

# THE THEOLOGY OF STEWARDSHIP: Encouraging Generous Stewards

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## Preface

A topic like “encouraging generous stewards” might be thought of by some readers as a “how to do it” approach. It is true that this topic is directed at pastors and congregational leaders to provide ways to encourage generous stewards. But we want to make it very clear that the theology that supports this topic of stewardship is true to the Holy Scriptures and to our confessions.

In 1998, LCMS delegates to our Synod convention approved the adoption of the Biblical Stewardship Principles as the basis for all that we do in stewardship education. These principles reinforce our definition of Christian stewardship as the “*free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes.*”

The document offers eight principles of stewardship, explains each in detail and provides their scriptural basis, along with their implications for practicing Christian stewardship in all that we think and do as God’s redeemed people. The principles are designed for use by pastors, congregational leaders and members as we encourage one another and grow in our stewardship attitudes and practices.

The full text of the eight principles is available on the LCMS Stewardship Ministry website ([www.lcms.org/stewardship](http://www.lcms.org/stewardship)). A careful reading and study of the principles will underscore the importance of thinking about Christian stewardship as a whole-life, year-round activity for all ages. In fact, the principles are available in three languages and for different age levels, including one specially designed for young children.

These principles have helped us to understand that Christian stewardship is much more than thinking of stewardship as the management of time, talents and treasure. These are indeed important parts of stewardship, but they don’t present the total picture of how God’s stewards live out their lives as His redeemed people.

Please keep this in mind as you read, teach and model good stewardship and grow as God’s generous stewards.

## Encouraging Generous Stewards

*“And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. ... And the Lord added to their number day by day those who were being saved.”* (Acts 2:44–45, 47b)

In Acts 2, our Lord provides a clear picture of the generosity and financial activities of the Early Church. Rich and poor believers, moved by the Holy Spirit, came together in the Early Church. The power of Christ’s unbounded love and sacrifice was intense. Christ’s sacrifice spurred those who were blessed to generously share with those in need.

Is it possible for 21st-century American churches to express the same spirit of generosity as was present in the Early Church? Of course, it is — through the power of the same Holy Spirit working through the Means of Grace. With careful and deliberate planning, many churches in our Synod are accelerating the generosity of givers and unleashing resources entrusted to them as God’s stewards for Kingdom purposes in the spirit of the Acts 2 church.

*The 2013 Congregational Economic Impact Study*, researched and written at the Indiana University (IU) School of Philanthropy, provides important insights. The study notes that instruction through Holy Scripture is the most important building block, but there are other factors that influence and encourage generous stewards. “Congregations must demonstrate that they are worthy of receiving gifts from their members by demonstrating transparency and hospitality, as well as ensuring they have the capacity to effectively steward gifts of all sizes.”

The IU study also identified two key questions for leaders to prayerfully consider as they seek to encourage generous stewards:

1. Is the congregation ready to provide the leadership a generous congregation deserves?
2. Is the congregation prepared to receive the good will and gifts it desires?

## A Generous Culture Cultivates Generous Stewards

*“Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.” (Luke 6:38)*

Since the U.S. economy dramatically slowed in 2008, wise leaders have recognized that encouraging generous stewards is growing in importance for our congregations. Since the 2008 recession, unlike the Great Depression when giving to churches grew, American churches have experienced a decline in giving. According to data compiled each year by the Giving USA Foundation, it has declined from 35 cents of every charitable dollar given in 2008 to just 32 cents in 2011.

Chris Willard and Jim Sheppard, co-authors of *Contagious Generosity*, contend that if a church wishes to encourage generous stewards, the “church must be intentional about developing a culture of generosity; the culture of the church is a powerful way of making a positive corporate change.”

Many church leaders don’t fully appreciate how culture shapes the habits of a faith community. For instance, some churches and their leaders discourage discussions about money, despite the significant amount of time Jesus spent talking about money and possessions during His earthly ministry. “Jesus knew that how we handle our money is more than a private matter,” Willard and Sheppard contend. If you desire to see transforming generosity among the disciples you lead, it is helpful to consider the ways culture influences generosity.

Knowing the culture of a community helps leaders predict how the community they lead might respond. *The 2013 Congregational Economic Impact Study* provides important insights into how churches and their leaders viewed the U.S. economic challenges during the last five years:

When responding congregations assessed how they felt their congregations weathered the recession, the majority of respondents indicated that their congregation fared well or very well since the worst of the recession (73.9 percent). However, when comparing post-recession revenues with inflation, only 39 percent reported that congregational revenues kept pace or were ahead of inflation between 2007 and 2011.

