

Creating a HEALTHY STEWARDSHIP CULTURE

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It has been said that asking a congregation, or any other organization, to define its corporate culture is the equivalent of asking a fish to describe the water in which it swims. Yet figuring out your congregation's culture is vital to effecting any positive change in any area of your "life together."

The purpose of this resource is to examine the importance of the culture in your congregation in regard to stewardship and to provide you with insights for understanding and changing that culture.

Why is the Stewardship Culture Important?

In *Culture Shift*, authors Robert Lewis, Wayne Cordeiro and Warren Bird write, "A dictionary would define culture as the sum of attitudes, customs, and beliefs that distinguish one group of people from another. Its root meaning is shared with the word agriculture, referring to soil that has been tilled, and by extension a set of traits that have been plowed into a group's way of life. Culture is transmitted from one generation to the next through language, material objects, ritual, institutions, and art."

Defining culture might not be all that difficult ("the way we do things around here"), but determining the culture of an institution is no easy task. The culture of a congregation flows beneath the surface. To get at it, you must observe and ask questions.

Every church has a macro culture that includes its purpose, its identity and its setting. Every church also has a number of micro cultures that exist side-by-side and go into making up the macro culture. How a congregation views stewardship makes up one of these micro cultures. The stewardship culture is made up of how the church responds to the consumer/materialistic culture that surrounds it, as well as how it determines and uses the gifts of those who belong to the church, how it marshals their time and efforts, and how it helps disciples manage the finances entrusted to them by God. Another way of putting it is: How does your congregation teach people to marshal the resources given to them according to their vocations?

Chris Willard and Jim Sheppard write in *Contagious Generosity*, "A church must be intentional about developing a culture of generosity from the outset, because the culture of the church is the most powerful way of effecting corporate change. If a church isn't clear about what it believes on the topic of giving and stewardship, then its members won't be either. The culture of a church includes its customs and its underlying attitudes. It answers the question, how do we get things done around here? Culture sets the tone, defines the pace, and becomes the catalyst for vision, strategy, goals, and impact ... and ... culture trumps vision" (pp. 30–31).

Willard and Sheppard continue, "Leaders often underestimate the role that culture plays in shaping the habits of a community of believers. Many believers have been taught that giving is a private matter, an individual experience, something that is just between them and God. Some church cultures even discourage people from talking about financial matters. Yet by counting the number of verses in Scripture, you could argue that Jesus spent more time talking about money and possessions than about any other subject, including heaven and hell. Why? Because Jesus knew that how we handle our money is more than a private matter. A heart of generosity is shaped by the culture of our church. ... Culture is not neutral. If the culture is not right, it will be a headwind resisting almost everything you try to do. If the culture is right, it will be a tailwind accelerating everything you try to do" (p. 31).

While Willard and Sheppard write primarily about financial stewardship, the same is true in regard to the congregational outlook on the whole topic of vocation, of which stewardship is simply one part. Church culture impacts how members view their vocations as Christians, parents, students, members of the community, employers, employees and so on.

What's Going On in the Stewardship Culture of Your Church?

J. R. Woodward suggests that culture consists of six elements. They are language, artifacts, narratives, rituals, institutions and ethics.

LANGUAGE: “Words,” writes Woodward, “shape us and form us.” What does “stewardship” mean to most members? Is it all about financing the church’s budget, or is it about the entire life of the believer? When and how are the words “steward” and “stewardship” used in your church? How about the words “vocation,” “generosity” and “alms”?

Additional questions:

1. It has been said that in order to change the culture, it is necessary to change the conversation. What is the conversation about stewardship/vocation/alms/generosity in your church teaching members about how they use all that God has entrusted to their care?
2. Do they see themselves as “owning” their time and money, or do they see it as a gift from God to use for His purposes? What difference does it make?
3. Do most of the members of your congregation see money the way the world does or the way the Bible teaches? What difference does it make?
4. What do the above conversations suggest about the stewardship culture of your congregation?

ARTIFACTS: The visible outward signs of our fellowship as a congregation are the Word and Sacraments. Which members are regularly in attendance in Divine Service, and which are not? How many of the members of your congregation are in Bible study regularly? How are they growing in the grace and knowledge of Jesus Christ? How many understand that it is the Gospel that motivates and empowers them to live godly lives? How many understand that it is the Law that instructs and guides them to live in obedience to God’s Word?

Additional questions:

1. Communication: How does the congregation communicate its purpose and mission? (What avenues and tools are employed in getting the message to every member?)
2. Service: How is the congregation doing when it comes to identifying, recruiting and training people to serve in various positions in the church? Does the church teach people to balance their time according to their vocations in order to prevent burnout and weakened marriages?
3. Offerings: How is the congregation doing when it comes to financially supporting the work of the local church and supporting the wider mission of the district and the Synod?
4. Gifts: How does the congregation help members identify and use the gifts God gives to His people?

