

# Getting Personal

## About the Basics of Stewardship

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In this section we want to get personal about the basics of stewardship. We cannot preach, teach or practice what is not clear and understandable to us personally.

When asked about the stewardship emphasis in their congregations, pastors often reply that they don't know much about it. While that may be understandable (who among us spent much time on this at seminary, if at all, or were able to attend workshops, etc., on the topic?), it is no longer a reasonable excuse. The LCMS provides many good resources for pastors (*Faith Aflame, Congregational Stewardship Workbook* 2000, now revised; *Consecrated Stewards*, etc.; other resources at [www.lcms.org/stewardship](http://www.lcms.org/stewardship)). We need to know as much as possible about faithful stewardship.

First, it is good to know what a steward is and does. "Being a steward means *ordering* the household, managing. And the household that is managed is built by Christ by grace; there is no stewardship except through and under the Cross," according to *Pastoral Theology* by Mueller and Kraus.<sup>1</sup>

They note that the word steward comes from the Greek *oikonomia*, which is translated stewardship, administration or management of that which is assigned. The word appears 20 times in the New Testament (Luke, Peter and Paul).

In *Stewardship Fundamentals for Pastors*, the Rev. Wayne Knolhoff writes: "A steward becomes a Christian steward at Baptism. By God's grace in Christ the steward is called into a special relationship with the Owner. The steward is not the owner. This is a crucial aspect of Christian stewardship. Many members believe they own what they have when the Bible makes it clear that we are managers not owners. (Ps. 24:1) A steward is accountable to God and to others for his stewardship."<sup>2</sup>

Almost every author on stewardship has some similar but varied definition of a steward as a manager of all God's blessings, to administer, dispense and utilize for the Owner's purposes and glory. Most also bring out that the Christian steward is much more than just a manager. According to the words of Jesus in John 15:15, the Christian is a "friend," no longer a servant, and according to Gal. 4:7, an heir. The implication is that the Christian steward is a partner in the Gospel (Phil. 1:5), intimately involved in the kingdom business of the heavenly Father.

Secondly, it is important to have a handle on basic stewardship blessings and stewarding principles that can be easily grasped, understood and practiced. (What the world calls the SIBKIS principle: See It Big, Keep It Simple.)<sup>3</sup>

Karl Kretzschmar, in an out-of-print book, proposed four simple theses on stewardship in an effort to "keep it simple." In typical fashion, these have been expanded to seven, but still are simple in presenting a complete picture of stewardship. They are shared here for your edification and use: (\* indicate originals by Kretzschmar)<sup>4</sup>

1. \*God owns all things; man owns nothing.
2. \*Man is a "steward" under God, of all he is, has received and does.
3. \*Faithful stewardship means managing all of God's blessings in full obedience to God's directions for carrying out this stewardship.
4. God holds every person "accountable" for his or her stewardship.
5. \*The ends of stewardship are the glorification of God, the extension of the kingdom, the relief of human ills and the salvation of the steward's own soul.
6. In Scripture, the Law of God makes man a steward, lays the claim of divine ownership upon all humanity and possessions, and points the way of intelligent, faithful and fruitful steward living for the children of God.
7. But only the Gospel enables man to see himself as a "partner, a friend, a bond servant" of the Lord in exercising this stewardship and motivating the stewardship life.

<sup>3</sup> SIBKIS (SIBKISS says "See It Big, Keep It Simple, Stupid." We will just drop the "stupid" part here. This principle came about because technicians, builders, organizers, etc., quickly learned that the more complex, the more elaborate, the larger any project or object became, the more likely it was to develop problems, failures and complications. Hence, "see it big, but keep it simple" to avoid greater problems and misunderstandings. The same is true for stewardship, understanding it and teaching it to others. See it big, keep it simple!)

<sup>4</sup> Karl Kretzschmar, *The Stewardship Life*, scriptural support: 1. — Gen. 1; 1 Sam. 2:7; Eccl. 5:19; Ps. 24:1; 1 Cor. 6:19; 1 Chron. 29:14; 1 Cor. 4:7; Matt. 25:14-30; 2. — Luke 16:2, 12:20; 1 Cor. 6:19, 4:2; Matt. 24:45-46; Rom. 14:7-8; Luke 12:48; 2 Cor. 6:4, 10; 1 Cor. 16:4; 3. — Ps. 119:105; Prov. 3:9; Luke 11:28; Matt. 25:14-30; 1 Cor. 16:4; 2 Cor. 8-9; 4. — Matt. 25:14-30; Luke 12:42ff, 16:1-15, 19:15; John 12:47-50; 1 Cor. 12:7; 5. — 1 Chron. 29:16-18; Prov. 3:9; 1 Cor. 10:31; Eph. 1:12; 1 Peter 4:10-11; Phil. 2:12; Eph. 4:28; 1 Cor. 12:7; 1 Tim. 5:8; 6. — Rom. 3:21; John 14:15, 15:14-16; Rom. 7:22; 2 Cor. 8:12, 9:7; 1 Cor. 16:2, 9:11; 7. — John 15:14-16; Rom. 7:22; 2 Cor. 5:14-15, 9:8, 10, 13; and Matt. 25:21.