From our observations, some LCMS congregational leaders today will reference the frugality of the early German immigrants who founded many of our congregations as a major source of their congregations’ culture of stewardship. These references to a 19<sup>th</sup>-century culture of frugality often translate into a 21<sup>st</sup>-century cultural mindset of scarcity. A culture of scarcity can limit the perspective of members and leaders alike, fostering an environment that dampens the generosity of God’s people. Human attitudes can influence our full potential for the mission to which we are called, thus forgetting to acknowledge that with God all things are possible.

To encourage a culture of generosity, the Lake Institute on Faith & Giving at Indiana University School of Philanthropy recommends that congregations focus on “transformational, not transactional giving.” Transformational giving dramatically shifts the focus from budgeting limitations to investment opportunities. The institute suggests redefining “pastoral care to include the care for members and donors, viewing giving as a spiritual practice.” This change in focus suggests “engaging members in personal conversation and exploring ways in which generous giving enhances the ministry they share together.”

Accomplishing a shift in congregational culture requires bold, courageous and generous leaders who share life-changing stories, inspiring congregations to generously invest their time, talents and treasures in our Lord’s work through the local congregation.

### *For Discussion*

1. How would you describe the culture of your church as far as being generous?
2. What do you think others in your community see as important to your congregation?
3. How and when do you talk about generosity in your church?

## Generous Leaders Cultivate Generous Stewards

*“Then the leaders of fathers’ houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king’s work.” (1 Chron. 29:6)*

In *Contagious Generosity*, Willard and Sheppard, two experienced guides for churches on the generosity journey, boldly articulated the pastor’s role in encouraging generous stewards:

Generous churches are led by generous pastors. Period. It’s possible to be a generous pastor of an ungenerous church. But we have never seen a generous church that is not led by a generous pastor. The truth is that leaders who lead generous churches don’t just talk a good game. They have trained themselves in the principles of generosity, and they openly model a generous life.

Pastors have a God-given responsibility to lead their members toward all godly living, including generosity. They should not and cannot fully abdicate this responsibility to the board of stewardship or delegate it to another staff member.

As pastors teach and encourage generosity, it is imperative to consider the view from the 21<sup>st</sup>-century pew. Research indicates that many members today do not yet understand giving and generosity because they were not modeled for them while growing up. We observe that older members regularly indicate that they learned to be generous from their parents. A growing number of younger members don’t speak of the influence of parents in modeling stewardship. Christian parents, just like pastors, have a responsibility to model generous stewardship.

It is important for spiritual leaders to “connect the dots” for members between money and changed lives. Sharing stories of changed lives while affirming the congregation’s generosity are powerful tools that encourage and inspire even greater generosity.

Today literally tens of thousands of not-for-profits, both Christian and secular, are regularly telling their stories of changed lives to their donors, some of whom include people from your congregation. These not-for-profits would welcome the opportunity that congregations have to “tell their story” each week to their givers. The local church has that extraordinary opportunity.

While the local church has the opportunity, regrettably few churches take advantage of this opportunity to connect generosity and Kingdom impact. By failing to effectively share stories of Kingdom impact, are we discouraging stewards from expressing their generosity to their Lord through the Sunday offering plate? Jesus regularly used stories and examples to teach. Why is that method of communication so limited or missing in our churches today? Many who research and study the church suggest that this is seriously deficient in the 21st-century church. This deficiency allows others to influence the generosity of your members, potentially siphoning away dollars for ministry to other charitable giving opportunities that are more adept at connecting with the prospective donor’s passions for ministry.

George Barna, America’s leading marketing researcher of faith and culture, observes that “people no longer give to the church simply because it is the church. The church must prove itself worthy of donations.” How effectively are you telling your members about the impact of their generosity? Are you telling how the Gospel message is changing lives through the mission and ministry that regularly happens through your congregation?

Finally, when pastors and other leaders are transparent about their journey toward a more generous life as God’s stewards, God’s people also will respond because generosity is modeled for them. Willard and Sheppard write, “We have seen pastors who share their own journey toward generosity find that their congregations respond with a desire to follow suit.”

A word of encouragement to pastors: If you are still growing toward a life of generosity, you have both the privilege and opportunity to allow your own story to impact the habits of the people you lead.

Generous leaders who encourage generous stewards find that when generosity spreads to staff members and key lay leaders in a congregation, this spirit of generosity often trickles down to the rest of the body of believers.

Patrick Johnson, who co-authored the four-week devotional *Generosity* with well-known Christian author Gordon MacDonald, observes, “Few churches succeed in getting leaders to give generously by using a forced standard.” Johnson explains that encouraging lay leaders to be generous stewards is “more effectively done in a trusting relationship that provides encouragement, grace and accountability.” Does your church foster a culture that encourages generous stewardship of its staff and laity?