NARRATIVES: “The narrative is the guiding story that helps the community answer the question of *what is God’s calling for our church?* Elements strongly related to the narrative include theology, stories and doctrine.” Unfortunately, the concepts of stewardship and vocation have been neglected by many in the church. Connecting it primarily or solely to financial issues has dulled or muted its intended impact. What does your congregation teach about vocation? Have your congregational leaders and members studied what the Bible has to say about stewardship in its wider sense? A helpful resource is *Stewardship: A Theological Perspective* found in these resources.

Additional questions:

1. How do most of the members view the use of time for God’s purposes in the home, occupation, community and congregation?
2. How do most of the members view the use of their abilities and talents for God’s purposes in the home, occupation, community and congregation?
3. How do most of the members view the use of money and its relationship to their spiritual life?

RITUALS: “Rituals answer the question of *what are our core practices?*” How is stewardship included in the instruction of children? When does teaching about vocation happen? How is stewardship incorporated into catechetical instruction for youth and adults? Is stewardship treated as a “once a year” program or as a year-round process?

Additional questions:

1. What percentage of the membership is regular (you define “regular”) in weekly worship attendance?
2. What percentage of the membership is regular (you define “regular”) in attendance at the Lord’s Supper?
3. What percentage of the membership is regular (you define “regular”) in attending Sunday school/Bible class/small groups?
4. What percentage of the membership is generous (you define “generous”) in financial giving?
5. What percentage of the financial gifts given to the congregation is used for mission endeavors beyond the congregation — through district and Synod?

INSTITUTIONS: “Institutions can be an ally The issue is not institutions; they will be with us forever. The problem is institutionalism, when the institution takes on a life of its own and starts rewriting the story that gave it birth, or when an institution oversteps its bounds and becomes so bureaucratic that death is inevitable. Families, churches and government are good; the wrong use of them is what is bad. Institutions answer the question of *how will we fulfill God’s calling together?*” Has the stewardship committee of your church become institutionalized? Is the purpose of the stewardship committee to raise funds to meet the budget of the church, or does it exist to help the members grow in their vocations as they manage all that God has entrusted to their care?

Additional questions:

1. Do the leaders and members of the congregation see stewardship and vocation as institutional issues (all about budgets, buildings and salaries) or as a spiritual issues (about the roles God has established for us in the world)? What difference does it make?
2. Do the leaders and members of the congregation see stewardship practices as having to do primarily with the local church or is it about how members live their lives at home, in the community, at work and at church (both near and far)? What difference does it make?
3. Do the leaders and members of the congregation see “the church” as belonging to them or as belonging to Christ? What difference does it make?
4. What would most of the members say is the purpose and/or mission of this congregation? (Does this portray an inward or outward focus?)

ETHICS: “Every community has moral convictions that inform how the community lives, which are the ethics of the group. ... Ethics answers the question of *What does it mean for us to be faithful and fruitful in God’s mission?*” Woodward continues, “As you consider the congregation ... is there a clear understanding of what it means to be faithful and fruitful, and does it reflect something more substantial than how many people come to a service and how large the budget and building are?” What does it mean to be a faithful steward in our congregation? What does it mean to be faithful to your vocations? Do the members know and live out what it means to be a steward in all aspects of their vocations?

Additional questions:

1. Do all the members of the congregation understand that Christian stewardship begins with the fact that we are saved by grace through faith in Jesus Christ? (Eph. 2:8-9) What difference does it make?
2. Do all the members know that good works are important as we love and serve our neighbor? (See Eph. 2:10; Titus 2:11-14 and Titus 3:4-8) What difference does it make?
3. Do all the members know that we are called to steward (not own) what God (the Owner) entrusts to our care through our vocations? What difference does it make?
4. Which of the following statements would you use to describe the stewardship culture in your congregation? (You can choose more than one.)
 1. Magical thinking would describe our approach to money. We think it will just appear, and we don’t talk about it.
 2. Our church gets volunteers by putting announcements in the bulletin and/or newsletter.
 3. We have a lot of trouble filling all the offices in the congregation.