<sup>1</sup> George Kraus and Norbert H. Mueller (editors), *Pastoral Theology*, Concordia Publishing House, St. Louis, 1990, p. 253.

<sup>2</sup> The Rev. Wayne J. Knolhoff, *Stewardship Fundamentals for the Pastor*.

Thirdly, it is good to know and understand the many blessings God has provided. Five general areas of blessings are helpful for teaching, understanding and remembering. God has richly given to us and blessed us with:

1. All of creation (world), bodies, children (Gen. 1:29, 2:15; Ps. 139:13, 127)
2. Time, life, opportunities (Ps. 139:13; Acts 17:15; Eph. 5:15-17; James 4:14)
3. Skills (natural gifts) talents, abilities (Deut. 8:17-18; 1 Chron. 29:12b; Rom. 12. 6-8)
4. Wealth and possessions (1 Chron. 29:12, 16-18; Eccl. 5:19; 1 Tim. 6:18-19)
5. Spiritual life (faith), spiritual gifts, the Word and everlasting life (Eph. 2:4; 1 Cor. 12:7; 2 Cor. 5:14-20; 1 Cor. 4:1-2)

These thoughts encompass in a general way the five areas that seem helpful to understanding all the rich blessings God has provided through His Son Christ Jesus. “All things are yours, whether Paul or Apollos or Cephas or the world or life or death or the present or the future — all are yours, and you are Christ’s, and Christ is God’s” (1 Cor. 3:21-23 ESV). When we take inventory, or help others take inventory, we see that though we may not be rich in one area or another, we are richly blessed. As Christians, we always have the Gospel, know things from His Word and surely can give that away constantly without ever losing it ourselves. (This thought is extremely helpful when people say, “I have no time,” “no money,” etc. They still may be stewards of their health, their talents, opportunities and the Gospel by giving it away to others.)

Next, it is important to know a few “stewarding principles” for practice and implementing the faithful stewardship life. As a child of God and as His steward, partner and friend, we look to His Word for guidance in managing all gifts for His purposes. In his “Pastoral Theology” chapter on stewardship, John H.C. Fritz talks about teaching a “system.” Every Christian steward benefits from a system and from methods and principles for the practice and implementation of faithful stewardship. Here are a few illustrated methods derived from Scripture:

First, we take inventory (see the five areas described above) of all God’s blessings to us, rejoicing in His gifts and seeking ways to give, invest and share from His blessings so others may be blessed and His work advanced (2 Cor. 8:12).

Second, we make a thoughtful and prayerful decision (“as he has decided,” which indicates deliberation, deciding, taking time to think and make a commitment to act) as noted in 2 Cor. 9:7.

Third, in accord with 1 Cor. 16:1-4, we employ good planning (regularly, firstfruits, proportionately, before needs, each one, family, children, etc.) for giving, investing, participating, etc.

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Fourth, we act generously and lavishly (2 Cor. 9:6, 11) with a cheerful (“hilarious”) confidence in the Lord’s care (2 Cor. 9: 7-8).

And finally, because of His love for us, in us, through us and compelling us (2 Cor. 5:14-15, 9:8; 1 John 4:19), we strive to “excel in this act of grace” (2 Cor. 8:7 ESV). These are “big” but also “simple” principles to keep in mind for practicing a life of faithful stewardship.

On another positive note, it is good and salutary to remember that God promises great blessings to the faithful steward.

- › Praise to God (2 Cor. 9, 13); happiness (Matt. 25, 21).
- › Many blessings (Mal. 3:10; Prov. 3:9)
- › Sanctified spiritual growth (2 Cor. 9:10)
- › Abundance of “good works” (2 Cor. 9:8)
- › The affirmation of Christ (“It is more blessed to give than to receive” Acts 20:35 ESV.)
- › Commendation at the end of life (“Well done, good and faithful servant” — parables of Jesus.)

