully taught to believe that it is by our own labor, effort, and work that we earn a living and thereby can purchase all the things we have. This is one of the deepest convictions about wealth and property in our society. However, the claims of Christian stewardship contradict such universal and deeply embedded assumptions about private ownership.

Stewardship involves responsibility and accountability for the care and management of what belongs to another. Although borrowed from the ancient world, the

image of steward speaks directly to our own situation as well. God not only owns “everything,” but all that I have is a gift and trust from God. Therefore I am responsible and accountable to God for its wellbeing and care.

Generous

Jesus told surprising parables about stewardship. In Matthew 20, the master tells the steward to pay the day laborers equally, regardless of the number of hours they had worked. The owner responds to the complaints about unfairness: “Am I not allowed to do what I choose with what belongs to me? Or are you envious because I am generous? So the last will be first, and the first will be last.” (Matthew 20:15-16) Here we learn about God’s reckless generosity! Stewards of God’s mysteries need to brace themselves for God’s blessing of those we perceive to be poor, weak, or undeserving. God as owner reverses conventional notions of entitlement and merit. Are we ready to be stewards of such unimaginable grace?

Beyond human logic

In Luke 16 Jesus tells another remarkable story about stewardship. Here, according to human logic, it appears that the steward is devious and unethical in his dealings with debtors. The steward, without the knowledge of the master, reduces the amount owed on account by significant factors. Yet the master commends the dishonest steward for his shrewdness: “...for the children of this age are more shrewd in dealing with their own generation than are the children of light.” (Luke 16:8) In this parable, Jesus summons his disciples to radically reframe their management of wealth according to the conviction that God is the one to whom we owe final allegiance. In a logic that transcends human calculations, Jesus challenges his hearers to serve God above all things. The punch line of the entire text is this: “No one 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) This parable disorients conventional understanding about how to manage our affairs. Stewardship subverts human logic, by asserting God as the origin of all that we have.

A way of life

In our approach to stewardship in the life of the church, we tend to think episodically. We associate autumn as the season for stewardship in relation to gathering pledges and preparing budgets for the next year, and stewardship as one episode in the flow of congregational life. This point of view does not do justice to the comprehensive character of Christian stewardship. Stewardship is a way of life, a way of living in gratitude for God’s generosity and remaining accountable to God for how we use our time, spiritual gifts, and possessions. The life of the steward anticipates the day when God will say: “Well done, good and trustworthy slave; you have been

trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.” (Matthew 25:23)

A Bible full of stewardship

Stewardship is a lens through which the steward is to view all the Bible, not just select passages. The great pattern of Scripture revolves around God’s generosity and human stewardship of the gifts God has given.

In the Old Testament God’s generosity was poured out upon Abraham and Sarah as God promised to make of them a great nation, give them a land, and bless them. They were then called by God to be stewards of these promises by living in faithfulness to God’s Word and obedience to the covenant. The stories of the patriarchs and matriarchs are narratives that disclose their halting stewardship of the promises God had extended to them.

In the Exodus, God’s generosity took the form of deliverance of the Israelites from their bondage in Egypt. The stories about their wandering in the wilderness can be understood as the adventure of learning what it meant for them to live as stewards accountable to God for the gift of liberation. The giving of the law at Sinai established the framework for what God expected of them as stewards of this freedom, including the exclusive worship of the one, true God and care for the weakest members of society—orphans, widows, the poor, and strangers.

The kings of Israel were given the command to do justice in all the land. The royal house was entrusted with great responsibility: to care for the people in equity and righteousness. When the king failed to serve as a just steward of his duties, God sent prophets to hold the king accountable and the people accountable for their stewardship of God’s covenant: “He has told you, O mortal, what is good; and what does the LORD require of you but to do justice and to love kindness, and to walk humbly with your God?” (Micah 6:8)

With the birth, life, death, and resurrection of Jesus Christ, God has given to all humanity the forgiveness of sins, mercy, and eternal life. God’s generosity has been revealed as exceedingly loving and kind, beyond all imagination. We receive God’s gifts in Christ Jesus as undeserving beggars, overwhelmed by unexpected beneficence. The story of the New Testament is about the infinite blessings of God which we receive as stewards by our discipleship and share with others. Love of God and love of neighbor is the dutiful response of stewards to God’s gifts. (Matthew 22:37-40)

Though once a fierce enemy of the Christian Gospel, by God’s grace Paul encountered the living Christ and was made a servant and steward of the mysteries of God. Paul lived out his stewardship as a missionary to the Gentiles, carrying the good news to Jew and Gentile across the Roman Empire at great personal risk and cost. The Pauline letters bear witness to his stewardship of the Christian message

to the people who heard his proclamation, even as he called them to reflect God's generosity as stewards in their own lives. (Romans 12:1-2)

The Bible is not just a book containing stewardship texts. The Bible is itself the story of God's generosity and God's call to us to be stewards of that grace. The Bible is the lens through which we are to view all of life as a matter of stewardship: "Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received" (1 Peter 4:10).

Five stewardship principles

The core biblical and theological foundation we have established leads the church to abide by several orienting principles to guide and direct the life of the Christian steward. Five foundational stewardship principles are:

1. Gratitude as one's basic approach to life.

For the steward gratitude is not an occasional response but, believing God's generosity in Jesus, as the basis for a posture of thanksgiving in all things: "For everything created by God is good, and nothing is to be rejected, provided it is received with thanksgiving; for it is sanctified by God's word and by prayer." (1 Timothy 4:4-5) All stewardship begins in gratitude to God as the Giver of life, salvation, and health. See also the first competency: *Trust's God's abundance*.

2. Stewardship is counter-cultural.

We live in an acquisitive, narcissistic culture. From an early age we have been socialized to measure our worth according to the impressiveness of our possessions and our security according to our financial holdings. By contrast, Jesus warns his followers of the spiritual danger of money: "'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) It requires immense spiritual strength and the support of a counter-cultural community of faith to resist the lure of measuring one's life according to riches. See also the fifth competency: *Engages and critiques culture*.

3. Stewardship entails a life of care for the neighbor.

The Gospel sets us free from preoccupation with whether we have done enough to deserve God's love. It sets us free for sharing God's love with others. "And who is my neighbor?" (Luke 10:29) God gives us a world of neighbors in need. Our neighbors include the members of our family, our friends, and our colleagues at work. But that is not all. God also gives us impoverished neighbors in our local communities and neighbors in need across the globe. See also the fourth competency: *Perceives connectedness*.

4. *Stewardship involves care for God's creation.*

For too long Christians have understood themselves as sovereign over rather than stewards of creation. Many of the disastrous consequences for the environment derive from an attitude that has misconstrued what it means to “have dominion” over the earth (see Genesis 1:26). There is only one Dominus (Lord) over creation, that is, God the Creator. Jesus invited his followers to live at peace with other creatures, often employing plants and animals as examples of what it means to live in God's kingdom: “Consider the lilies of the field, how they grow; they neither toil nor spin, yet I tell you, even Solomon in all his glory was not clothed like one of these.” (Matthew 6:28-29) The extent of environmental degradation in the contemporary world makes this a first order priority for Christian stewards. See also the fourth competency: *Perceives connectedness.*

5. *Tithing as a spiritual discipline.*

The value of tithing is in claiming it as a freely chosen spiritual discipline to assist the steward in worshipping God above all things. I choose to make my giving decision first, and arrange my life from there. In this way tithing is not imposed from without but rather elected from within. And that makes all the difference. See also the sixth competency: *Embraces financial health as an expression of faith.*

Leading stewardship

Stewardship leaders have the responsibility to implement these biblical and theological principles not just at the time when soliciting pledges or collecting time and talent sheets, but to introduce them throughout the church year in every season of life. I am not sometimes a steward and at other times something else. Stewardship is a way of life—from dawn to dusk, birth to death, each and every day. Worship services, educational opportunities, youth activities, congregational committees, and every other congregational function are permeated with opportunities to claim our common vocation as stewards of God's mysteries.

Resources:

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3.

A Well-Formed Stewardship Leader Holds a Holistic Perspective

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During my childhood my parents regularly quoted I Corinthians in order to teach my brother and me that our bodies were God's temple: "Do you not know that you are God's temple and that God's Spirit dwells in you?... For God's temple is holy, and you are that temple" (I Cor. 3:16-17). That is, my parents used this passage to reinforce to their teenage sons that we were not to smoke or drink or use illicit drugs, but to take good care of our bodies.

While my brother and I took this message to heart, it was decades before I understood that in this passage Paul uses "you" in the plural, not the singular. In other words, what Paul writes is that "the Corinthian *community* (italics added) is a temple of God, because the divine Spirit dwells in it."¹ To be sure, Paul later applies the image of the temple to the body of the individual Christian (I Cor. 6:19), because the Spirit dwells in every one of the baptized, but the individual application is secondary to the communal. The Spirit gives itself to the individual through the community. This passage makes a critical point when we examine what it means that a stewardship leader holds a holistic perspective.

The foundational point is that stewardship has to do with the community first, and then with the individual. Therefore, in this essay I want to consider not only the individual steward leader but also the community which forms that leader. Too often, stewardship talk focuses on the individual as if stewardship were not at its most basic communal. In fact, when I refer to the individual steward, I invite you as

reader to apply what I say also to the church community. A holistic view of stewardship—which understands the communal nature of stewardship—enhances leadership in such congregations.

Stewardship from a holistic perspective

Stewardship with a holistic perspective flies in the face of the dramatic American propensity to divide our lives into separate compartments. American Christians are just as skilled at compartmentalization as our non-churched neighbors. We compartmentalize our faith from our politics and complain when the gospel has political implications (which it always does). We separate spiritual matters from our wallets as if they are unrelated parts of life. We divorce our Sunday worship from our Monday work, and we divide our understanding manner at work from our imperviousness at home. The list goes on.