## For Discussion

1. In what ways are you, as a ministry leader, using your position of influence to advance generosity in your church?
2. How do you ensure that your perspective on money is consistent with the challenges that members in your congregation face every day?
3. In what ways do you, as a ministry leader, take ownership of funding your church’s ministry?

## Embrace the Ministry of Asking

*“And let us consider how to stir up one another to love and good works.”* (Heb. 10:24)

If pastors and lay leaders want to inspire and encourage generous stewardship, it is important to embrace the ministry of asking. But before you ask, you first must listen. The most effective way to encourage generous stewards is to connect the giver’s passion and interest with mission and ministry.

Pastors and leaders who only discuss the topic of money when they need to raise money will most likely not cultivate generous stewards. When you do ask, it is important that the perspective is always what God wants for the giver, not what you or the church wants or needs from the giver. Always remember: Asking people to be generous is helping them, as God’s stewards, to accomplish what our Lord intends for them to do, not what we want them to do for the church.

The confidence for a leader to embrace the ministry of asking comes from a belief in abundance of resources. When a leader embraces an abundance mindset, namely that our Lord can and does provide all that we need, a leader can enthusiastically embrace the ministry of asking and confidently encourage members to share their generosity in order to make a Kingdom impact as stewards of our Lord’s resources, which He has entrusted to us to use for His purposes.

We recommend that you celebrate even when something is given elsewhere. For instance, do you lift up a member’s generosity when he or she is generous to one of our seminaries or universities? When you celebrate generosity, it encourages others on the journey toward a generous life.

## For Discussion

1. When you think about asking for money, what is the first thing that comes to mind? Is it a positive or negative feeling? Why? What impact has that had on your willingness to ask others to be generous to the church?
2. What steps are you taking to ensure that you and other ministry leaders are listening for the interests and passions of various people in your congregation?
3. Has a church member ever told you about a large gift he or she made to something other than your church? How did you react?

## Generosity Is Contagious

*“Whoever is of a generous heart, let him bring the LORD’s contribution: gold, silver, and bronze ... . And they came, everyone whose heart stirred him, and everyone whose spirit moved him, and brought the LORD’s contribution to be used for the tent of meeting, and for all its service, and for the holy garments.” (Ex. 35:5b, 21)*

When it came time to build the Old Testament tabernacle, the Lord moved Moses to speak to the people of Israel and ask them to provide all the contributions needed for building the tabernacle. Day after day, they kept on bringing contributions and offering their skills for the completion of this worthy project (Ex. 35:20–29).

The generosity of the people continued to grow and grow until those who were in charge of the building of the tabernacle came to Moses and said, “The people bring much more than enough for doing the work that the LORD has commanded us to do.’ So Moses gave command, and word was proclaimed throughout the camp, ‘Let no man or woman do anything more for the contribution for the sanctuary.’ So the people were restrained from bringing, for the material they had was sufficient to do all the work, and more” (Ex. 36:5–7).

It is helpful to remember that the people were not commanded to bring their contributions, but they were bringing their gifts from generous hearts. Generosity is contagious. It is easy to imagine that some people started bringing their gifts, and others joined in until there were many more contributions than needed to complete the building of the sanctuary. Wouldn’t it be something if giving today were as generous as it was in the Book of Exodus? We can’t help but think that the generosity of a few and then a few more and then many more is contagious!

Could something like that generosity happen today? Of course, it could! Because the same Spirit of God that moved the Old Testament people of God to freewill generosity is still active in God’s people today.

This account from the Book of Exodus is an encouragement to practice freewill and generous giving for the work of the Lord. And once this freewill generosity gets underway, then God’s people catch the spirit of generosity and marvelous things happen.

This example underscores the importance of modeling generosity by pastors, congregational leaders, parents and fellow Christians. As one Christian stewardship leader said, “God’s work done in God’s way will never lack for God’s resources.”

### *For Discussion*

1. Can this kind of contagious generosity happen in your congregation?
2. How can pastors and congregational leaders set the pattern for contagious generosity?
3. How can members of your congregation catch this spirit of generosity?

## Measuring Generosity

*“For where your treasure is, there your heart will be also.” (Matt. 6:21)*

Experienced, seasoned business leaders readily acknowledge the importance of measuring results in order to effectively manage an organization. Many of these same leaders, as they serve their Lord through the church, neglect to apply these skills, experiences and perspectives for Kingdom work. The local church seldom moves beyond essential recording and recordkeeping. This move is necessary if a congregation is to grow in contagious generosity.

Each congregation is unique. Therefore, ministry leaders will find it most effective to compare their congregation’s giving with giving in previous years, as well as with national averages such as those compiled by the Synod.