Finally, we must emphasize that we are blessed to be a blessing! The “so that,” “therefores” and “that,” depending on the Scripture translation, indicate that we have been saved, are being graced by the Lord God for a purpose, in a particular direction, for good work(s). We see this, for example, in 2 Cor. 8 and 9, (to relieve the saints in Jerusalem, abounding in every good work, thanksgiving to God, men will praise God, etc.). We also see it for partnering in the Gospel (Phil. 1), supporting the ministry (Gal. 6:6) and doing good to others (Gal. 6:10), so that others may be helped, the Gospel brought to them and the work of the Lord moved forward. 1 Cor. 12:7 says that spiritual gifts are given “for the common good,” not just for the gifted one. Paul talks about “not seeking my own advantage, but that of many, that they may be saved” in 1 Cor. 10:33b. “Therefore, we are ambassadors for Christ, God making his appeal through us” (2 Cor. 5:20 ESV), “so that you by his poverty might become rich” (2 Cor. 8:9 ESV), “so that your abundance may supply their need” (2 Cor. 8:14 ESV), “so that having all sufficiency

in all things at all times, you may abound in every good work” (2 Cor. 9:8 ESV). It helps greatly to point out these “therefores” and “so thats” in Scripture give direction, purpose, guidance to the stewardship life, the faith response to all God has done for us in Christ Jesus. “As each has received a gift, use it to serve one another, as good stewards of God’s varied grace” (1 Peter 4:10 ESV).

Along with these basics it is good to study deeply 2 Cor. 8 and 9 for additional resources and thoughts (to prove love “is genuine” from 2 Cor. 8:8; careful accountability before God and men from 2 Cor. 8:20-21; cheerful [hilarious] giving, sowing generously from 2 Cor. 9:5-7; confidence in God’s grace to motivate giving and generosity from 2 Cor. 9:8-11; and the goal — praise and thanksgiving to God from 2 Cor. 9:11-14.)

A great concept to explore, ponder and teach is that of giving forward (Acts 2:42-47, 4:32-37) like the early believers did with confidence that the Lord would make known the need and place for the gift *after* the gift was given. To remind people that “the wind in the sails of our good ship faith” is the love of Christ for us, in us and through us (2 Cor. 5:18-20; 1 John 4:19-21). We should look again at the creedal explanations of Martin Luther with new eyes to see the implications of “for all this it is my duty to thank and praise, serve and obey Him,” and “... that I may be His own and live under Him in His kingdom and serve Him...” in light of living as a faithful steward.

As a final reminder it is good to see stewardship in a big way. “For all things are yours” (1 Cor. 3:21 ESV). We should humbly remember the question of Paul: “What do you have that you did not receive?” (1 Cor. 4:7 ESV), to which he expects the answer “nothing!” We also should keep in mind that “we brought nothing into the world, and we cannot take anything out of the world” (1 Tim. 6:7 ESV). Yet while we do live in the world, with all its blessings and riches, and the riches we have in Christ Jesus, God intends that we practice faithful stewardship and faithfully carry out His command to “charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share” (1 Tim. 6:17-18 ESV).

These basics of stewardship, if understood, learned and kept simple, help us teach the great blessings God has given us for the great purposes of helping others, glorifying His name and reaching others with the Gospel.

Let’s get more personal for a few moments as we conclude this section. What have you learned from this section that directly impacts your stewardship of creation, your body and your children? What decisions will you make so that these are cared for and managed for God’s glory and purposes? What about stewarding your time and opportunities? What decisions will you make to manage them more wisely and for the purpose for which they are given to you? What about stewarding your skills, talents and abilities? What decisions will you make so they point to God and not to you? What about stewarding your wealth, money, possessions, house? What will you change about stewarding them? What about spiritual blessings? Is there anything to decide, implement and practice as a faithful steward?

What does it mean to “invest” (Latin: to put clothes on) from all God’s blessings to you, in such a way that you set the example (1 Peter 5:4) in personal stewardship for others to follow? How does using the word “investing” time, talent, treasure and the Gospel for the sake of winning souls, proclaiming the Word, changing lives and making a difference in how the steward looks at what is being done? How might this be important in ministering to the congregation?

A concluding thought from John H.C. Fritz’s *Pastoral Theology*: “Finally, let the pastor remember that he and his family are not exempt from the Christian duty of giving. The pastor and his family should not only be regular contributors to the Church and Synod, but they should contribute liberally as their means allow. The pastor who himself sets a good example can better admonish his people. He and his family also ought to be desirous to experience the joy of those who have learned that it is more blessed to give than to receive” (Acts 20, 35).<sup>5</sup>

5 John H.C. Fritz, D.D., *ibid*, p.261.