Living as a steward—both individually and congregationally—is a full response to God’s initiative without compartmentalization.

Response

Stewardship is always responsive to what God first has done for us. Most churchgoers will say something like, “being a steward means being a caretaker of what belongs to God.” However, we too often live as owners, not stewards. Our society tells us repeatedly that we are free to “do it my way.” We speak of “my house,” “my money,” “my job,” “my children,” even “my wife” or “my husband,” as if we owned them. American society teaches us that the last thing any of us should want is to be bound rather than free. Bondage to another is a fate to be avoided at all costs. Even our spirituality, as many today define it, is a form of freedom so that we can define our spirituality in any way that meets our needs.

Ironically, despite this emphasis on individual freedom, think of the ways our society does try to define us — by how much education and how prestigious a job we hold, by how much money we make, by where we live and what we wear. We are most often defined by what we do and have rather than whose we are. This secular and false self is fabricated by social compulsion, says Henri Nouwen.² Adds Eugene Peterson, “Most...people...are dominated by a sense of self, not a sense of God.”³

In contrast, stewards know themselves as bound to Another. We are not free. Because God has chosen us as sons and daughters, we belong to God. Of course, God does not force God’s will on us. Instead, God is Immanuel—God *with* us, in the person of Jesus Christ. *With* is the language of love, of invitation rather than coercion. Divine Love gives, even when no response is returned. What does it mean to be bound to Love? Stewards see the difference between this and the seduction of untethered freedom. Stewards choose Immanuel rather than being adrift in the short-term claims of self.

Integration

Stewards respond without compartmentalization. Science has learned what the Bible has affirmed from the beginning, that all things in this cosmos are inter-related. Everything in the cosmos has the same basic matter. Relationships are the basic building blocks in nature from electrons to humans. The conception of the world as an interconnected web of relationships is one of the major themes that recur throughout modern physics.⁴ Thus, the emphasis is on the whole as more than the sum of its parts rather than on separation, isolation, and compartmentalization.

The emphasis on wholeness is found in changes in the health field. Physicians are discovering that they need to treat the whole person—mind, body, and spirit—not just the presenting issues. The holistic health movement understands that the whole is made up of interdependent parts which should not be isolated. The system as a whole determines how its parts behave. A disturbance in one part of the body, mind, or spirit is a disturbance in all. Therefore, holistic health is an ongoing process rather than a one-time fix.⁵ Likewise, holistic education is “based on the promise that each person finds identity, meaning and purpose in life through connections to the community, to the rational world, and to humanitarian values such as compassion and peace.”⁶ That is, one aim of holistic education is to call forth from people a reverence for life and a passionate love of learning. It aims to place an emphasis on

The Wholeness Wheel



relationships and lifting up intrinsic human values. “A holistic way of thinking tries to encompass and integrate multiple layers of meaning and experience rather than defining human possibilities narrowly.”⁷

The ELCA’s growing emphasis on healthy leaders is built on The Wholeness Wheel, which models that stewardship of the self is a holistic endeavor, involving at least six dimensions.

We know that we are served best by a healthy balance in all six of these dimensions. Most of us are challenged to find the time, energy, and will to devote ourselves to enhancing each dimension.

When leaders behave as owners, we can quickly come to believe that God’s mission will not be accomplished except by ourselves. The implication is that we do not believe in God’s ability to bring God’s purposes to fulfillment. This is unbelief, Luther’s definition of original sin, and idolatry. In contrast, stewards assume that, while we are called to contribute, God will accomplish God’s purposes based on God’s capacity, not ours alone. At the end of every day we can pray, “God, with your help, I’ve done what I can today. I entrust the mission back to you, knowing that you are continuing to work in the world and through many others besides me for your mission.”

This dynamic is true for any leader, but it is especially true for church leaders, professional or volunteer. Many years ago, Stanley Hauerwas and William Willimon described church leaders: “...Persons who are attracted to the pastoral ministry are often people who have a need ‘to help people.’ They like to be liked and need to be needed. Their personal needs become the basis for their ministry—and also their greatest problem. Underestimating how terribly deep other people’s needs can be, they enter ministry with insufficient boundaries and are devoured by the voracious appetite of people in need. One day they awake to find that they have sacrificed family, self-esteem, health, and happiness for a bunch of selfish people who have eaten them alive from the inside out.”⁸

The antidote is to understand at the core of our being that we belong first to God and not to those we serve. This does not mean that needs are neglected. Rather it speaks to the priority of one over the other. Martin Luther understood this point well, and described it in his paradoxical assertion about the freedom of a Christian, “A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.”⁹ Church leaders who understand that they belong to God first and primarily, are the very people who can hold this tension between self-care and the care of others.

Over the years, I have observed that my own life pulls me in many different directions, yet I do seem to find time to do what I really think is important. For example, I’m a runner (actually now I’m slow enough to be called a jogger) which I have done about five days a week for over thirty years. It’s very important to me, and therefore I take the time to run most days. I reap many benefits. I find that I am able

to work better and accomplish more because I have taken the time to exercise. I also understand that caring for my God-given body is part of my calling as a steward. In those times when I felt like I didn't have time, I remembered that this is how I am a steward, not an owner. I am grateful for the way this perspective has kept me exercising, as I am not equally successful in other dimensions.

So many things need our attention. Time is a precious commodity and needs stewarding. So do our bodies, our budgets, our relationships, and our expertise. As a way to gauge your own holistic stewardship, you may want to do a little inventory. Ask yourself: What is it that I now make sure I do every day? Or every week? Or every month? How might I modify my "will-do-no-matter-what" list so it is in line with a holistic view of living as steward of the life God has given me?

Celebrate the ways you do this well, and then think about the support you need to change in those dimensions that need work. From whom might you receive that support: your church community, your immediate and/or extended family, your place of employment? You'll need your imagination (individually and collectively) as a basic ingredient for this change. Remember that healthier boundaries are likely to create a healthier, more productive you.

Problem or paradox?

I have come to believe that our desire to solve problems and find peace can work against our holistic stewardship. Not every difficulty in life is a problem to be solved. Instead, many of the deepest aspects of our lives are paradoxes that can only be held in creative tension.

Think of the way Jesus suggests stewards approach possessions in the Gospel of Luke. Luke Timothy Johnson, in his book *Sharing Possessions*, points out that all humans need a center from which to derive meaning for their lives—some place which will help them get up each morning, some place to which they can retreat when they are beaten down by life, a place where hope still lives even when all seems hopeless. To understand where this center is for different humans, Johnson drew a continuum between BEING at one extreme and HAVING at the other:

BEING—————HAVING

Here we encounter a basic paradox of human life, rather than a problem to be solved. As stewards we may simply want to *be* God's, without needing to *have* anything. However, because we are not ethereal beings, we cannot simply *be*, we also must *have* some things to survive—water, food, clothing, and shelter, for example.

Too easily, we can extend our basic needs so that a need for basic clothing becomes a need to have stylish clothing. Our need for basic shelter becomes the need for an elaborate home with land. In our mobile society, our legs and feet for walking extend to a bicycle, and then to an automobile, and then to a fancy SUV, and so forth.

Says Johnson, the more things we have, the more our center drifts toward having things, and away from being God's. A center in having is fragile ground. It can all disappear in an instant, and will at death.¹⁰

Only Jesus entrusted himself to God entirely, even through temptation (see Matthew 4:1-11). All the rest of us exist somewhere in the continuum. When Jesus said, "You cannot serve God and mammon [wealth]" (Luke 16:13), he knew he was asking the impossible of us. Thus, on the one hand, we live in God's grace because we cannot totally center our being in God as Jesus did. On the other hand, by living as God's stewards we can move our center of identity closer to being rather than having.

I have come to see this principle as one of the most crucial insights into why we Christians have such ambivalent attitudes toward money and possessions. We think we ought to be able to solve our problems about money once and for all, but we never can. Like the person who both needs food and yet must use it wisely, so we all must acknowledge that we must *have* certain things in order to live. Therefore, stewards continually try to separate what we actually "need" from what we "want." Once we give in to feeding our wants, our appetites become limitless. A gift of Christian community is our mutual discernment distinguishing between wants and needs, and the encouragement to live faithfully in this paradoxical tension.

If you feel overwhelmed by the work ahead of you to become healthier and more balanced, reframe your work not as a problem to be solved, but as work that holds the dimensions of The Wholeness Wheel in creative tension. When we hold all six in creative tension, we soon realize that we may not be able to attend to all six every day or even every week. There are times when we will need to focus on only one or two. But by realizing these six must be kept in tension, we cannot neglect any of them for long or the tension will be lost. In other words, it's important to see the six dimensions as a whole and only secondarily to see them as six separate slices.

Bible-centered spirituality

Spiritual well-being totally surrounds The Wholeness Wheel, which is critical for a holistic perspective on stewardship. Today as never before church leaders are being asked to be spiritual leaders, guides, or mentors. Are we up to this challenge?¹¹

From a Lutheran perspective, the gift of God coming to us, especially in the death and resurrection of Jesus, directs spirituality like an engine pulls a train. Spirituality is God's gift to us. It is not a quest for God, but God's quest for us. Much of what passes for spirituality is humanity's attempt to find or aspire to God-likeness. However, in Jesus' death and resurrection, we have a God who has come to us and is among us and whose presence is there to be discovered through the gift and power of the Holy Spirit. Faith is the posture for developing spirituality. One pastor said, "Faith is the empty hands by which we receive the gifts of God."