Often, pastors and lay leaders alike contend that the shepherd’s role keeps him from engaging in the temporal and business matters of the church. Lay leaders cite their pastor’s lack of experience or time as constraints to his involvement. Many pastors we meet are not aware — and some contend that they should not know the particulars — of their members’ generosity. Yet, these same pastors are called to help ensure the spiritual health of the congregations they lead.

Is pastoral effectiveness restricted if he is unable or unwilling to evaluate the generosity of the stewards he is called to lead? In today’s world, we expect and demand that our health-care providers, teachers and even our coaches collect, measure and evaluate data. Don’t our pastors need access to similar data to most effectively care for and disciple the flock they are called to lead?

### *For Discussion*

1. How do you measure giving in your church?
2. Who is responsible for interpreting the data?
3. What is your congregation’s policy regarding access to giving information? How might this policy need to be changed?

## Celebrate Generosity

*“At that time Solomon held the feast for seven days.” (2 Chron. 7:8a)*

As Lutherans, we regularly celebrate important milestones in the discipleship journey, such as Baptisms, confirmations, ordinations and installations of called workers.

Yet seldom do we celebrate generosity. When someone gives for the first time in your congregation, it is reason for celebration. Churches usually don’t track first-time givers, so they are unable to celebrate with these givers how our Lord is working in their lives. Not-for-profits supported by many generous givers carefully monitor, celebrate and thank their donors every time they give. Churches, unfortunately, are notorious for taking their givers for granted. Thus, should it surprise us that giving to not-for-profits in the 21<sup>st</sup> century is growing and that it is very likely at the expense of giving through the Sunday morning offering plate?

If we, as church leaders, neglect to acknowledge first-time generosity and don't joyously acknowledge and celebrate the generosity of stewards committed to our Lord's work, should we be surprised that giving to our beloved church body has failed to keep pace with inflation for more than two decades? When we neglect to "connect the dots" between generosity and ministry impact through storytelling celebrations, are we discouraging rather than encouraging generous stewards? When discussions and communications focus on scarcity, operating deficits and unbalanced budgets, are we once again discouraging generous stewards?

### For Discussion

1. When was the last time you made a big deal about the first time someone gave to your church?
2. Why is it easy for churches to celebrate Baptisms and confirmations, but not generosity?
3. Is it possible you are taking the generosity of your members for granted?

As you consider opportunities for encouraging generous stewards, it is very important that the church reach disciples where they are. Your members are at different places on the journey toward generous living, which can be impacted by age, current financial position, relationships, personal connection to the ministry and, of course, their own faith formation as followers of Jesus. The church that creates an environment to help each steward grow in generosity will be abundantly blessed in terms of time, talents and treasures as these generous stewards joyfully serve their Lord.

## Suggestions for Further Study for Leaders

- › LCMS Biblical Stewardship Principles and Leader's Guide available at [www.lcms.org/stewardship](http://www.lcms.org/stewardship).
- › Searcy, Nelson. *Maximize: How to Develop Extravagant Givers in Your Church*. Grand Rapids: Baker Books, 2010. (ISBN 978-0-8010-7218-5)
- › Willard, Chris, and Jim Sheppard. *Contagious Generosity: Creating a Culture of Giving in Your Church*. Grand Rapids: Zondervan, 2012. (ISBN 978-0-310-89313-4)

## Congregation Study and Devotion Guides

- › Igram, Chip. *The Genius of Generosity: Lessons from a Secret Pact between Two Friends*. The Generous Church, 2011. (Published in collaboration with The National Christian Foundation.) (ISBN 978-0-615-41618-2; [www.generouschurch.com](http://www.generouschurch.com) or [www.livingontheedge.org](http://www.livingontheedge.org))
- › Igram, Chip. *The Genius of Generosity: Living on the Edge* (small-group DVD series with four messages). Living on the Edge, 2011. ([www.livingontheedge.org](http://www.livingontheedge.org); other related resources in a variety of formats are available at this author's website)
- › MacDonald, Gordon, and Patrick Johnson. *Generosity: Moving toward Life that is Truly Life* (a four-week devotional). The National Church Foundation, 2008, 2009, 2010. (ISBN 978-0-9771174-1-3; [www.generouschurch.com](http://www.generouschurch.com))
- › McDaniel, Chris. *Igniting a Life of Generosity* (a 21-day devotional). Winchester, VA: ECFA Press, 2011. (ISBN 978-0-9799907-6-2; [www.ignitingalifeofgenerosity.com](http://www.ignitingalifeofgenerosity.com))

## Discovering the Joy of Generosity

- › Blanchard, Ken, and Cathy S. Truett. *The Generosity Factor*. Grand Rapids: Zondervan, 2002. (ISBN 978-0-310-32499-7)