4. We trust God and are giving an increasing percentage of the budget to missions.
5. We have a horrible reluctance to spend money. The annual pledge drive is a time of high anxiety and tension.
6. We are not daring in our church life. We have trouble doing anything big. The congregation gives grudgingly.
7. The leaders of our congregation seem to be the same people year after year — we just “change hats.”
8. Lay leaders receive intentional training for the offices they hold.
9. We struggle with very low giving. Most of our members give very little.
10. A lack of communication has resulted in a distrust of financial decisions made by the board.
11. My church expects committees not to spend their budgets but to carry the church through.
12. The church is moving toward an attitude of “let’s get it done” rather than “we don’t have the money.”
13. Money is a scarce resource, like water hidden underground. It could be tapped under the right conditions, with the right program.
14. The leadership of our church realizes that solving the money problem would involve taking steps that would make them uncomfortable.
15. The annual budget is carefully scrutinized. The focus is on how to spend less rather than what we can and should do.
16. We have ministry descriptions for all office holders in the congregation.
17. We help members identify their gifts and abilities and use that information to help them serve in their areas of strength.
18. There is an embarrassment in my church about the inability to increase the minister’s salary, but there is no initiative on anyone’s part to change this culture.
19. Money contributed to the church becomes a zero-sum game. If one committee gains, another loses.
20. Money is not connected to spiritual life at our church.
21. The church in recent years has found a renewed sense of ministry. Discovering that we can achieve what we set out to do — God’s work — has been a real shot in the arm and has improved our stewardship efforts.
22. We always experience a “summer slump” in giving.
23. If we could get people back to church the money will follow.
24. We have a lot of members who participate in the service opportunities our congregation provides.

25. Only a small percentage of our congregation is involved in either large or small group Bible studies.
26. If we could get people in Bible study the money will follow.
27. We need to grow so we can pay the bills.
28. Our church is structured in such a way that some ministry opportunities never see the light of day.
29. Many of our members believe that the pastor and lay leaders of the congregation are to do the work of ministry.
30. If we really need something — and let people know — the money will come.
31. We don't believe in pledging around here.
32. We always have a problem in November, but it is cleared up in December.
33. A small percentage of our members give most of the money.
34. We have way too many members who just come to church on Sunday morning and are not actively involved in the programs and ministries of the congregation.
35. We believe that mission efforts and dollars should be concentrated in the life of the congregation and not outside of it.
36. We will stop giving to missions outside of ourselves to balance the budget.
37. We rarely talk about our Lutheran identity here.
38. We give a very small percentage of our income to missions because, after all, "charity begins at home."
39. We see our school as our mission.
40. Most of our people do not consider stewardship to be all of life — they see it as having to do with money only.
41. We cause a lot of burn out by running our volunteers into the ground.
42. There is a high divorce rate in our parish.

Which of the statements you chose would you like to change?

How Can the Stewardship Culture Be Changed?

Identifying the stewardship culture is one thing, changing it is quite another. Changing the stewardship culture will require both technical and adaptive solutions. Ronald Heifetz, in *Leadership Without Easy Answers*, defines technical changes as those fixes used to correct ordinary problems in a system as it is. Adaptive changes are those that address fundamental values and that demand innovation, learning and changes in the system itself. To say it another way, technical changes apply a "quick fix" to a situation. Adaptive changes go deeper to change attitudes and values.

In Christian stewardship, most churches have attempted, if anything, primarily technical changes. They have "stewardship programs" that deal with financial issues or use some kind of inventory to discover gifts and talents, but they do little to get at the deeper adaptive issues in stewardship, such as values and attitudes stemming from specifically Lutheran teachings, in this case vocation. While technical changes are appropriate, they do not go far enough in the area of Christian stewardship. Stewards need to know not only who they are in Christ, but they also need the opportunity to examine what roles they have been given to play in church, home and society — their vocations. If the stewardship culture in the congregation is to be changed, it will take adaptive solutions along with technical solutions. Adaptive solutions are not easy because they require continuous learning. There are no "quick fixes" when it comes to the church. The only solution is listening to the Word of God day in and day out.

In *Recreating the Church*, Richard Hamm describes it this way: "Systems love homeostasis, keeping things the same. This is why those who live and work in systems, including our congregations, middle judicatories and national structures, are often quick to embrace technical change. 'Fixes' actually help keep the status quo intact. Adaptive change has to do with seeing underlying issues and addressing them in ways that alter the fundamental nature of the system. ... Leaders across the life of the church often expend so much energy in technical change that there is no energy left for adaptive change. ... The problem is not that technical change is bad and adaptive change is good. There is a place for each. But while some technical change is almost always in order, effective leadership seeks to go deeper and to understand the adaptive issues, directing as much of the energy of the system as possible toward those. Otherwise, to use a phrase popularized by Bill Coffin, we are just 'rearranging deck chairs on the Titanic'" (pp. 11–12).

An adaptive change process will be built on the study of God's Word — specifically dealing with how God calls us to live in each area of our lives, in our various vocations. God has given us roles to fill and each of those roles has a claim on our money, our time, our attention, our thoughts, our prayers, on us.

J.R. Woodward writes in *Creating a Missional Culture*, "As we have learned already, all organizations have a culture, including churches. And the culture shapes the community in profound ways. Understanding, analyzing and creating culture is the work of a cultural architect" (p. 61). The keepers of the culture in the congregation are the pastor(s) and lay leaders. It is their responsibility, as faithful stewards, to understand, analyze and create a healthy stewardship culture so that God's will is done and His purposes accomplished.