Unlike a common contemporary understanding, spirituality is at its roots communal. Spirituality begins in baptism; it is grounded in grace. It is nourished first

and foremost in Word and Sacrament. Individual approaches to spiritual exercises will help us be free of distractions in order to listen to God, but these exercises grow from the communal, not the other way around. From these communal settings, one becomes increasingly aware that "...it is not I who lives, but Christ who lives in me." (Gal. 2:20)

Isn't Paul's confession here a perfect way to describe a steward? This is a foundational point about spirituality: it is not centered in us and our efforts; it is centered in God and God's invitation to recognize God's presence in our lives and in this world. Therefore, such spirituality is rooted in corporate worship and only secondarily in exercises done individually.

I began this essay by pointing out that a holistic view of stewardship, like Paul's view of the body as God's temple, is first and foremost communal and only secondarily individual. This point of view draws us to think holistically. The reality of the interconnected nature of the cosmos and the insight that the whole is greater than the sum of its parts can inform your use of The Wholeness Wheel and your way of exercising leadership. The insight that much of life is not a problem to be solved but a paradoxical tension in which to live, can radically change the worldview or lens by which we approach issues we confront daily and change our definition of success. Finally, a view of spirituality which is not an amorphous sentimentality but a robust practice rooted in worship will help us deepen a subsequent individual or small group practice that can anchor us in steward leadership.

Endnotes

1 The Jerome Biblical Commentary, Raymond Brown, Joseph Fitzmyer, Roland Murphy, eds., (New Jersey: Prentice-Hall, Inc., 1968), p. 259 of the New Testament.

2 Henri J. M. Nouwen, *The Way of the Heart*, (New York: The Seabury Press, 1981), 22.

3 Eugene H. Peterson, *The Contemplative Pastor*, (Carol Stream, IL: Word Publishing, 1989), 140.

4 See William O. Avery and Beth Ann Gaede, *If This Is the Way the World Works*, (Herndon, VA: The Alban Institute, 2007), 68, and sources used there.

5 See *Holistic Health* from the American Holistic Health Association on the internet <http://ahha.org/rosen.htm>.

6 See *Holistic Education* from Wikipedia at http://en.wikipedia.org/wiki/Holistic_education.

7 Loc. Cit.

8 Stanley Hauerwas and William H. Willimon, *Resident Aliens*, (Nashville: The Abingdon Press, 1989), 126.

9 Helmut Lehmann, general ed., Harold Grimm, ed., *Luther's Works*, American edition (Philadelphia: Muhlenberg Press, 1957), 344.

10 Much of this material is found in Luke Timothy Johnson, *Sharing Possessions*, (Philadelphia: Fortress Press, 1981).

11 Much of what I write here comes from my chapter, "Field Education: A Rich Source for Spirituality," in Kirsi Stjerna and Brooks Schramm, eds., *Spirituality* (Minneapolis, MN: Lutheran University Press, 2004).

4.

A Well-Formed Stewardship Leader Perceives Connectedness

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Choosing to love

It is a great time to be the church, not because it is going swimmingly, without conflict or contention, but because of where we are grounded: in God. The author of Ephesians understands this grounding. Paul's prayer for the believers in Ephesus:

I pray that, according to the riches of [God's] glory, he may grant that you may be strengthened in your inner being with power through his Spirit, and that Christ may dwell in your hearts through faith, as you are being rooted and grounded in love. I pray that you may have the power to comprehend, with all the saints, what is the breadth and length and height and depth, and to know the love of Christ that surpasses knowledge, so that you may be filled with all the fullness of God.

Ephesians 3:14-19

How does this play out for the Christian steward? G. K. Chesterton wrote, "My acceptance of the universe is not optimism, it is more like patriotism. It is a matter of primary loyalty. The world is not a lodging-house at Brighton, which we are to leave because it is miserable. It is the fortress of our family, with the flag flying on the turret, and the more miserable it is the less we should leave it. The point is not that this world is too sad to love or too glad not to love; the point is that when you do love a thing, its gladness is a reason for loving it, and its sadness a reason for loving it more." (Gilbert Keith Chesterton, *Orthodoxy*, John Lane Company, New York, 1908; p. 121)

For God, this world is not too sad to love. The point is that when God loves a world, its gladness is a reason for loving it, and its sadness a reason for loving it more

and filling it more with God's very own presence in Jesus Christ. I have heard many say that giving is in the DNA of all that exists by the power of God who has given us all that is good.

Think about how this works for new parents. In the first seconds after a hope-filled birth, the mother, who has been connected by umbilical cord for months now, just bonds to that child, now someone completely other than she is. When the father holds the child that is six seconds old, he bonds to that child, a miracle incarnate. They may not say it, but they know in their hearts the spirit of Romans 8, "As long as you live and I live, nothing shall separate you from my love! Nothing!" And then, for the next two or three months, they take on an exciting and miserable schedule of feeding every two hours, hovering over this child like robins over their tiny, chirping babes, ever on the wing to feed, protect, care for, brood over, and cover in their love. And then, for the rest of their lives they will seek to give and give and give and give to this one to whom they are most definitely connected.

Biblical witnesses used parental imagery often to help us understand God's connection to us. The writer of John's gospel expresses the fullness of the gospel with: "For God so loved the world that he gave his only Son..." (John 3:16) The Father sent the Son, not to remain distant, but to express the love that is within Emmanuel, God with us.

We speak of giving as that which is done with no strings attached, but that emphasis is only needed if there is a shared expectation of getting something in return. In God's economy, the giver has given because there are bonds of love connecting with the other that inspires the giving. "For God so *loved* the world that he gave..." In God's economy, giving is a desire to be connected with, to be determined to edify, to be excited about strengthening. Providential love and care goes deep. It goes so deep that we could never completely comprehend its fathomless undergirding.

The depth and breadth of God's love

The giving of God is lost if it is not seen as profoundly rejoicing over the very infrastructure of all things. From Chesterton's *Orthodoxy*:

All the towering materialism which dominates the modern mind rests ultimately upon one assumption; a false assumption. It is supposed that if a thing goes on repeating itself it is probably dead; a piece of clockwork. People feel that if the universe was personal it would vary; if the sun were alive it would dance. This is a fallacy even in relation to known fact. For the variation in human affairs is generally brought into them, not by life, but by death; by the dying down or breaking off of their strength or desire. A man varies his movements because of some slight element of failure or fatigue. He gets into an omnibus because he is tired of walking; or he walks because he is tired of sitting still....The thing I mean can be seen,

for instance, in children, when they find some game or joke that they specially enjoy. A child kicks his legs rhythmically through excess, not absence, of life. Because children have abounding vitality, because they are in spirit fierce and free, therefore they want things repeated and unchanged. They always say, "Do it again"; and the grown-up person does it again until he is nearly dead. For grown-up people are not strong enough to exult in monotony. But perhaps God is strong enough to exult in monotony. It is possible that God says every morning, "Do it again" to the sun; and every evening, "Do it again" to the moon. It may not be automatic necessity that makes all daisies alike; it may be that God makes every daisy separately, but has never got tired of making them. It may be that He has the eternal appetite of infancy; for we have sinned and grown old, and our Father is younger than we. The repetition in Nature may not be a mere recurrence; it may be a theatrical ENCORE."

p. 107-109

The more I love, the more I want to get into the very infrastructure of it all. When my wife and I were younger and got a birth notice from a friend, we pampered the relationship and their joy by sending a silver bracelet the size of a small rubber band that may be remembered from time to time. But now that we are grandparents of a six-month old, we are giving that child diapers! We give that child baby food, clothes, dozens of books, CD's of all kinds of songs, and developmental toys of every size and texture! I won't get near the ground to stop a leak in my house, but I am all over the floor around my grandchild! And what joy there is in giving time to this one and being asked to do nothing more than to hold the child so her mom can be about doing other things. The more I love, the more I desire to get connected into the very depth of the infrastructure!

Because of this, I wonder if God grieves the loss of every species of animal and seed that is a loving part of God's infrastructure of creation with all its ecological cycles, while we, the creatures, for the sake of our ever important progress, simply discount the loss of thousands of species a decade as having no bearing at all upon our decisions.

The hope in our stewardship

Giving goes to the infrastructure of life. It not only is of the DNA of God's universe, it also impacts the whole world. Imagine the joyful, intentional, loving stewardship of a whole life that knows its giving is not in vain but is a willful, faithful desire to tap into the whole infrastructure of God's design!

I have often heard that the wind created by the butterfly's wings in China impacts the winds that scatter seeds in Iowa. I wonder what God is able to do with a

life of stewardship lived in love in this world. If a widow's two copper coins could so capture and impact our Lord's Church through twenty centuries, imagine what a lifetime of intentional, loving, sacrificial giving has silently done for countless others in our Lord's name.

There is an excitement and a joy and a love that desires to make things happen for another. There is a rich pleasure in seeing that it is making a difference for the other, that the giving truly does edify, brings hope, builds capabilities, opens doors, launches new beginnings, taps the ability to perform, ignites confidence, sets apart, generates spirit, crafts confidence, puts grounded plans to flight. But that's the reason that you plant a red bud tree, so you can see the beauty of what you intentionally, lovingly planted in your grounded hope. You have an ability to see its spring beauty in red to purple to lavender to pink in its blooming, its summer fullness, its autumn colors. The unseen impact, however, are the thousands of seeds blown by the wind, taken by birds to countless unseen places where forests are launched by the scores of generations to come.

Stewardship is a willingness not only to connect the giving to an intended hope in love; it is the willingness to be connected to all that is and can be in God's hands. Stewardship is being a tiny, tiny part of the whole body, a drop in the whole blood system, a single cell in the constant, ongoing forming and dividing, a spark in the nerve system. And that drop, that cell, that spark quickly becomes a part of the whole.

My, how I have seen this in the life of the Church! But one example: Single drops of baptismal water in Southwest, Virginia dropped upon John A. Morehead were turned into drops of sweat for and around the world. Morehead became a Lutheran youth who became pastor, teacher, scholar, professor and president of Lutheran Theological Southern Seminary, President of Roanoke College, President of the United Synod South, chairman of the European Commission of the national Lutheran Council, Executive Director of the National Lutheran Council, President of the Lutheran World Convention. "Morehead organized the distribution of clothing, food and money from America given for the people of more than a dozen European countries, feeding thousands of people daily in Russia. Four countries nominated him for the Nobel Peace Prize but he died before a selection was made." (George E. Handley, *Biographical Sketches of Lutheran Pastors in Virginia*, Virginia Synod, LCA, 1992.) His leadership brought together over 80 million Lutherans from forty nations.

Global community

In late July 2010, I attended the Eleventh Assembly of the Lutheran World Federation in Stuttgart, Germany. I met dozens and dozens of Lutherans from around the world, and I had many, many conversations over meals and at tea breaks during the conference. As soon as they would hear that I was from the ELCA, they would speak of the companion synod of the ELCA with which they were connected. There

are 120 such connections in 79 countries. I listened to bishops speak to how the crisis of refugees in Kenya, Rwanda, or Sierra Leone triggered a chain reaction. The Lutheran response was shaped by local congregations which engaged the judicatory bodies of Lutheran congregations in these countries, which then connected to synods and congregations around the world, all connected by baptismal water drops, wine drops, sweat and blood drops and pennies dropped. I witnessed my dollars given to the church both absorbed and reformed in the vastness of ministries going out in every direction. My offering re-emerged, visible now in bishops of national churches who had been educated in seminaries in Europe and America, in bright, competent youth from around the world serving in medical fields, teaching fields, mission fields. And the enzyme for all this was offerings, added to prophets and evangelists speaking about the needs of the world and what God can do through us now.

I became caught up in trying to make sense of how my cents were part of seminaries, colleges, outdoor ministries, hospitals, social service agencies, preschools, elementary and high schools, public works, private care for seniors, new congregations, old congregations, circulating through the infrastructure of a network of local, synodical, churchwide, global expressions. And then came the greetings from the World Council of Churches, the World Communion of Reformed Churches, the Head of the World Mennonite Churches, the Archbishop of Canterbury, the Patriarch of the Orthodox Church, Cardinal Kasper as a Papal Legate from the Pope. I thought of the many dialogues with these bodies of Christians and our ongoing work with them in responding to disasters. I then began to think about our ongoing dialogues with those of the Jewish faith and Islamic faith and our working with them as we respond to disasters around the globe, too.

The stewardship of my life was connected to all of this, caught up in the DNA of the giving God, and loving the very infrastructure of it because God so loves it that the Father gave his only Son. The Son so loves it that he emptied himself and came into the midst of it and died at the hands of it, for it. The Spirit so loves that the Church is strengthened with the fruits of love, joy, peace, kindness, gentleness, generosity, faithfulness, and self-control. (see Galatians 5:22)

Stewardship as legacy

Isaiah warned Hezekiah, “Hear the word of the Lord: Days are coming when all that is in your house, and that which your ancestors have stored up until this day, shall be carried to Babylon; nothing shall be left, says the Lord. Some of your own sons who are born to you shall be taken away.” Then Hezekiah said to Isaiah, “The word of the Lord that you have spoken is good.’ For he thought, ‘why not, if there will be peace and security in my days?’”(2 Kings 20:16-19)

Hezekiah had a short-term perspective. How far this is from St. Paul’s words to Timothy: “Guard the good treasure entrusted to you, with the help of the Holy Spirit living in us.”(2 Timothy 1:14)

Our connectedness is both time specific, and across time. We are the recipients of the legacy of the faith of our forbearers. We have also received a world they developed and tended. We are also leaving a legacy, whether we do so intentionally or not. Our stewardship to generations to come is all about the way we are stewards of life now. If God was so in Christ reconciling the world to Himself, how much more as Ambassadors for Christ, then, should we be engaged in the very infrastructure of our Lord's Church and our Lord's world!

Stewardship within, from and of community

I was struck by this "Century Mark":

Hold Tight: For over 20 years Kyle Childress' Baptist congregation in Texas has ended worship with a ritual he learned from an African-American pastor: 'Let's take each other's hands,' it begins. 'Now look who you're holding hands with, and hold on tight! Because we're going to need each other this week.' Over the years several members have told Childress that at first they didn't know how to respond when encountering a crisis, until it hit them: they could call the person whose hand they had held the previous Sunday." (October 19th 2010 issue, *The Christian Century*, volume 127, number 21) <http://www.faqs.org/periodicals/201010/2172849531.html>

We can lean on our communities to support ourselves when we are in need. This is a powerful way of both being connected and of strengthening connection.

Stewardship is also about how we respond as communities. Together we can do so much more. Recall the powerful reach of joint efforts, such as Lutheran World Federation, the World Council of Churches, Lutheran Services in America, Lutheran Social Services, campus ministries, outdoor ministries, and so many others that require our connection to serve.

But we are also called to be stewards of our communities themselves, both our faith communities and our civic communities. In a culture that so values the individual, we can lose sight of the tending a community requires. We can neglect the hard work of nurturing and enhancing the health and vision of our communities, not so much for the sake of the communities themselves, but so that they can carry out the mission for which they have been created.

Giving is connectedness. It is the DNA of the universe of the God who said, "Let there be Light," and "This is my beloved Son." With hands outstretched from the cross, he has held us tight and we cling to him. As God's ambassadors, we move *our* hands from our own pockets to meet the open hands of sisters and brothers, those next to you in the pew, those across the world, and those yet to come.

5.

A Well-formed Stewardship Leader Engages and Critiques Culture

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Scarcity and Abundance: Today's Cultural Fault Line

“We think we are a Christian nation, but we are not,” says Harold Bloom. “We are Americanized Gnostics, believers in a pre-Christian tradition of individual divinity. Americans believe that God knows and loves them in a personal way, and that something inside them, deeper even than a soul, is already in contact with God. The American self stands outside of creation; it is older than creation, as old as God, of which it is a part. In the American religion, to be free is to be joined in solitude with God, or Jesus, the American God or the American Christ.” (Harold Bloom, *The American Religion: The Emergence of the Post-Christian Nation*, Simon and Shuster, 1993, jacket cover)

Harold Bloom offers a strong critique of our American way of life. Do you agree with him? Agree or not, we are invited as Christian stewards to step outside of ourselves to look at the structures and norms among us that have cultural momentum. We are charged to ask, “Must it be this way?”

There are any number of game-changing contemporary realities to offer up for review:

- Books being “cooked” at places like Enron, where ethics were strained or even abandoned for the sake of serving shareholders and improving the bottom line of some above others.
- Real estate as the next big thing, profit continually skimmed off the top with ever more complicated credit arrangements, until it could not be sustained any more.

- Ballooning deficits at all government levels driving painful and sometimes unjust fiscal balancing acts. Too often those without leverage are the first to get cut: children and their schools, people who are hungry, the elderly, the medically uninsured, those who live in poverty.

The Christian steward is not an automatic foe or advocate of any economic system. Christian stewards hold before themselves the model of God's vision of good for all. It is an abundant vision that tilts toward the orphan, the widow, the last, the least, the lost, the most vulnerable. In God's vision we are all deeply connected. The wellbeing of any impacts the wellbeing of all. This vision of abundance for all is the steward's primary lens.

Instead of deep connection, our world is lurching along with a scarcity model, marked by hyper individualism, fear, and a too-frequent inability to remember our connection to each other, especially the most vulnerable. In the words of Bernstein's MASS, "How easily things get broken." (Leonard Bernstein, MASS, *XVI Fraction: Things Get Broken*, 1997)

When we lose our sense of connection with one another we lose our sense of holy obligation. Jesus taught that sharing the need is not a burden. Budgets are one place to look for evidence of our spiritual health, both in our governmental efforts and church efforts to respond to our common life together. For example, our churchwide and synodical budgets reflect our efforts on behalf of the most vulnerable among us: mission pastors, congregations in poverty, parish schools, candidates for ministry, congregations in vacancy or at risk, fragile new ethnic ministry starts, struggling congregations in stressed communities, under-funded campus ministries, accompaniment in places of hurt and hope around the world (including Haiti and addressing AIDS and malaria in Africa).

I think most of the issues in the church and the public square run along this fault line between a sense of limited resources and a sense of God's abundance rooted in justice. Frankly, this struggle is as old as creation. But so is stewardship of the public square, the art of naming and tending in the garden which makes us human. In the Garden we are subjects of history, actors and actresses. Naming, blessing, tending the Garden is as old as creation and inherent in bearing the "image of God." Steward leaders proclaim that everyone is created in the image of God.

Steward leaders who are willing to critique the culture and call out the ethics of these two colliding economies are able to see the beginnings of renewal. Steward leaders do not believe that God is holding out on us. Steward leaders expect miracles from an abundant God. Steward leaders know that truthful engagement with the culture is another opportunity for the people of God to be transformed in the generosity of the Gospel.

Here is what a stewardship of abundance looks like. Our delegation approached the village of Bushasha, Tanzania, near Lake Victoria by the border with Uganda and Rwanda. Even at a distance, beating drums anticipate our arrival. The villagers begin

to shout in Swahili, “*Karibu! Karibu!*” (Welcome, and welcome again in the Name of Jesus!) In this part of the world, getting enough to eat is a daily struggle and yet they have prepared a feast for us. The rubble of their church lies in the background, destroyed by Idi Amin’s bombs years ago. They cannot afford the bricks to restore it. Out under some trees we worship the God of abundance and celebrate the Eucharist.

During the offertory the people rise and move toward the altar. Some bring money. Those too poor to bring money offer what they possess: sugarcane, a goat, a bunch of bananas, bolts of cloth, an egg, cassava, yams. Everyone brings something. Everyone has a gift. After the liturgy it is auctioned. Those with money buy from those without. It all goes to the Lord in a renovated economy where all have gifts.

They prepared a feast for us. The pastor told me that they had saved food for days, but not just to feed us. This impoverished congregation used our arrival to collect the food necessary to feed others in Bushasha. As the liturgy ended, neighbors came streaming down the hillside to be fed by the stewards of Bushasha. So, in a place where it looked like there weren’t even two loaves or any fish, God’s generosity and the great faith of the people produced a vision of what it looks like when people hear the words of Jesus, “YOU give them something to eat.” (Matthew 14:16) The African church believes that the one who gave the command is the one who provides the food. The very act of feeding the poor and welcoming the stranger with the large and small gifts of every person was a powerful critique of the myth of scarcity. Our God is generous indeed!

Our best way to engage and critique a culture of scarcity is through our transformation into disciples and stewards who live God’s vision. Yet over the past decade the collective generosity of the members of the ELCA has been declining. Could we need to reform our own culture as well as that of the public square?

Survival and Abundance

There is a long and persistent Biblical tradition that places the theology of the Jewish faith and communities, and then of the Christian faith and communities, within the larger socio-political and religious context. Norman Gottwald speaks of two competing narratives, or ways of understanding and being in the world. One was the ethos of survival coming out of the Canaanite myths and the other was the ethos of Yahweh, the God of the widows and orphans. One is a consensus of scarcity, the other a consensus of abundance. (Norman Gottwald, *The Tribes of Yahweh: A Sociology of the Religion of Liberated Israel*, Sheffield Academic Press, 1999)

The larger socio-political context for Jesus and the emerging Christian tradition was the patronage system of the Roman *polis* or city. This was a zero sum game. It continued the tension between an ethos of scarcity and one of abundance. To hear the way the social order was being turned upside down in Jewish theology, listen to Mary’s Magnificat: “...he has brought down the mighty from their thrones, and lifted up the lowly...” (Luke 1:52), and in the first sermon Jesus preached in Nazareth

(based on Isaiah 58): “The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor...” (Luke 4:18)

These competing myths of scarcity and abundance are with us today. This biblical ethos of compassion for the least, the last, the most vulnerable informs the life of the steward and the way in which Lutheran Christians engage and critique the culture. Let us see how these two worlds clash and engage by examining how Jesus and Paul taught about stewardship for the life of the world.

The Macedonian Offering: Interdependence

“They gave themselves first to the Lord and, by the will of God to us...” (2 Corinthians 8:5) With that simple sentence we get to the heart of what is at stake in the mission support and stewardship of our church and each of its disciples. Money and mission support is a referendum on relationships. Priorities are clarified. It is a spiritual issue.

In 2 Corinthians 8, Paul unpacks for his Corinthian audience the game-changing Macedonian offering he promoted. In 8:13, we get a little lecture on ancient economics as Paul engages the culture and critiques it. “I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance...” Paul is offering the idea of a just distribution of wealth as a way toward unity in the midst of economic diversity. The far flung churches involved in this offering were geographically diverse, like the ELCA. They were economically diverse, as well, like the ELCA. Paul is actually trying to say here that the way in which we share our wealth captures how we see our relationships. It’s a new economics. I am suggesting that there is something about relationships that is really critical here in how Paul (and Jesus) understood how money works (see also Acts 2:42).

Paul was invoking the patronage system in Hellenic and Roman culture. In the *polis* (city), giving money bestowed power, status and honor on the *oikoumene* (household) that gives it. Charity or patronizing the arts built power for the giver. Sound familiar?

However, Paul wanted to drive toward unity and the value of every member of the community, so he began with the gifts of the poor, not the neediness of the poor. He also sought to protect the collection by stressing equality and reciprocity. Paul’s message reflected this from the beginning of the “campaign.” First they gave themselves to the Lord. They did that by repenting after they were fighting with each other. And then, by the will of God—meaning God wants this—they gave themselves to us. Those giving *and* those receiving are both part of the church. For Paul, stewardship rests on relationships, not only individual relationships, but our communal relationships; what it means to be interdependent; what it means to live from and for others. See also 2 Corinthians 9:6-8.

Paul learned this from Jesus, who referred to this patronage system when confronting the status ambitions of Peter and John (Mark 10:35-45). Each wanted to sit at the side of Jesus in power and status. Jesus reminded them that in the patronage

system of the Gentiles the rich and prominent lord it over those below them. Jesus said to Peter and John, “But it is not be so among you.” (Mark 10:43a) With Jesus, the power ladder is inverted. The last shall be first, and the first shall be last. This is the spirit Paul drew on for the Macedonian offering.

A transformed patronage system has something to say about the church’s radical call to relationship and inclusion to community with and among the poor. For some, that is a personal call, but not for all. The church bears this call collectively, and some will be called to that radical discipleship, as were Jesus and the twelve. Some will be called instead to radical patronage... a Jesus-infused patronage that says that God has blessed us to be a blessing. There is a place for both the Macedonians and the Corinthians in this call to radical discipleship and Jesus-style patronage.

I see offerings and mission support in that way; that somehow those who have a lot share what they have and those don’t have quite as much receive what they need. In this way everyone is part of the sharing. And when the church turns its face towards those without the Gospel, the stranger, and those who are poor, it’s always being renewed. That’s why offerings are such a powerful sign of hope.

Paul invites the Corinthians and the ELCA to see ourselves as Macedonians. In other words, at exactly that point where a spirit of conflict or fear or scarcity is the most powerful—when we look for what reduction in spending will help us survive given the economy and all the other pressures—a gift made to the wider church or to the synod becomes the Macedonian offering. In fact we are called to rejoice in this poverty and to embrace the radical joy that comes from giving ourselves to God and to each other. In this way a community of abundance in Jesus encounters a culture of scarcity and fear.

The good life and Jesus’ love

The story in Mark 10:17-31 begins with a question: “What must I do to inherit eternal life?” Jesus responds with a call: drop everything and follow me. The story has three sections.

In section one, a rich man emerges from the crowds and asks the question: “What must I do to inherit eternal life?” The question is not about *bios*, the Greek word for physical life, it is about *zoa*, eternal life, life from God. The questioner depicts this life as an inheritance to be bestowed at the end of days. The tension in the question is between this and a way of life flowing from Jesus’ invitation to follow him. Life after death? Or life now and forever?

Jesus’ first move is to humor him and allow him to display his own righteousness. Then, *in love*, Jesus confronts this righteous man. Love is the context of our efforts to teach and live as stewards in our parishes, synods, and as churchwide. The love of Jesus surrounds us in this work. Our love of Jesus, of one another, and of those we are called to serve lifts us up in hopefulness and the confidence of faith. “Jesus, looking upon him, loved him.” (Mark 10:21)

Go. Sell. Give. Come. Follow. This is not something he must do, but something

he must be able to receive from God. The gift to be received is the gift of being called to follow Jesus. The man can't receive it because his hands are full. The gift is a life of discipleship that involves dispossession, a lightening of his load, a freeing of his hands. In the light of this story what does this say about the average of 1.7 percent stewardship in the ELCA? (The biblical tithe is 10%) How will we teach this story to one another? Life, *zoa*, is at stake.

Section two follows with a discussion between Jesus and the disciples about this encounter. Jesus says, "How hard it will be for those who have wealth to enter the kingdom of God!" (Mark 10:23b) He invokes the image of a camel trying to slouch through the eye of a needle. The disciples wonder who can be saved, and Jesus responds that all things are possible with God. The common wisdom is that riches are seen as a sign of God's favor, not as an obstacle. Seeing riches as a sign of God's favor, faulty spiritual wisdom according to this story, lies behind so much of the life of each of us and those we are called to serve. It lies behind the hubris of rich nations. Thus the question of the disciples, Who then can be saved, hearkens back to the quandary illustrated by the rich man: how do I receive what God offers? This is the question that lies at the heart of how we follow Jesus.

In section three, Peter asserts "Look, we have left everything and followed you." (Mark 10:28) Jesus tells him he will receive one hundred fold here and in eternal life. The last shall be first, and the first last. This section is about the life that Jesus offers in the community of the Church, the community of the cross. Peter's response, like the rich man's, asserts his righteousness. Jesus points out the result of receiving what he offers: life in the community of the cross, many brothers, sisters, mothers, fathers, children...oh, and persecution and a task and labor that will bring you up against trouble. The gift comes with a community. What we receive is life together that bears the world in its alienation, suffering and death.

I don't believe that we have a money problem in our church. What we have is a faith issue and the collision of two economies. These economies collide with every decision we make about this world's goods. It's about dispossession and reception. It's about keeping our eyes on the brothers and sisters God has given us in the process of every decision we make.

The human economy (what must I do) is about acquisition and possession, about scarcity and insecurity. It is alienating. It is the culture of Enron. It is the image of the rich man, alone, unable to receive Jesus' gift because his hands are full.

The economy of God is always about something received, a calling, a gift, a given community. When we are caught up in an economy of possession, goaded by fear, scarcity and individualism, this is the exact place where the steward leader's critique is needed to speak to full hands and anxious hearts. Yet God's critique does not break out *against* us to judge and condemn us, but to draw us out into the community of the cross. Maybe that's something like a church in mission, together on the road.

6.

A Well-Formed Stewardship Leader Embraces Financial Health as an Expression of Faith

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If you are reading these articles in order, by now you are completely convinced that life with God includes healthy stewardship of all God has given. Obviously, if (competency #1) I trust in God's abundance, (#2) ground myself in biblical and theological perspectives, (#3) hold a holistic perspective, (#4) perceive connectedness, and (#5) engage and critique culture, then I certainly (#6) embrace financial health as an expression of faith. No brainer! But it can be one thing to be convinced in the abstract that financial health is an expression of faith, and quite another thing to see how my own financial health is an expression of my faith.

If you are not reading these articles in order, perhaps you turned to this final article as a way to read the 'ending' before you read from start to finish. Well, the 'ending' is this: your personal financial health is an important dimension of your overall "faith-health." The robustness of your faith is expressed, at least in part, in the faithfulness of your attitudes towards money and all that money represents.

In the final stewardship competency, the rubber hits the road, as they say. The sixth competency focuses specifically on embracing *my* financial health as an expression of *my* faith. A beneficial by-product of this first-person focus will be an increased ability to assess and enable the financial health of congregations. But make no mistake, until steward leaders have their own financial houses in order, they cannot be effective in leading others in this area.

Core perspectives: beliefs about money

1. Our relationship with money is an integral part of our relationship with God.

Americans are very good at segmenting our lives into what we have come to see as opposites: sacred and secular, public and private, business and pleasure, individual and community, body and soul. We didn't invent this tendency to compartmentalize our lives; we are heirs of centuries of Western tradition that drew distinct contrasts between spiritual and non-spiritual aspects of life. In the sixteenth century, the phrase 'filthy lucre' was first used in a publication by William Tyndale, the great translator of the Bible into English. Now phrased 'filthy rich,' the topic of money conjures up vague feelings of shame. In some cases, the Church itself focused more and more on a dualistic understanding of life, emphasizing eternal life in heaven to the exclusion of life here and now. So it's no wonder we think of our relationship with money as belonging to the secular side of life, disconnected from our relationship with God.

But as soon as we realize what we're saying – that our relationship with money is disconnected from our relationship with God – we know that can't be right. God calls us to be disciples as whole persons, all the time, engaged in all aspects of life on earth. And in this day and age, life on earth involves money. We know that our relationship with God is all-encompassing because that's what the Bible teaches.

"You shall love the LORD your God with all your heart and with all your soul and with all your might" (Deuteronomy 6:5). As the Israelites are poised to enter the Promised Land, Moses summarizes the people's commitment to God in this well-known verse. Centuries later, Jesus would cite the verse as the epitome of the Law (Matthew 22:37; Mark 12:30; Luke 10:27). It's hard to miss the use of the word 'all' in threefold repetition, a sign of completeness in the ancient world. In this all-encompassing commitment, our relationship from money cannot be excluded.

In the Gospels, we note that Jesus talks about money more than any other topic except the kingdom of God – more than sin, more than love, more than heaven and hell. And of course, what Jesus says about money is not unrelated to what Jesus says about the kingdom of God. For example, in the Sermon on the Mount, Jesus moves seamlessly from being generous to loving our enemies to giving alms to praying to fasting (Matthew 5:38-6:18). All our attitudes and actions are caught up in our relationship with God. Living in covenant relationship with God demands nothing less.

2. We have an understanding of the power that money can hold in our family, church, and community

It goes without saying that money is power in today's world. In and of itself, money as power is not necessarily a bad thing. Money as power can become a bad thing when it takes hold of our attitudes and actions. Jesus puts the issue starkly: "No one 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."

(Matthew 6:24) When money becomes master, we become idolaters, worshipping something other than the God who claims and calls us.

Perhaps you have seen the cartoon by Thom Tapp: in the first panel, the pastor and an adult baptismal candidate are standing in a baptismal pool. The pastor says, “Well, Charles, when I baptize you... (second panel) everything that goes under belongs to God.” In the third panel, the candidate is fully submerged, except for his arm stuck out of the water holding his wallet.



The Baptism

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The Bible warns against failing to submit totally to God’s rule over all of our lives. In Deuteronomy, shortly after the admonition to commit totally to God noted above, the people are warned about the temptations of life in the Promised Land. “Take care that you do not forget the LORD your God ... When you have eaten your fill and have built fine houses and live in them, and when your herds and flocks have multiplied, and your silver and gold is multiplied, and all that you have is multiplied, then do not exalt yourself, forgetting the LORD your God, ... Do not say to yourself, ‘My power and the might of my own hand have gotten me this wealth.’ But remember the LORD your God, for it is he who gives you power to get wealth, so that he may confirm his covenant” (Deuteronomy 8:11-18). It’s easy to think that the salary we ‘earn’ is entirely our own doing. We forget the talents God gave us that enable us to do the work we do, the fortuitous circumstances of living in a country with a market economy that will pay fair wages and benefits, the sacrifices made by others to equip us with the education and skills needed, the God-given gifts of family and friends who support us in our occupations. It’s easy to think that we do it all ourselves. Sat-

isfaction with a good standard of living can lead us to serve money as master, rather than God who gives and enables all good things.

Signals of the beliefs being practiced

1. Transparency with self and others regarding the relationship with money

The core practices that emerge from our core beliefs include truth-telling to ourselves and others about how we see money as part of our relationship with God and how we resist the insidious temptation to serve money as master of our lives. A great way to begin to get a handle on transparency in your own life is to write a Money Autobiography, the story of the formation of your relationship with money. (See the appendix for suggested questions to stimulate thoughts.) This exercise helps us see, for example, that family members raised during the Great Depression taught us to save for a rainy day; or another example is that you learned that shopping is a remedy for loneliness or boredom. The assumption is that once we can understand our own attitudes about money and how it functions in our lives, we can make healthier and more faithful decisions about money.

Transparency with self and others also means intentionally raising our own consciousness about how money functions in our lives. One simple way to begin to raise our awareness is to connect attitudes about money to everyday activities. For example, whenever I pray the petition, “Give us this day our daily bread,” I intentionally lower my voice to a whisper. It serves to remind me to be aware of how my own daily bread is shared (or not) with others. It reminds me of my well-meaning and oft-repeated resolutions to do more to fight hunger and poverty. Sometimes, raising awareness of attitudes can have a better chance of success and be more fun if we do it with others. I have a ritual with one of my friends that our parting words to each other are always, “Go in peace, keep warm and eat your fill.” The quote comes from James 2:16, where the author is making the point that faith necessarily brings forth good works. The entire sentence is, “If a brother or sister is naked and lacks daily food, and one of you says to them, ‘Go in peace; keep warm and eat your fill,’ and yet you do not supply their bodily needs, what is the good of that?” (James 2:15-16) For my friend and me, it serves as a reminder that our words of goodwill call for acts of justice. And the best part is – if someone overhears and looks at us funny, we get to explain what we’re up to.

Involving others in our attempt to be transparent can provide a means of critique when we need it. The parable of the bigger barns in Luke 12 follows the admonition of Jesus, “Take care! Be on your guard against all kinds of greed; for one’s life does not consist in the abundance of possessions.” (Luke 12:15) The farmer’s crops are so abundant that his barns are bursting at the seams. The farmer goes astray when he “thinks to himself” (Luke 12:17). That’s when he comes up with the selfish and self-aggrandizing idea to pull down the current barns and build bigger ones. What if the farmer had consulted a friend with his problem? Or asked the community how best

to deal with the plentiful harvest? Someone outside the immediate situation could have suggested a better way: share the harvest with those who have need, or at least store the abundance in someone else's barn and pay them rent!

When we are not transparent with ourselves about our attitudes toward money, we become oblivious to those around us. The biblical prophets rail against the rich, not specifically because they are rich, but because they are rich and oblivious. Amos castigates the rich elite of Israel because they lie around all day on ivory couches and drink wine from bowls, "but are not grieved over the ruin of Joseph," that is, their neighbors and kin (Amos 6:6). The rich man in Jesus' parable in Luke 16 is doomed to eternal torment because he was luxuriously rich and completely oblivious to the destitute Lazarus lying just outside. One wonders how things would have turned out if just one of those at the rich man's feast had called his attention to the poor man at the gate.

2. A commitment to manage and monitor personal financial health

Personal financial health is best achieved in the same way as personal physical health: develop good daily habits and have an annual check-up. Good habits include basics like preparing a budget so that you live within your means, saving, giving, paying debts on time, and continuing to learn about financial issues. Again, involving others in your good habits can be a way to reinforce good behaviors. Some years ago, I decided to shop at consignment or thrift stores before shopping at retail department stores. My mother was at first embarrassed by my new behavior, I think because she feared people would think I could only afford hand-me-downs. I saw my new behavior as a decision for recycling and as wise stewardship of resources. I persisted, and even began dragging her along with me. Now we both enjoy rummaging through consignment and thrift store items, rejoicing in our good bargains. The money I save by shopping this way is donated to charities, extending the wise stewardship of resources.

At least once per year, everyone should have a financial check-up. Make a personal balance sheet. Record all the details of your assets: bank accounts, investments, retirement accounts, real estate, cars, and furnishings. Record all the details of your liabilities: credit card debt, mortgage, student loan debt, other debt. Make sure your insurance coverage is adequate based on the replacement cost of your assets. Make sure your estate planning distributes your assets to your desired beneficiaries, including charitable institutions. Review your debt ratios to see if you are living within your means. Review your investment allocations to make sure you are diversified among cash, stocks, and bonds. Commit to socially responsible investments. Review your expected resources available upon retirement, including social security, retirement savings, and any defined benefit plans (pensions). Commit to reading at least one article each month on financial issues in an effort to become more conversant and knowledgeable about financial matters.

Your personal financial health matters. It matters in the sense that you need to manage and monitor your personal finances so that you can live a productive and joyful life in service to God. Perhaps more importantly, it matters because others in the Church are watching you. As a leader, your actions will always speak more loudly than your words. You cannot talk to others about living within your means if you cannot demonstrate it. This is especially true for rostered leaders who serve in charitable institutions – never forget, you are living on other people’s resources and your personal financial stewardship matters.

Core leadership skills: beliefs and personal behaviors influence leadership

1. Foster a climate that supports others as they deal with money in their lives (giving, saving, spending)

The core beliefs have led to core practices by stewards who are now ready to lead others into being stewards. To the extent that core practices discussed above were helpful in developing your own financial health, it makes sense to offer those practices to others by means of personal testimony. There are many potential venues for this in congregational life:

- Teaching experiences are particularly appropriate for such self-disclosure and encouragement of others to embark on a life of personal financial health as an expression of faith in God.
- Counseling sessions can be fruitful places for extended discussion about the role of money with those about to be married, already married, about to engage in baptism or confirmation rituals, or recently widowed.
- Adult education sessions can be offered on investments, debt counseling, retirement planning, and estate planning. Good curricular materials are available for talking about money with children and youth.
- Of course, preaching on biblical texts is also a venue for talking openly about the role of money in our lives, although preachers will want to exercise caution in a context that is an explicitly one-sided monologue without opportunity for further conversation.

2. Assess a congregation’s money/finance/stewardship culture (ethics, transparency, etc.)

Leaders should give as much attention to assessing a congregation’s stewardship culture as they do to assessing its worship culture or education culture or mission culture. A congregation’s stewardship culture is the product of tradition, attitudes and habits of individual members, contextual influences, and imitation of leaders. Developing a Money Autobiography of the congregation can involve lots of members and will uncover deep-seated values about money. Investigate the details of the budgeting process. Improve transparency by engaging a wide cross-section of the congregation in preparation and approval of the budget. Governance structures, es-

pecially for making and reviewing personnel decisions, should model our values of ethical, transparent life in community.

Differences of opinion often arise around the disclosure of personal financial information, whether on the revenue side (who contributes what amount) or on the expense side (who is paid what). Typically, the more secretive people want to be, the more they understand money as a private matter disconnected from both their relationship with God and their commitment to a public community of faith. These conflicts can be opportunities for rich, honest discussion on the role of money in our lives as an expression of faith.

Just as the personal attitudes and habits of leaders teach congregation members, so the habits of congregations teach their own members. For example, congregations who regularly engage in fundraising activities outside the annual budget teach members that the budget is not an all-inclusive funding of the congregation's ministry. Members will learn to hold back in regular contributions because they know they will be asked to contribute outside the budget process. In addition, fundraising outside the budget encourages members to discriminate regarding which ministries they will financially support, without engaging in communal discussion of the mission priorities of the congregation as a part of the annual budget process. For example, if the youth ministry is primarily supported by fundraising events, those who see youth ministry as a priority will contribute financially. But the issue of youth ministry as a congregational priority is avoided at annual budget meetings. Congregations who undertake large amounts of debt without a credible plan for repayment teach members to live beyond their means.

3. Comprehend how the basics of congregational finance (budgeting, balance sheets, risk management, etc.) impact the mission of the congregation

Every congregation makes financial decisions about the use of scarce resources, including personnel, property, and money. Steward leaders are called to interpret a congregation's financial decisions to tell the story of mission. A congregation's budget is a ministry plan for mission, disclosing missional priorities and constraints.

Steward leaders are also called to see that sufficient policies and procedures are in place to guarantee the safeguarding of the congregation's assets. Dual controls should be in place for handling cash. Donor restrictions on funds should be honored. Policies should be in place governing investments and endowments. Annual audits should be undertaken. Property should be protected (fire suppression, fencing, etc.) and insured. Although congregations normally do not account for depreciation in their annual budgets, adequate reserves should be accumulated for property replacement or refurbishment.

Competent steward leaders embrace financial health as an expression of faith, both in their own lives and in the lives of the communities they serve. Living in covenant relationship with God demands nothing less.

APPENDIX A:

Writing a Money Autobiography

Use the following questions to help you recall your story of the formation of your relationship with money in three stages.

Your Past Story

- o What was the prevailing attitude about money in your family during your childhood and adolescence: Never enough? Plenty? Talked about? Secretive?
- o Who controlled the money in your family of origin? Why?
- o As a child, how did you come to have money? Did you get an allowance? Did you work? Did you ask for money when you needed it? How do you remember feeling about this?
- o As a young adult (high school, college) how did you come to have money? Did you get an allowance? Did you work? Did you ask for money when you needed it? How do you remember feeling about this?
- o How did the amount of money you had as a young adult influence your feelings of self-worth? Did it impact your lifestyle?
- o What do you remember seeing and hearing about giving to others, including the congregation? Who taught you about charitable giving?
- o Who stands out as your primary role model for what you learned about money management?

Your Present Story

- o How would you describe your present attitude toward money?
- o Do you discuss your financial situation with any other person? How comfortable are you talking about your personal finances?
- o Who controls the money in your family now? Are there differing attitudes in your family around money?
- o How does the amount of money you have now influence your feelings of self-worth? How does it impact your lifestyle?
- o What is your current charitable giving? Are you tithing? Why or why not?

Your Future Story

- o In what directions do you sense the Holy Spirit is leading you in your relationship with money? What would you like to experience differently about your relationship with money?
- o What values and beliefs inspire you in your relationship with money?
- o What obstacles and beliefs hinder you in your relationship with money?
- o What are the next steps in your relationship with money?

How Much Is Enough?

APPENDIX B: **Competencies in a Well-Formed Stewardship Leader**



“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.”

2 Corinthians 9:8
—NRSV



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Appendix B: Competencies in a Well-Formed Stewardship Leader
also available at [http://www.elca.org/Growing-In-Faith/Discipleship/
Stewardship/Competencies.aspx](http://www.elca.org/Growing-In-Faith/Discipleship/Stewardship/Competencies.aspx)



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Competencies
in a well-formed
stewardship
leader

For Pastors, Deaconesses, Diaconal
Ministers and Associates in Ministry

What qualities should a stewardship leader have?

These competencies are a way of thinking about what attributes or assets a well-formed stewardship leader would have. This list is meant to be a guide for leadership formation in this church. Those who work with stewardship in congregations may find these competencies helpful for their work. These competencies can help calibrate stewardship health for all who lead, no matter the number of years of service to this church or what title is held.

The list assumes that every leader in the ELCA grounds stewardship behaviors in beliefs about one's relationship with God. The *core perspectives* column reflects beliefs; the *core practices* column reflects abilities or behaviors; and the *core leadership skills* column reflects behaviors the leader uses to lead others.

This document has been developed (as directed by the 2007 Churchwide Assembly) by the Stewardship of Life Institute and has been reviewed and favorably received by ELCA seminars. These competencies are offered to this church for guidance and advice in forming and supporting effective, healthy, missional public ministers with clear perspectives, sound personal habits and confident leadership skills in stewardship.

CORE PERSPECTIVES	CORE PRACTICES
The pastor, deaconess, diaconal minister or associate in ministry believes that	In their personal life, the pastor, deaconess, diaconal minister or associate in ministry embodies
Trusts God's abundance	
<ul style="list-style-type: none"> as caretakers of all that we have and are, we are called and freed to participate in and with God's generosity for the health of the whole world. 	<ul style="list-style-type: none"> an attitude of abundance rather than scarcity. generosity and sustainability in stewardship practice. ongoing assessment of the integrity of choice.
Grounds oneself in biblical and theological principles	
<ul style="list-style-type: none"> stewardship is grounded in biblical and theological principles (Trinitarian orientation). 	<ul style="list-style-type: none"> an ability to listen to and interpret all of Scripture with an ear for stewardship themes. an awareness of the history of stewardship in the life of this church.
Holds a holistic perspective	
<ul style="list-style-type: none"> we are stewards of our whole lives including our time, energy, wisdom, bodies, money and other resources. 	<ul style="list-style-type: none"> a total response to the gospel that does not compartmentalize faith, and thus includes care of the earth, money, family, communal relationships and self.
Perceives connectedness	
<ul style="list-style-type: none"> stewardship is corporate; that is, it expresses a fundamental connectedness within the body of Christ (an inclusive ecclesiology, as in Paul's collection for the church in Jerusalem). 	<ul style="list-style-type: none"> a sense of responsibility to peers and this church regarding personal stewardship practices. accountability for decisions and a commitment to collaboration/collegiality around stewardship practice.
Engages and critiques culture	
<ul style="list-style-type: none"> stewardship is missiology. We give through this church, not to this church. Non-ELCA agencies/initiatives that can and do align with God's purposes. 	<ul style="list-style-type: none"> an ability to speak of economic systems and the realities of business with some sophistication a reflective stance toward consumer culture. a commitment to a baptismal understanding of the implications of our choices (both commission and omission) for the generations that follow us. a concern about present injustice as well as the long-term sustainability of our decisions and systems.
Embraces financial health as an expression of faith	
<ul style="list-style-type: none"> our relationship with money is an integral part of our relationship with God. we have an understanding of the power that money can hold in our family, church and community. 	<ul style="list-style-type: none"> transparency with self and others regarding the relationship with money. a commitment to manage and monitor personal financial health.



CORE LEADERSHIP SKILLS

As a leader, the pastor, deaconess, diaconal minister or associate in ministry can

- motivate a faith community's stewardship journey through mission interpretation and gratitude for partnership.
- reframe conversation to highlight assets (not just money).
- cast a vision for a vital future.

- teach and preach Scripture from a holistic stewardship orientation.

- articulate their personal stewardship journey.
- help others articulate their stewardship journeys.

- encourage in others both accountability for and openness to the gifts of a greater whole (both church and culture).
- make use of current stewardship resources and conversation.

- frame questions insightfully—how is God at work here? What is God providing for the work before us?
- preach often, broadly and prophetically on stewardship themes.

- foster a climate that supports others as they deal with money in their lives (giving, saving and spending).
- assess a congregation's money/finance/stewardship culture (ethics, transparency, etc.).
- comprehend how the basics of congregational finance (budgeting, balance sheets, risk management, etc.) impact the mission of a congregation.

Three questions to measure Stewardship Competencies

1. **Perspective**—by the time a leader graduates, completes internship or finishes first call theological education, what core messages about stewardship will this leader be able to articulate to self, church and society?
2. **Practices**—by the time a leader graduates, completes internship or finishes first call theological education, what core practices should we expect to see in a well-formed stewardship leader?
3. **Skills**—by the time a leader graduates, completes internship or finishes first call theological education, what core skills should we expect to see in a well-formed stewardship leader who can help bring capacity to this church's mission in witness and service to God?

APPENDIX C: Competencies How-to Guide

Appendix C: Competencies in a Well-Formed Stewardship Leader is available for viewing and download at <http://www.elca.org/Growing-In-Faith/Discipleship/Stewardship/Competencies.aspx>

WORKSHOP DESIGN

This workshop brings participants personal, insight, contact with the discipline of stewardship as a "Well-Formed" leadership leader. The workshop is based on a simple premise: We learn best when we share what we want to learn and when we prove that knowledge actively. An opening prayer invites us into the spirit of the group, setting intentions for the day. The workshop is designed to be a safe space for sharing and learning.

Objectives
Participants in this workshop will:

- Be more active and self-empowered as a professional service leader.
- Develop personal energy and spiritual vitality.
- Develop spiritually, socially and emotionally sound communication and language.
- Be able to connect a process of self-empowerment regarding your leadership competencies.
- Develop ongoing personalization skills with other participants and with your own leadership.

Participants' Arrival
Participants will arrive at the workshop, be greeted by the facilitator, and then participate in a group activity.

Evangelical Lutheran Church in America God's work. Our faith.

HOW-TO GUIDE Competencies in a Well-Formed Stewardship Leader

HOW TO USE THIS GUIDE

This Guide helps you lead a 75-minute workshop in which participants explore the content of the Competency in a Well-Formed Stewardship Leader and begin an ongoing personalization process and implementation plan for their own leadership.

Follow these steps to ensure the best use of this How-to Guide:

1. Read and reflect with the content of the Competency in a Well-Formed Stewardship Leader and the optional content of the book *Well-Formed Stewardship Competencies*.
2. Read through the sample workshop design in this Guide. This is an example design only; you may modify it to fit your own needs.
3. Read the rest of the How-to Guide to learn about the content of the Competency in a Well-Formed Stewardship Leader and the optional content of the book *Well-Formed Stewardship Competencies*.

4. Choose which activity you will use for each segment. There are three activities for the opening, middle and closing of participants. Most are in parentheses; you might need to make a few adjustments to make them work best for your own group.

5. Add your own activities about how you will conduct each activity.

6. If you are using the book, a larger workshop where several activities for each of the content segments is to be the best use of the book.

Leader Note: You can find a well-formed stewardship leader in your own congregation. You can find implementation resources for the competency in a well-formed stewardship leader.

RESOURCES FOR STEWARD LEADERS

On www.elca.org/stewardship for the following resources and more:

- **A Scripture Foundation for Competencies of a Well-Formed Stewardship Leader** at www.elca.org/stewardship/competencies.
- **The Great Commission and the Good Faith Guide for Stewardship**. Training for God's stewardship begins by seeing the needs God has placed around us and grows by understanding how these gifts can be used for God's work. Augsburg Fortress (Order Code: 978-0-8002-1868-9). This support is available for a limited time only.
- **Five Stewardship Principles**. (Lithology-based prospectus for teaching individuals and congregations. Downloadable at www.elca.org/stewardship.)
- **Accounting for God's Call to Stewardship**. Recognizing a biblical perspective includes caring for creation, for us, for our employees, for our neighbors, for justice and the lives of those in need of the world. Augsburg Fortress (Order Code: 978-0-8002-2022-5). Downloadable at www.elca.org/stewardship.
- **Made by Simple**. A practical approach to holy congregations and faithful group stewards with a focus on simplicity, generous living and the faithful use of God's abundant blessings. Available at www.elca.org/stewardship or in a DVD set from Augsburg Fortress (Order Code: T2300000).
- **Money Leadership for Thinking Congregations**. An insightful guide that engages people in healthy communication and self-assessment of their feelings, practices, risks and systems related to money. Augsburg Fortress (Order Code: 978-0-8002-1868-9).

FOCUS QUESTIONS

Read the text and answer the questions. You may discuss your answers with a partner or in a group. Write or type your answers.

1. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

2. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

DISCUSSION QUESTIONS

Read the text and answer the questions. You may discuss your answers with a partner or in a group. Write or type your answers.

1. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

2. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

REFLECTION QUESTIONS

Read the text and answer the questions. You may discuss your answers with a partner or in a group. Write or type your answers.

1. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

2. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

CONCLUSION

Read the text and answer the questions. You may discuss your answers with a partner or in a group. Write or type your answers.

1. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

2. How does the text define a stewardship leader? What are the key characteristics of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader? How do these characteristics relate to the text's definition of a stewardship leader?

APPENDIX D: Self-Assessment Tool

Stewardship Life & Ministry Values

A Readiness Tool

Name: _____ Date: _____

Welcome!

Thank you for participating! This survey intends simply to help Christian leaders assess their personal understandings of Stewardship as it relates to their lives, to others' lives, and to the church as a whole.

There are no “right” or “wrong” answers. The survey will help you find out “where you are” and, it is hoped, challenge you to identify areas for future growth.

Instructions: Please assign a numerical value to each of the statements below with “1” representing strong disagreement and “5” representing strong agreement.

Value 1: Christians Trust in God's Abundance

- ___ The object of Christian Stewardship is to share what we own with others.
- ___ The earth has sufficient resources to provide enough for all.
- ___ I often feel anxious about whether I will have enough to “make ends meet.”
- ___ God always provides enough for those who are faithful.
- ___ Most people are grateful for what they have.
- ___ Most people feel that they have earned what they have.
- ___ I usually end up giving more than I can really afford.

Value 2: The Bible and Tradition Give Us Guidance

- ___ Tithing is a firm expectation of all faithful Christians.
- ___ Tithing is an Old Testament concept that has nothing to do with the teachings of Jesus
- ___ The correct proportion to share varies with the abundance received.
- ___ Biblical teaching about stewardship appears in only a few important passages.
- ___ It is counterproductive to preach too often about stewardship.
- ___ Lutheran theology has very little to say specifically about stewardship.
- ___ Most people are already very well aware of what the scriptures say about stewardship.
- ___ Biblical teaching about stewardship is interwoven throughout the Bible.

Value 3: Stewardship Affects All Aspects of Life

- _____ When we talk about stewardship, we are referring only to the management of time, talent and treasure.
- _____ Concern about physical health, diet and exercise is secondary to the main point of stewardship
- _____ A theology of the cross implies that sometimes my family has to suffer for my faithful service.
- _____ If you don't have much money it is perfectly fine to give time and talent instead of money.
- _____ Taking care of my house and my yard is a distraction from time I need to spend on ministry.
- _____ Honoring Sabbath time requires me to neglect the needs of my congregation.
- _____ I regularly engage in conversation with congregation members about balancing life priorities.

Value 4: Stewardship Expresses Our Interconnectedness

- _____ My stewardship decisions are between me and God; it is not anyone else's business.
- _____ Good stewardship leads to greater levels of independence and self-sufficiency.
- _____ I regularly feel supported and encouraged in my work by people outside my congregation.
- _____ There is value in discussing stewardship issues openly with peers and colleagues.
- _____ If the larger church consistently makes bad decisions, it is more faithful to support non-ELCA missions.
- _____ Most people don't understand what they get in return for their mission support.
- _____ I regularly preach and teach the story of how the church is working throughout the world.

Value 5: Christian Stewardship Engages Our Culture

- _____ Community-based organizations are legitimate expressions of God's work in the world.
- _____ In order to reach out to the world, the church must give people what they want.
- _____ People are entitled to what they have earned.
- _____ The economic well-being of all people often requires us to use up natural resources.
- _____ Our congregation engages in practices that reflect a counter-cultural attitude about stewardship.

- _____ Capitalist business interests stand in fundamental contradiction to the Gospel.
- _____ We have initiated intentional efforts in our congregation to help people be less materialistic.

Values 6: Financial Health Is an Expression of Faith

- _____ Money has very little to do with the development of my spiritual life.
- _____ People who really love Jesus should not worry or think too much about money.
- _____ Paying back my educational loans makes it impossible for me to be a good steward.
- _____ Our congregation is actively engaged in helping people plan healthy financial lives.
- _____ Most people would give more if their financial lives were more healthy and stable.
- _____ It is healthier to talk with others about money than to keep our financial life a secret.
- _____ I am personally involved in the budget and finance operations of my congregation.

After discussing this assessment with my financial stewardship coach, I have decided to set the following goals for growth in the faithful stewardship of my life:

