Stewardship Under the Cross

Stewardship for the Confessional Lutheran Parish

2nd Edition

by

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THE LUTHERAN CHURCH
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Stewardship Ministry
Forward

In 28 years as a parish pastor I found that many believers – both new believers and mature ones – had never been taught what God says in His written Word regarding offerings. That’s really a shame for a lot of reasons. For one thing, the Scriptures have a great deal to say about this topic. And yet so many pastors are afraid to teach on it. Many of the Presbybapticostal programs on the topic are just plain awful: all Law, all theology of glory. But the teaching of God’s Word on the subject is one that can bring great joy, great freedom, and great blessings both to those in the Church and those not yet in it. It’s such a shame that the Church and world miss out on those blessings due to the ignorance of God’s people.

Sadly, many pastors seem to avoid the preaching and teaching of the Third Use of the Law; but we believe, teach and confess that such teaching and preaching are both right and necessary: “[The Law] should always be held before the faithful and taught among them continuously and diligently. ... However, it is also necessary to explain very distinctly what the gospel does, effects and creates for the new obedience of the believers and what the law does in relationship to the good works of believers.” (FCSD VI.4, 10, Kolb-Wengert, pages 588, 589.) In this book by Pastor Curtis you will find just that: practical and faithful ways to teach and preach both the instruction and the promises of God regarding the offerings of his people.

Yes, there is the danger of some responding to such teaching by saying, “All the church ever talks about is money.” I was always prepared for this by being ready, with gentleness and even humor, to state the date of the last time I had preached on the topic. That usually put an end to such complaints.

Along with Pastor Curtis and many other pastors I have learned that the teaching of God’s Word on this topic brings with it great blessings to pastor and people. My prayer is that
many faithful, confessional Lutheran pastors will find this book to be a useful tool for the congregations and communities entrusted to their care.

– Rev. Dan P. Gilbert
President, Northern Illinois District, LCMS
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This Book is Not For Everybody

While I could try to brag that I’ve put down the last word on stewardship and that everyone should read this book and take it to heart - we both know that wouldn’t be true. No one resource is going to do that. I’m a confessional Lutheran pastor of two small, liturgical parishes in rural America. The closer your parish situation mirrors mine in size, outlook, and culture, the more help this book will be for you, I’m sure. If your parish differs from mine in all three areas, perhaps this book isn’t for you. I still hope you will find the Bible Studies and newsletter articles helpful, but you can find more resources aimed at parish situations more like yours at lcms.org/stewardship.

I’ve toyed with the idea of moving Appendix I to the head of this book. When we talk about stewardship we are talking about part of the pastor’s theological task: preaching and teaching. So don’t skip Appendix I which deals with the theology of preaching the Law.

As you will read below, this slender volume came about through my own struggles as a parish pastor. Like so many pastors before me, I was thrust into a crisis situation for which I was in no way prepared. Thankfully, the Lord of the Church never leaves us alone and I had more than a little help from many brothers and fathers in the ministry when it came to confronting our parish’s stewardship issues.

I am especially indebted to my classmate, Rev. Jonathan Conner, and my father-in-law, Rev. Dan Gilbert, for their insights on teaching faithful stewardship to Lutheran congregations. At the time my parish and I were struggling with these issues we also received timely and pastoral encouragement and advice from our then district president, Rev. Herbert C. Mueller, Jr.

I hope that what we learned in our struggles here can be of service to other confessional Lutheran parishes as they seek to lead godly lives together under the cross of Christ.

Rev. H. R. Curtis
St. Lawrence, 2013
Chapter 1: Why this book?

I am a Lutheran pastor of two smaller than average LCMS congregations in rural Illinois. I am not a church consultant, guru, or expert. I have no advanced degrees from the usual places that would qualify me as a top notch speaker, writer, or thinker on stewardship. I'm just a Confessional, liturgical Lutheran pastor who had to confront this issue in his parish.

What you'll get in this book is the experience and advice of one pastor struggling to remain faithful to God's Word while leading his parish through a rough financial patch. I make no extravagant claims about what will happen at your parish if you follow my advice. I hope that this book will help you think through the Word of God and the difficult task of bringing that Word to real people in your congregation. I hope that I can give you some ideas that were helpful here and encourage you to use them in ways that make sense at your congregation. In short, I hope I can save you the trouble of having to reinvent the wheel.

There are plenty of stewardship programs out there – some good, some bad, and some ugly. While I do lay out the program we used at my parish, this is not a book about a program: it is a book about how to think about and teach stewardship as a Lutheran; a book about Law & Gospel, vocation, and liturgy. Whatever you decide to do with stewardship in your parish, my hope is that this book will aid you in keeping Lutheran theology in the fore.

But before I begin, you should know my view of the whole topic of stewardship. This is not a topic that I ever thought I would really have to delve into in any serious way. You preach Law and Gospel sermons and sanctification falls into place, right? A good tree bears good fruit, right?

Of course. But it's also true that the Old Adam hangs around the neck of Christ's little lambs and must be daily drowned in repentance. And it's true that Baptism doesn't magically instill within us a perfect understanding of the whole counsel of God as contained in the Scriptures. This was a lesson that I've had to learn over and over in the parish: My people are destroyed for lack of knowledge. There are some things the people don't do simply because they honestly don't know that
the Word of God commands it. There are sins they run into because they honestly don’t know that the Word of God forbids it. I soon found in my ministry that teaching the whole counsel of God could not be separated from preaching the Gospel of free grace for Christ’s sake.

Teaching the whole counsel of God means that we will also be teaching and preaching the Law of God. The preaching of the Law always accuses – but it doesn’t only accuse. It also instructs. Preaching and teaching about stewardship is a preaching and teaching of the Law. In this sense it is no different than preaching and teaching against adultery or unfair business practice or how Christians should faithfully attend worship. That preaching of the Law will always accuse – preachers must be aware of this fact and apply the Gospel properly to repentant hearts. But the Law also instructs – and the people need this instruction. Appendix I contains a longer essay where I lay out more thoughts about instruction in preaching and preaching the Law.

My friend and colleague, Pr. William Weedon, tells this story of how stewardship worked in the parish he served for many years. Soon after his arrival in that place the elders told him, “Well, Pastor, donations are down, time for a stewardship sermon.” Pastor Weedon mounted the pulpit one Sunday, told the people what the elders had told him, opened his Catechism, read “What the Hearers Owe Their Pastor” from the Table of Duties, and then went on with his sermon on the Gospel lesson. That’s one way to do it. In a sense, that’s the only way to do it. The people must hear the Word of God about God’s plan for His people’s generosity to the work of the Church. They must be instructed. And they must receive that instruction in an environment based in faith in the Gospel of Jesus Christ. But as countless pastors have learned, that’s often easier said than done.

**Our Story**

For a number of years before my arrival, the parish had been borrowing money to meet operating expenses. We are blessed to be one of two parishes that share a Christian day school, the costs of which kept mounting year after year. Shortly after I was installed as pastor the bank informed us that our line of credit was coming to an end. We no longer had the option of financing the parish and school budget with debt.
What were we going to do? Closing the school was unthinkable. Paying the bills looked to be impossible. As Mr. Micawber says in David Copperfield, “Annual income twenty pounds, annual expenditure nineteen pounds nineteen and six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery.” We were firmly in the misery camp.

This was the crisis that forced me to rethink how our parish funded Word and Sacrament ministry and how I had been taught to instruct the people on matters of the Law. The more I thought about it, the more it seemed to me that we had a budgeting process that was both backwards and devoid of God’s Word.

It was backwards because we first made the budget and then hoped that the money would come in. What father could run his household this way? A family must budget based on what they expect their income to be and then plan on spending less than that amount.

Furthermore, while we might say a prayer at the council meeting while making the budget, we never brought the Word of God to bear on the question of giving. How were people to know how much to give? We never asked the Scriptures to answer that question for us.

That’s when we embarked on a year long process of changing the way we budgeted for our parish and school. First, we brought the Word of God to bear on the topic. And second, we turned the budgeting process on its head. Instead of never teaching from the Word of God on the topic of stewardship, then making up a number to spend, and then hoping that the money came in – we would instead teach what the Bible said, ask the people what they were planning to give for the year ahead in light of the Word of God, and then make our budget to accommodate their stated generosity.

In one sense, we figured that this is the sort of plan that can’t “fail.” If the people told us that they didn’t want to give enough for the school to stay open, we would at least know that fact and plan accordingly. That would have been a major disappointment, but at least things would have been done in an orderly manner – at least we would have been able to plan for a balanced budget and set realistic goals for the future.

As it turned out, my parishioners spent a year listening to the Word of God, examined their own lives in comparison to it,
and stepped out in repentant faith with renewed generosity to God's work in the Church. The school has stayed open and we're paying down the debts we incurred in previous years. Our budget is still tight – we haven't built a fancy new building – we haven't hired new staff – we haven't become a competitor to the fancy Evangelical church-growth “Worship Center” down the road. We remain normal, Midwestern, small-town, confessional Lutherans with everything that implies. We just decided that we needed to listen to God's Word before making our own plans – and listen to the voice of the people in response to that Word before making the congregation’s plans.

**What's Inside**

*Stewardship Under the Cross* is designed to be used by pastors and stewardship committees to help their congregations learn God's Word. Your parish is probably planning or considering one of two options for teaching the congregation:

1. A stewardship emphasis that simply includes teaching.
2. A stewardship emphasis that also includes a pledge program for the purpose of planning for a balanced budget (*New Consecration Sunday* [Herb Miller], *Consecrated Stewards* [LCEF], or something similar).

*If you are planning on a teaching only program...*

... the resources in this book include a series of Bible Studies and corresponding newsletter articles. But more than that, this book includes a discussion of how to think about stewardship as a Lutheran. The idea is to provide the teaching to the people in doses and then allow time for them to consider it, formulate questions, and come back to learn more. I recommend using one of the Bible Studies on a Sunday morning about once a month and printing the corresponding article in the monthly newsletter. If this plan is followed, the whole course of teaching will last about six months and the congregation's core members in Bible Study will have learned a great deal – and the congregation at large will have been introduced to the topic via the newsletter.
If you are planning on a teaching and pledge program . . .

. . . I still recommend that you lay the foundation of God's Word with your core members in Bible Class before attempting a stewardship program that leads to “pledges” or “commitments” for the sake of budgeting. The teaching, and teaching as a Lutheran, is the main thing and is appropriate everywhere. A formal pledge may or may not fit your parish: only you can be the judge of that. This book will tell you how this works at one confessional, liturgical parish and I hope that will help you think it through at your place as well.

Time, Talent, Treasure – No Thanks

The first time I presented all the material in this book to a pastors' conference someone asked me, “What about time, talent, and treasure?” That has been a stewardship cliché for a good long time in American Christianity and it’s an excellent introduction to what I mean by keeping our Lutheranism up front.

There’s nothing wrong with talking about time, talent, and treasures. It can be a handy way to draw all of life into the stewardship equation. But I don’t prefer to use these terms. I think it was probably invented by some pastor who was afraid to talk about money. He wanted to couch our giving of money to God’s Church in a wider context of generosity. These days, while the “three (or five or seven) T's of stewardship” are still out there, folks seem to like the “whole life stewardship” better – and I think that terminology is an improvement. Both concepts are trying to get at an idea that we Lutherans had long before the first stewardship committee was ever created: vocation.

God has work for each of us to do according to our vocations, and we are to use the resources – the gifts – we have from God according to our vocation. That’s a Lutheran way of thinking and processing the Word of God. We don't need hokey gimmicks chalk full of alliteration: we just need our good Lutheran theology brought to bear on the topic of funding Word and Sacrament ministry. That was my goal as I put together the Bible Studies for my parishioners which are included in later chapters.
On Tithing...

One final word is needed about the somewhat controversial topic of the tithe. Among contemporary confessional Lutherans there is a bit of a disagreement on this score. Some Lutherans insist that we cannot speak of the tithe when we speak of stewardship because the tithe was a bit of the Old Testament law specifically given to Israel. In the New Testament we are free from such minutiae. Rather, in the New Testament, we are simply told to be generous in our freedom in the Gospel of Christ. Therefore, any mention of the tithe when it comes to instructing Christians to give is an abuse along the lines of telling Christians not to eat blood sausage or get tattoos.

There is much that is true in this perspective. For example, there are actually three tithes required of God’s Old Testament people (see Lev. 27:30-33, Deut. 12:5-19, Deut. 14:28-29). Clearly all the details of these tithes fall under the specific ceremonial law of the Old Testament.

Yet other Confessional Lutherans point out that the example of the tithe in the Old Testament does have some application for us today. Kenneth Korby, in fact, was fond of saying that if you are not tithing you are robbing God. The idea here is that while the Old Testament law is not strictly binding on Christians, it’s impossible to think of Christians doing less than the Old Testament minimum requirements for supported Word and Sacrament ministry (the tithe required for the Levites and upkeep of the temple; consider also what Jesus says about tithing as a minimum requirement in Matthew 23:23). Think of it along the lines of the Third Commandment: if Israel had to worship at least once a week, is it conceivable that Christians would do less? If Israel was called upon to tithe – and if this meets with our Lord’s approval as one of the minor points of the law – is it conceivable that Christian generosity to the Church and the poor could be less than a tithe?

The resources in this book take the second perspective: the tithe is a useful benchmark for Christians to use today in considering their generosity in light of God’s Word. In Chapter 4, I have provided a newsletter article that explains this in some detail. If God required a tithe of Israel, then tithing is really the natural floor of Christian generosity rather than the ceiling. Or, as St. Ambrose said (Sermon 34, Wednesday in the First Week of Lent), “God has reserved the tenth part to Himself, and
therefore it is not lawful for a man to retain what God has reserved for Himself.”
Chapter 2: Stay Lutheran in Stewardship

The Worries...

Many confessional Lutheran pastors are justly nervous about any stewardship program that goes beyond teaching and asks for “pledge cards.” What we pastors fear, first and foremost, is that the free Gospel of the forgiveness of our sins on account of our Lord Jesus Christ will be the loser in this affair. We don't want to set up a law that God has not set up and make that law a barrier to the completely free gift of God in Christ Jesus. We don't want to slip into the TV-preacher theology of “give the Church some money and God will make you rich.” We don't want our Divine Services to be cheapened into the likes of a PBS pledge drive.

The History...

These are the worries that make stewardship pledge programs distasteful to Lutheran pastors. I certainly did not relish the idea of doing this in one of the parishes I serve. As I mentioned in the first chapter, I’m a confessional, conservative Lutheran pastor serving a small parish (about 95 people on Sunday morning) in Southern Illinois. When I was installed in this parish (after having served as an assistant pastor for a year and a half following seminary graduation) and got to know the congregation, I immediately knew what my goals for the parish’s spiritual growth would be: moving them toward every Sunday communion, a deeper knowledge of their Lutheran faith, and a deeper appreciation for the liturgy they observed each and every week. I chant the Common Service (TLH p. 15/LSB p. 184) every Sunday in my chasuble and wear my collar to the study and around the parish every day. I preach sermons in the style of Luther, not Osteen; I strive to make the
people more Lutheran, not more like their Baptist and Methodist neighbors.

So that’s me: the last guy you’d expect to be writing about “stewardship” and “pledges.” So what happened? I got to know my parish. Besides being a wonderful and loving group of people who welcomed my family and me with open arms, my little parish was also walking a financial tight rope. See if the following doesn’t sound familiar to you:

- Our congregation has had about 95 people in worship for decades – the surrounding community is not poised for growth, and could be poised for decline depending on the fragile local economy (farming and blue-collar).

- Our congregation is in debt to the tune of $150,000 – two-thirds of that is “good debt” (a capital improvement loan from a few years back) and one third of it “bad debt” (for the past 10 years or so we've been borrowing money just to pay the electric bill each month).

- We have a Lutheran school and it's a struggle to hold on to enough students to keep its doors open – the large cost of funding the school is starting to make some folks in the congregation question the wisdom of keeping those doors open for much longer.

- Over the past decade, while our attendance in worship has remained pretty steady, our giving has not even kept up with the rate of inflation.

- Finally, the bank just told us that our line of credit is maxed out and that we can’t borrow any more unsecured money.

This is the situation that faced me a few months after my installation. The questions began to fly around the parish: Should we get rid of the school? But if we get rid of the school, will we lose the young families? Should we sell off some of the property or mortgage the parsonage? But for how long will that
help? Where else can we cut the budget? But how can we cut it even more when we've already cut it so much?

So all that got me to thinking: what is the problem here? An outsider looking in without the perspective of faith might put it simply: this parish had been living beyond its means for too long. Fair enough. Balancing the budget was now a necessity, no doubt about it. The bank had told us as much: no more borrowing. There are only three ways to balance a budget: cut costs, increase revenue, or do both. The fat had long ago been trimmed from the budget (closing the school would be a disaster!) – so that left increasing revenue: mortgaging or selling property, or seeing an increase in offering plate giving.

The people didn't want to do the former (and I didn't blame them) – and the latter, well, seems distasteful. I'm called to preach the Word of God – when you make “increase offering plate giving” my goal you take the wind right out of my sails. When the treasurer looks at the pastor and says, “We're short again this month, Pastor. Time to dust off that stewardship sermon!” I can tell you exactly what the pastor feels: it's a combination of lead weights falling on his shoulders and a badger eating at his guts.

I simply don't know how to use the Gospel (or the Law) with the goal of increasing giving. That's just not what preaching is there for. I can no more preach a sermon to increase giving as I can preach a sermon to shine my shoes. Preaching accuses and forgives, educates and edifies – but raise money or shine shoes it does not.

But still, there the problem stood staring me in the face: this parish was in serious trouble. This problem would not go away and surely it called for some sort of pastoral response. But what?

At this point I began to think through the implications of Luther calling pastors “fathers” in the Large Catechism. That's exactly how I felt: like the dad in the middle of a family financial crisis. Everybody was looking to me, but what could I do? Unlike a biological father, I couldn't just head down the road and look for extra work. But in many other ways, thinking of myself as the Pfarrvater did lead to some insights.

If my family were living beyond its means – what would my approach be? Balance the budget. How do you balance the budget? You estimate what you've got coming in, and plan to spend accordingly. But how to do that with the church? If
nothing changed, I could indeed estimate what would be coming in – and it wouldn't be enough to pay a full-time pastor, have a Lutheran School, and keep heat in the sanctuary during the winter. We could pick two of those three with the current income – but no more!

So what to do? What could change things? The only thing I could do was teach the only thing that could change things: God's Word.

**The Plan. . .**

So this was my plan.

First, I would teach what God's Word said about money and how we use it to support His Church in a Law-Gospel manner. I would take a few months to do so and I would do so deliberately in Sunday Bible class, voters’ meetings, elders’ meetings, and the monthly newsletter. I would simply lay out what God's Word said, and preach repentance in the face of attitudes and behaviors that were contrary to God's Law on this matter. After all, if I knew that 80% of my parishioners were committing adultery, I think I'd spend some time addressing that with God's Word and insisting upon repentance. Well, I knew that a large percentage of my people were breaking the First Commandment when it came to putting their own ideas about finances above God – didn't that call for the ordained teacher of God's Word to teach and preach toward repentance?

Second, after having the opportunity to teach God's Word, I would simply ask the people to help us balance the budget by giving the church an estimate of what they planned to give in the next year. Then, no matter what that number came out to be, we would plan for a balanced budget based on that number. The bank said no more borrowing, so we really had no choice.

**The Cards. . .**

So that's how I came to use the dreaded “pledge card.” But now it made a lot more sense when put in this congregation-family context. I was like the head-of-household looking around the dinner table in the midst of the Great Depression. “Mom, kids: it's time to make the budget. We've got to live within our means and we've all got to work together. I get $10 a
week from the factory. Mom, what do you think you can get from mending clothes and selling eggs? Sally, what do you think will come in from your baby-sitting? John, how about from the yard work you do around the neighborhood?”

Maybe that's a really hokey example – but that is very much where we were. From my teaching and the situation as a whole, it was clear to everybody what the “pledge card” was for: not for spiritual advancement, not to earn brownie points, and not to look good in front of your neighbors (the only people who see the cards are the financial secretaries who already know what everybody is giving anyway). The pledge card was so that we could all plan a balanced budget. And, of course, it was stressed again and again that it was all voluntary. The church was asking for this to help plan a balanced budget, it wasn’t demanding it based on God’s Word – for little pledge cards are certainly not commanded in God’s Word at all.

And some folks didn’t use the cards. But nobody left the church and nobody caused trouble in the parish over them. It was truly the freedom of the Gospel at work. The congregation decided to use a method neither commanded nor forbidden in the Word of God for planning for a balanced budget and asked everyone to participate while also telling everyone that they were free to decide not to do so. And it was fine.

And the more I thought about this way of planning for a balanced budget, the more it made sense. For this is a lot closer to how the church used to do things. Remember the old black and white Luther movie? There’s a scene where Luther has just finished preaching a sermon and then he reminds the people that they have a cow, a portion of the parish tithe, due to the clergy that week. The church once lived by legislated tithes from the income of the parish lands on which it sat. This system served the church for many centuries in many lands. Fans of Jane Austen will remember it from her novels.

“As for Colonel Brandon, she was not only ready to worship him as a saint, but was, moreover, truly anxious that he should be treated as one in all worldly concerns; anxious that his tithes should be raised to the utmost; and scarcely resolved to avail herself, at Delaford, as far as she possibly could, of his servants, his carriage, his cows, and his poultry.”
Surely the legislating of those tithes with the force of secular law was an abuse – but what was good and healthy was that the church knew of the people's generosity in advance and could plan accordingly.

I think this is a much better approach than what I now call crisis driven stewardship. Many of our congregations currently work in this manner: We plan a budget that we think is reasonable and lean, and then if the money doesn't come in, we send out a letter to the people saying what dire consequences are about to ensue if we don't get a big infusion of cash. Or, if we don't go that far, we at least print the amount we are “behind in our giving” in bold print in the bulletin the weekend before Thanksgiving. If that's not a Law-driven approach, what is?

Wouldn't it be better to simply teach the people God's Word, ask them what they planned on giving, and then promise to spend within their generosity? The church has always lived, and must live, on the generosity of the people. This way of approaching “pledge cards” allows the people to tell the congregation of their generosity beforehand so that the parish can plan accordingly.

Did it work?

Does it matter? If there is nothing in such a plan that is contrary to the Scriptures and the Confessions, and if it seems reasonable and good to the pastor and congregation, then it would seem to me that the question “did it work?” is out of place. The point of such a procedure is not “to work” but to allow the called and ordained servant of Christ to preach Christ's Word and then to allow the people to respond. If that is done, then it works by definition, because God's Word never returns to Him void.

To Pledge or not to Pledge?

Of course, it's certainly not necessary to go this route for budgeting. You know your parish so only you can say whether or not this family finances model will work in your place. Below I've got more advice for the process just in case you do think it is appropriate at your place. But whether or not this is the plan for your parish – you've simply got to teach God's Word on how
we use the money He's given us to support His Church. There is no other way to bring people to repentance and faith than by teaching his Word.

The rest of this chapter deals with the step by step process of the pledge card budgeting procedure, Stewardship Sunday, etc. After that I turn back to various forms of instruction that you might find useful in teaching your parish. On page 33 I list other stewardship resources from which you might glean some useful information. The key is that you teach Biblical truth in a thoroughly Lutheran way to the people of your parish. Only God's Word works repentance and faith – and that is the key to stewardship as it is to all of Christian life.

**Working With a “Pledge Card” Program**

Lutheran congregations today typically use one of two “pledge card” programs. The Methodist publishing house, Abingdon, produces Herb Miller's *New Consecration Sunday* program and the Lutheran Church Extension Fund has created a Lutheranized form for use in our congregations called *Consecrated Stewards*.

It doesn't really matter which one of these programs – or some other program – you decide to use. The key is how you use it. What we did at our parish, and what is, I think, the best way to keep everything thoroughly Lutheran and Scriptural, is to have a long period of teaching from God's Word about stewardship before you start a “pledge card” program.

Our congregation decided to just buy the Herb Miller books. The LCEF program includes a lot of Bible Studies, sermons, newsletters, etc. And the other resources I list below also have much to offer. But I decided that I would rather have the flexibility of putting together my own Bible Studies and newsletter articles, gleaning good information from these resources as I went. You'll find what I put together later in this book. You can copy these studies and newsletter articles or change them however you wish.

After the period of teaching on stewardship, the idea is to take about four weeks to focus the attention of the parish on the upcoming Stewardship Sunday, or commitment Sunday, or whatever you want to call it.
Don't Mess with the Liturgy

The collective wisdom of two millennia of Christians has handed us a liturgy and lectionary that no one man or parish has the right to change as if it were his own personal property. One of the most useful things the liturgy and lectionary do is protect a parish from the whims and wishes (in modern parlance: “creativity”) of her pastor. Various stewardship programs will suggest sermon ideas, worship readings, and pulpit presentations about stewardship. I don’t think any of those has a place in a Lutheran congregation. When it comes to any announcements or presentations about the stewardship program, let them come before the Invocation or after the Benediction – everything in between does not belong to you or your parish. It is a gift to be received.

Choosing a Guest Preacher

Most stewardship programs suggest that a guest preacher be procured for “Stewardship Sunday” to deliver a stewardship themed sermon. I do think that a guest preacher is a good idea for a number of reasons. For one thing, it can be hard for a pastor to preach on stewardship to his flock and not appear self-serving. For another, the message is reinforced if the parishioners hear it not only from their own preacher but also from a neighboring pastor. Keep the following in mind when selecting a guest preacher.

- As I mentioned above, it’s never been my practice to toss aside the lectionary in favor of “stewardship texts.” I recommend that the guest preacher preach a faithful, Law-Gospel sermon on the Gospel lesson for the Sunday or Feast being observed in that parish on that day and allow that given Gospel and Feast to suggest his preaching of generosity and supporting the work of God in the Church.

- No one knows the parish like the parish's pastor. The guest preacher should be someone who is willing to listen to the parish pastor about what his parish needs to hear from God's Word regarding generosity.

- Taken together, this means that the parish pastor should choose his guest preacher from among his trusted colleagues.
Nuts and Bolts

Both the Herb Miller program and the LCEF program have very specific letters to send out and Sunday morning presentations to make. You can look over those programs for their ideas on how to word all these announcements. Some of their suggestions are very helpful – and some of them are not so helpful. I encourage you to read over what they say, evaluate it for yourself, and then adapt the language to your own needs.

For example, one of the things that I did find helpful from perusing the New Consecration Sunday program was its accent on the positive. It is neither helpful nor particularly godly to come before the congregation and say, “If you don’t increase your giving, we’re not going to be able to get God’s work done.” God doesn’t need our money. He doesn’t need us at all. So what is the point of stewardship? The point is that we might grow into the image of Christ in generosity. God doesn’t need us to give, we need to give. Our giving can’t be based on our ideas, it must be based on God’s Word.

Another key to the New Consecration Sunday and similar programs is a catered meal after worship on Stewardship Sunday. This allows a focal point for participation – reservations need to be made for the meal. Of course, you can arrange a program without the meal, but I have certainly found it to be a helpful aspect of the program and it seems to encourage participation.

However you decide to word your communications with the parishioners leading up to Stewardship Sunday, those communications will need to take on a form more or less like this:

Communication with the Parish at Large through the Mail

- A newsletter announcement of the upcoming Stewardship Sunday about a month ahead of time.
- A letter to every household giving a few more details and encouraging participation, again about four weeks ahead of time.
- A final letter encouraging participation about a week and a half ahead of time.
Communication and Meeting with the Leadership of the Parish

- A letter inviting your stewardship committee or church council (depending on your congregation’s structure) to a dinner meeting with the guest preacher.
- A meeting on the Monday or Tuesday before Stewardship Sunday with the lay leadership and guest preacher.

Communication with the People on Sunday Morning

- A brief introduction to the program presented by a lay leader after worship three weeks prior to Stewardship Sunday – accompanied by a teaching bulletin insert that will be taught in Bible Class.
- A brief time of teaching from the Scriptures after worship by the pastor as he relates the teaching of Scripture to the program (see chapter 4 for these bulletin inserts and notes on this presentation) two weeks prior to Stewardship Sunday. Again, the bulletin insert will also provide the outline for Sunday morning Bible Class.
- A brief encouragement to participate in the program from a lay leader after worship one week prior to Stewardship Sunday.

New Consecration Sunday encourages pastors to preach on stewardship on one of these lead up weeks, and the LCEF program also includes sermon ideas. In general, I found these suggestions distasteful and unhelpful. We stick with the lectionary for sermons and use simple, straightforward, brief presentations about Biblical generosity after worship. Chapter 4 contains the bulletin inserts I use on those weeks.

Again, I encourage you to look over several stewardship resources and programs as you decide what is best for your parish. You will find that many of the suggestions are simply not applicable to Lutheran congregations, others are hokey, and others are simply bad theologically. But some of the nuts and bolts scheduling and preparation tips are quite helpful.
The Cards

When it comes to the pledge cards themselves you can either order the “Estimate of Giving Cards” from New Consecration Sunday or create a pledge card of your own. An example of one such card is included in Chapter 4.

The process for handing in the cards is again up to you in your setting. We do it directly after the Divine Service. Those who don’t want to hand in a card are simply dismissed, but those who do want to hand in a card can do in the context of our giving to the altar and pulpit ministry. That context is lost if you simply mail the cards out and ask folks to mail them back in. In any case, people need to receive a photocopy of the card in the weeks leading up to Stewardship Sunday so that they can come to a decision as a family about how they will fill it out. It should go without saying that the cards are seen only by the financial secretaries who already see all donations due to their duties.

In the upcoming chapters you will find Bible Studies and newsletter articles for teaching the Word of God on Stewardship as well as bulletin inserts and notes for the Sunday morning presentations leading up to Stewardship Sunday.
Chapter 3: Bible Study

The Bible Study below covers stewardship from a Law-Gospel perspective and may be divided over several weeks. Another Bible Study can be found in Chapter 4 as Newsletter Article 3. Finally, any of the bulletin inserts in Chapter 5 make excellent Bible Studies.

Stewardship Under the Cross

God's Word on How We Use His Gifts

Introduction: Law & Gospel

The foundation of understanding the Bible and its teachings is the distinction between God's Law and God's Gospel. The Law of God is the way He wants us to live, His commandments, principles, injunctions, or whatever else you want to call them. As such, the Law of God always "Shows Our Sin" (SOS) because we can never perfectly keep God's Law. The Gospel is the Good News that though we can never earn God's favor with our works, merit, or worthiness, God has provided salvation for us free of charge in the incarnation, life, death, and resurrection of Jesus Christ. As such, the Gospel of God always "Shows Our Savior" (SOS).

For example, all the Ten Commandments are Law; they show us how sinful we are. But they also serve two other functions. For unbelievers, the Law helps curb outward sin: if there is a law against stealing and a strong punishment for it, then there will be less stealing. For believers in Christ, the Law also serves as a guide for how to live a life of thanksgiving for the wonderful gift of eternal life in Christ Jesus.

The following information from God's Word about the stewardship of our finances is Law in this third sense. In the New Testament, God has given us believers in Christ certain commands about how to use our finances for the work of the Church. This is our guide for how to respond to God in
thanksgiving for His gifts to us. But even this Law will always accuse us and show us our sin. So as you read through this information, if you are convicted that you have not been faithful with your finances in thought, word, or deed, then know that this is God's Law at work. He is calling you to repentance. So repent and trust in the Lord Jesus who died for all sins – including our sins of greed and miserliness. You are forgiven in Christ and as the forgiven child of God, you can lead a new and more faithful life in the power of Christ’s Gospel.

Stewardship and Vocation

Christian stewardship begins with the understanding that all we have is God's (Psa. 24:1) and that "we brought nothing into the world, and we cannot take anything out of the world" (1Tim 6:7). Since all we have is God's, we should use it for His purposes. God's purpose for us in our lives is expressed in the various vocations, or callings, that we have. So, for example, a father and mother use their income to feed, clothe, and protect their children; all of us as citizens use part of our income to pay our taxes faithfully. Each vocation makes a claim on each part of our lives, including our income.

Besides the vocations that each of us have in our family life and under the government, we are also all Christians and members of this parish. How do we use our income faithfully in regard to this vocation? To learn this we must look to God's Word.

What does God’s Word say about faith and finances?

Psalm 24:1 The earth is the LORD's, and everything in it, the world, and all who live in it...

Deuteronomy 8:17-18 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."
Luke 16:10-13  "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Matthew 6:19-21 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Malachi 3:8-10 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse-- the whole nation of you-- because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Galatians 6:6  One who is taught the word must share all good things with the one who teaches.

Mark 12:41-44 And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

1 Corinthians 9:13-14  Do you not know that those who are employed in the temple service get their food from the temple, and those who serve at the altar share in the sacrificial offerings? In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.

1 Corinthians 16:2  On the first day of every week, each of you is to put something aside and store it up, as each one of you may prosper.
2 Corinthians 8:7 But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us -- see that you also excel in this grace of giving.

2 Corinthians 9:6-8 The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work.

What have other godly individuals said about faith and finances?

Martin Luther
“I have held many things in my hands and I have lost them all. But whatever I placed in God’s hands, that I still possess.”

St. Augustine
“Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whosoever, therefore, desires to secure a reward for himself, let him render tithes, and out of the nine parts let him seek to give alms.” (Augustine quoted in Money, Possessions, and Eternity by Randy Alcorn, 173)

Jim Elliot
“He is no fool who gives what he cannot keep to gain what he cannot lose.”

C.S. Lewis
“I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable
“Expenditure excludes them.” (C.S. Lewis quoted in *Money, Possessions, and Eternity* by Randy Alcorn, 282)

**John Piper**

“The issue of money and lifestyle is not a side issue in the Bible. The credibility of Christ in the world hangs on it.” (John Piper, *Don’t Waste Your Life*, 109)

“...our lives must look as if God, not possessions, is our joy”

**Randy Alcorn**


“Show me your checkbook, your VISA statement, and your receipts, and I’ll show you were your heart is.” (Randy Alcorn, *The Treasure Principle*, 2001, 44)

“As surely as the compass needle follows north, your heart will follow your treasure. Money leads; hearts follow.” (Randy Alcorn, *The Treasure Principle*, 2001, 44)

“He who lays up treasures on earth spends his life backing away from his treasures. To him, death is loss. He who lays up treasures in heaven looks forward to eternity; he’s moving daily toward his treasures. To him, death is gain.” (Randy Alcorn, *The Treasure Principle*, 2001, 45)

“As base a thing as money often is, it yet can be transmuted into everlasting treasure. It can be converted into food for the hungry and clothing for the poor; it can keep a missionary actively winning lost men to the light of the gospel and thus transmute itself into heavenly values. Any temporal possession can be turned into everlasting wealth. Whatever is given to Christ is immediately touched with immortality.” (A.W. Tozer quoted in Randy Alcorn, *The Treasure Principle*, 2001, 57)

“God’s money has a higher purpose than my affluence. Giving is a joyful surrender to a greater person and a greater agenda. Giving affirms Christ’s lordship. It dethrones me and exalts Him. It breaks the chains of mammon that would enslave me.” (Randy Alcorn, *The Treasure Principle*, 2001, 59)
“When people tell me they can’t afford to tithe, I ask them, “If your income was reduced by 10 percent would you die?” They say, “No.” And I say, “Then you’ve admitted that you can afford to tithe. It’s just that you don’t want to.” (Randy Alcorn, The Treasure Principle, 2001, 67)

“The issue is not what I would do with a million dollars if I had it, but what I am doing with the hundred thousand, ten thousand, one thousand, one hundred, or ten dollars I do have. If we are not being faithful with what he has entrusted to us, why should he trust us with any more?” (Money, Possessions, and Eternity by Randy Alcorn, 146)

“The man of pseudo faith will fight for his verbal creed but refuse flatly to allow himself to get into a predicament where his future must depend upon that creed being true. He always provides himself with secondary ways of escape so he will have a way out if the roof caves in. What we need very badly these days is a company of Christians who are prepared to trust God as completely now as they know they must do at the last day.” (A.W. Tozer quoted in Money, Possessions, and Eternity by Randy Alcorn, XV)

“Jesus Christ said more about money than about any other single thing because, when it comes to a man’s real nature, money is of first importance. Money is an exact index to a man’s true character. All through Scripture there is an intimate correlation between the development of a man’s character and how he handles his money.” (Richard Halverson quoted in Money, Possessions, and Eternity by Randy Alcorn, 3)

“We assume that God has multiplied our assets so we can keep them, when in fact He has multiplied them so we can distribute them (2 Corinthians 8:14; 9:11) (Money, Possessions, and Eternity by Randy Alcorn, 243)

“If you cannot trust God for temporals, how dare you trust Him for spirituals? Can you trust Him for your soul’s redemption, and not rely upon Him for a few lesser mercies?” (Money, Possessions, and Eternity by Randy Alcorn, 336)

**What does this mean?**

Stewardship is not a subcategory of the Christian life; it is the Christian life. As such, faith and finances are inseparable. True joy is found not in storing up the things of this world, for the things of this world won’t last. True joy is found in clinging
to Christ who poured out His life for you on the cross and now gives you His Life in His Word, Baptism, Absolution, and the Lord's Supper. The things of this world are temporarily entrusted to us by God; they are never ours. God owns all things and we will be called to account for how we manage the Owner's things (Romans 14:10-12, 2 Corinthians 5:10).

The Lord calls us to give cheerfully to Him a portion of what He has given to us as a demonstration of our faith and trust in Him and His provision. The cheerfulness in giving is found during and after the obedient act of giving and not necessarily before it. Your heart always goes where you put God's money.

So what do I do now?

We can summarize what God's Word says about stewardship into four points by looking again at the verses we saw above from First and Second Corinthians.

*On the first day of every week, each of you is to put something aside and store it up, as each one of you may prosper.* (1 Cor. 16:2)

*The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work.* (2 Cor. 9:6-8)

From this we can see the following 4 principles for New Testament giving:

1. **Voluntarily and Cheerfully.** Giving must be done voluntarily, not under compulsion, and cheerfully, not grudgingly.

2. **First Fruits.** Giving should be from the first fruits of our labor. Our giving is what we do on the first day of the week before our other expenses come due.
3. **Proportionally.** Giving is to be proportional, "as each one of you may prosper." Giving is not to be an arbitrarily set dollar amount each week, but rather is to be in accordance with how God has prospered us each week. Thus, each of us should consciously and intentionally determine to set aside a certain proportion (percentage) of our income for Christ’s Church each week.

4. **Faithfully.** God graciously promises to give us all that we need for this body and life. Therefore, we should give in faith, trusting that God will provide for all our needs – though not necessarily our wants! After all, if we can trust the Lord with our eternal salvation, can we not trust Him to provide our daily bread?

   Therefore, in the New Testament God invites us to give each week in accordance with how we have prospered. What size should this proportion be? In the Old Testament the percentage was set down at 10%, a tithe; and in the New Testament we are told to “excel in this grace of giving” (2 Cor. 8:7) – so certainly anything less than a tithe would not be considered “excelling.” Furthermore, our Lord told us that “where your treasure is, there your heart will be also” (Matt. 6:21). Therefore, a tithe of our incomes (anything that “comes in”) for the maintenance of the Church is really the floor level of Christian giving, not the ceiling!

   What follows is some practical advice on how to follow the guidelines from Scripture and **Faithfully Give a Voluntary, Generous First Fruits Proportion** of your income.

1. **Receive God's gifts.** If you have not been faithfully attending worship to hear God's Word, receive His forgiveness, and partake of His body and blood for the eternal benefit of your soul, then by all means repent and come receive the gifts of our Lord Jesus! God does not want your money – He wants you, all of you.

2. **Pray.** Go to the throne of grace and ask for strength to follow the Lord faithfully.

3. **Consider what the Church does.** The Church is called to spread the Good News about Jesus Christ by preaching the Gospel to all who will hear it and administering the Sacraments to the faithful.
You are a part of God's Church on earth. This is your mission and the mission is for the life of the world – that for which Jesus laid down His life and took it up again. The Church cannot complete its mission unless all members of the Church, those who have benefited from the Church's mission, faithfully support the Church.

4. **Examine yourself.** Consider the commands of God from the New Testament about supporting the work of the Church and examine your own giving. Are you: a) giving of your first fruits – that is, does your offering come out of your paycheck first, not just what's left over; b) giving voluntarily and cheerfully; c) giving systematically and proportionally in a generous way, that is, at least a tithe; d) relying on God's promise to provide for you? If not, then repent and trust in God's provision; for God gave the life of His Son on the cross to forgive you all your sins – He will certainly not abandon you in your physical needs. Trust His Word and heed it.

5. **Decide on your proportion.** Now you are ready to consider what proportion of your income you will give faithfully, proportionally, generously, and cheerfully. The Biblical proportion of a tithe (10%) also makes for easy math: just move the decimal point and that's your offering for the week.

**Conclusion: More Law & Gospel**

So that is God's Law on supporting the Church: support it faithfully from your first fruits, do it voluntarily and cheerfully, and do it proportionally, excelling in this grace of giving. Does that convict you? Does this Law show your sin? I know it convicts me. I have certainly not been as cheerful or faithful a giver as I should be. That is the bad news of our sinfulness against God's Law. If we feel convicted in this way, we need to heed the Word of the Lord and repent, that is, turn away from our sinful attitudes and actions and ask God's forgiveness and help in amending our ways. The same Lord who gave His life for us on the cross and won our forgiveness – that’s the Good News of the Gospel! - will help us to be faithful givers in the
future trusting in His grace alone for our salvation and every earthly need.

Recommended Resources:
www.lcms.org/stewardship
www.crown.org
www.stewardshipadvisors.org

The Treasure Principle and Money, Possessions, and Eternity
by Randy Alcorn
Chapter 4: Newsletter Articles

Newsletter Article 1
Stewardship Under the Cross
God's Word on How We Use His Gifts

What is Stewardship?

Christian stewardship is the faithful management of our financial resources and all we have. It begins with the understanding that all we have is God’s (Ps. 24:1 “The earth is the LORD's, and everything in it, the world, and all who live in it”) and that "we brought nothing into the world, and we cannot take anything out of the world" (1Tim 6:7). Since all we have is God’s, we should use it for His purposes. God's purpose for us in our lives is expressed in the various vocations, or callings, that we have. So, for example, a father and mother use their income to feed, clothe, and protect their children.

Besides the vocations that each of us have in our family life and in society, we are also all Christians and members of this parish. How do we use our income faithfully in regard to this vocation? To learn this we must look to God’s Word.

Deuteronomy 8:17-18 17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

Luke 16:13 Jesus said, "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Matthew 6:19-21 Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."
Malachi 3:8-9 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse-- the whole nation of you-- because you are robbing me.

2 Corinthians 8:7, 9:6-8 But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us --see that you also excel in this grace of giving... The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything.

What does this mean?

Your heart always goes where you put God's money. Stewardship is not an optional subcategory of the Christian life; it is the living out of a Christian's dependence on God. As such, faith and finances are inseparable. True joy is found not in storing up the things of this world, for the things of this world won't last. True joy is found in clinging to Christ who poured out His life for you on the cross and now gives you His Life in Baptism, Absolution, and the Lord's Supper. The things of this world are temporarily given to us by God to see and we will be called to account for how we manage the Owner's things (Rom.14:10-12, 2 Cor. 5:10).

This November: Prayerfully Consider Your Giving

In this month of Thanksgiving, prayerfully consider your giving to God's work in His Church. Are you faithfully giving a first-fruits tithe (10%) of your income to the work of God? Are you, as St. Paul says, “excelling in this grace of giving”? If not, why not? In next month's newsletter we'll consider more of what God says about Stewardship – specifically more about tithing (the Biblical practice of giving a tenth of our income to God's work in the Church) – and provide steps for planning your giving for next year.
That is an interesting question: do we have to tithe under the New Testament? After all, tithing, that is, giving 10% of our income to God’s work in the Church, is a regulation of the Old Testament. We live under Christ in the New Testament so does this apply to us today?

We might approach our answer to this question by asking whether or not we have to keep the Third Commandment – which reads in full from Exodus 20:8-11

Remember the Sabbath day, to keep it holy. Six days you shall labor, and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, you, or your son, or your daughter, your male servant, or your female servant, or your livestock, or the sojourner who is within your gates. For in six days the LORD made heaven and earth, the sea, and all that is in them, and rested the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.

So do we have to keep this commandment? Should we cease from all labor on Saturday as the people of the Old Testament did? Of course not! That was one of the Old Testament prophecies of Christ – and since Christ has fulfilled the Sabbath rest by resting in the tomb on Holy Saturday, we are free from the Old Testament Sabbath regulations. Thus St. Paul writes, “Let no one pass judgment on you in questions of food and drink, or with regard to a festival or a new moon or a Sabbath. These are a shadow of the things to come, but the substance belongs to Christ” (Col. 2:16-17).

And yet, there the Third Commandment stands in our Small Catechism: Remember the Sabbath Day to keep it holy! What’s going on here? Well, look at Luther’s explanation of the third commandment: “What does this mean? We should fear and love God so that we do not despise preaching and His Word, but gladly hear and learn it.” So the form of the commandment, the letter of the law, has passed away as a shadow: but the spirit still remains. We are to honor God by our worship, by gladly receiving His Word and Sacraments in His Church.
So it is with tithing. The New Testament nowhere lists the precise regulations about giving this tithe and that tithe to the Levites and the Temple and so on. Those precise regulations were to point us to Christ: who represents the fullness of humanity though He is one Man, just as the tithe represented the fullness of the income of the people of Israel though it was only 10% thereof. We are in no way bound to these precise legal regulations of Old Testament Israel.

And yet, just as the fulfilling of the Sabbath Day doesn't mean that going to the Lord's House for worship once a week is obsolete – so also the New Testament does not make faithful financial stewardship obsolete. Rather, the New Testament is full of admonitions on this point: “On the first day of every week, each of you is to put something aside and store it up, as each one of you may prosper.” (1 Cor.16:2); “But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us --see that you also excel in this grace of giving.” (2 Cor. 8:7); “The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work” (2 Cor. 9:6-8).

So just as the Old Testament's once a week worship became the benchmark for New Testament worship, so also the Old Testament's tithe becomes the benchmark for New Testament stewardship. Not in the way of inflexible, minute regulations – but in the way of pattern and fulfillment. If in the New Testament we are called to give proportionally (“as each one may prosper”), weekly (“on the first day”), and “generously” - then surely the Old Testament tithe is the floor level of Christian giving, not the ceiling. As our worship in the New Testament is a greater fulfillment of the Old Testament Sabbath, so also our New Testament stewardship is called to be an even greater sacrificial fulfillment of the Old Testament tithing regulations.
We do not make God poor when we fail to give money to Him properly, but we do make ourselves poor if we do not give according to the standards He sets for us in His Word, the Bible. God does not need our money, but we need to give the way the Bible tells us to in order to overcome the negative influence money and the things of this world can have on us. 

Jesus said, “No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money.” Matthew 6:24

Some of the teachings of the Bible are more difficult than others. For many the teachings about money, possessions and offerings are among the most difficult. But God's instructions are for our good, not for our harm. If we follow His instructions, we will be free and content. Jesus said in John 8:36 “If the Son sets you free, you will indeed be free.” We also read in 1 Timothy 6:6 that “…godliness with contentment is great wealth.” That is God’s desire for His people: freedom, godliness, and contentment. That is also the desire of this church for its members and associates. That is why this Bible study is presented to you. Please pray for the Lord to make you open to His message, then go through the study. If you live in a family setting, it would probably be good to do the study together.

1. To whom does my money belong?
'The silver is mine, and the gold is mine,’ says the Lord Almighty. Haggai 2:8

King David said to God, “But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you have already given us!” 1 Chr. 29:14
So everything I have really belongs to God. I am merely His manager of those things.

2. What 5 requirements does God make on every Christian regarding money offerings?

a. 2 Corinthians 9:7 “You must each make up your own mind as to how much you should give. Don’t give reluctantly or in response to pressure. For God loves the person who gives cheerfully.”

So the Lord wants me to make my money offerings \textbf{willingly}.

b. Proverbs 3:9-10 “Honor the Lord with your wealth and with the \textit{first} part of everything your land produces. Then he will fill your barns with grain, and your vats will overflow with the finest wine.”

The Lord wants me to make my money offerings to Him \textbf{first}. He is not pleased when I give Him leftovers.

c. 1 Corinthians 16:2 “On the first day of every week, each of you should put aside some amount of money in relation to what you have earned and save it for this offering. Don’t wait until I get there and then try to collect it all at once.”

This tells me that the Lord wants me to make my money offerings to Him \textbf{regularly}, that is, whenever I have income, whether I am able to go to church that week or not.

d. 1 Corinthians 16:2 “On every Lord’s Day, each of you should put aside some amount of money \textit{in relation to what you have earned} and save it for this offering. Don’t wait until I get there and then try to collect it all at once.”

Deut. 16:17 “Each of you must bring a gift \textit{in proportion} to the way the LORD your God has blessed you.”

Luke 12:48 “Much is required from those to whom much is given, and much more is required from those to whom much more is given.”

The Lord tells me that it is not the amount itself that is important. What is important is that I make my money offerings \textbf{proportionately}. In other words, I should give a generous percentage of the income the Lord enables me to earn through my work and investments.

e. 2 Corinthians 8:1-4 “Now I want to tell you, dear brothers and sisters, what God in his kindness has done for the churches in Macedonia. Though they have been going through much trouble and hard times, their wonderful joy and deep poverty
have overflowed in rich *generosity*. For I can testify that they gave not only what they could afford but far more. And they did it of their own free will. They begged us again and again for the gracious privilege of sharing in the gift for the Christians in Jerusalem.”

Luke 7:47 Jesus said, “I tell you, her sins—and they are many—have been forgiven, so *she has shown me much love.* But a person who is forgiven little shows only little love.”

*So my money offerings to the Lord should also be made generously.*

Here’s the list of Biblical principles when it comes to making money offerings:

1. Willingly
2. First
3. Regularly (whenever I have income)
4. Proportionately (percentage)
5. Generously (Faithful Christian giving starts at a tithe)

3. What if I serve the Lord faithfully, even exceptionally, in other areas? Does that mean I don’t need to follow these directions about money offerings?

2 Corinthians 8:7 “Since you excel in so many ways—you have so much faith, such gifted speakers, such knowledge, such enthusiasm, and such love for us—now I want you to *excel also in this gracious ministry of giving.*”

Matthew 23:23 Jesus once compared offerings with “the important things of the law—justice, mercy, and faith.” And he said, “*You should tithe, yes,* but you should not leave undone the more important things.”

*So no matter how well or faithfully I may serve in some areas, the Lord expects me to follow His directions regarding money offerings, also, and even to excel in this area.*

4. What exactly is “tithing” and what does God say about it?
“To tithe” literally means “to give 10%.” The command about tithing was part of the Old Testament laws for the nation of Israel. So what God said in the Law is no longer a requirement, although the principle remains. (The principle in the Bible is that offerings begin at 10%.) But the Lord’s promises never change. And consider this promise about tithing:

Mal. 3:10-11 “Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,’ says the Lord Almighty, ‘I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Let me prove it to you! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not shrivel before they are ripe,’ says the Lord Almighty.”

5. Is it true that some people have tried tithing and it didn’t work for them?

If that’s true, then God’s Word is not true. We should remember that the Bible does not say that tithing can be done without sacrifice. But God does say that the blessings will far outweigh any hardship if the tithing is done consistently and from the heart.

6. Is getting a blessing from God my motivation for tithing?

No, the motivation is His amazing love for me. Consider these three Scriptures:

Galatians 2:20 “I myself no longer live, but Christ lives in me. So I live my life in this earthly body by trusting in the Son of God, who loved me and gave himself for me.”

2 Corinthians 8:9 “You know how full of love and kindness our Lord Jesus Christ was. Though he was very rich, yet for your sakes he became poor, so that by his poverty he could make you rich.”

2 Corinthians 5:15 “He died for everyone so that those who receive his new life will no longer live to please themselves. Instead, they will live to please Christ, who died and was raised for them.”
7. Please prayerfully consider the following statements. If you live in a family setting, please talk and pray about them together.

- The Lord has blessed us with all we need for this body and life.
- Have we been making first-fruits, regular, proportionate and generous (at least 10%, a tithe) money offerings to the Lord from the heart?
- If so, what other needs in our church and community can use our attention?
- If not – what steps can we take to move in a faithful direction?
Your heart will always go where you put God's money.

Jesus said that where your treasure is, there your heart will be also. As the hymn verse has it: We give Thee but Thine own. God is the ultimate giver of our incomes: all these gifts come from him. To acknowledge this gift and our dependence on the Lord, God calls us to give a portion of our income back to Him for the maintenance of His Church. Indeed, the Scriptures are very clear: God calls His people to give generously to the work of the Church. As we have seen, God commanded Israel to support the Word and Sacrament ministry of the Levites in the Temple with a tithe (10%) of their income. Can we call ourselves generous by doing less?

This calls for faith. Do we trust God's Word? Do we trust that what He says is for our benefit, not our harm? **If you have never tithed before, it can be a scary proposition. Give 10% of my income away!? You've got to be kidding. But God doesn't ever kid us in His Word. Instead, He tells us how to live holy and blessed lives full of peace and contentment. Consider these Scriptures:**

*Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also (Matthew 6:19-21)."

"Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse-- the whole nation of you-- because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it " (Malachi 3:8-10).
On the first day of every week, each of you is to put something aside and store it up, as each one of you may prosper (1 Cor. 16:2).

But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving (2 Corinthians 8:7).

The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work (2 Cor. 9:6-8).

We do not make God poor when we fail to give money to Him properly, but we do make ourselves poor if we do not give according to the standards He sets for us in His Word, the Bible. God does not need our money, but we need to give the way the Bible tells us to in order to overcome the negative influence money and the things of this world can have on us.

God will never tell us to do something that will be to our harm—He loves us too much for that. Jesus gave His life on the cross for me. He loves me and knows what is best for me—so I can know that what He says about stewardship is meant for my benefit. He wants my heart to be with Him—and my heart will always follow where I put God’s money. Tithing is not easy: it is godly. It will change your life. Stepping out in faith always does. You may have to change your lifestyle to accommodate following God’s Word in this matter. But tithing will change your life in other ways too: it will give you a peace and contentment that can only come from actually putting yourself in the hands of the Lord.

So read through those Scriptures again. Pray through the questions on the next page. And step out in faith this year with giving that is in accord with God’s Word. And just see if you are not blessed in it.
Newsletter Article 5
Stewardship Under the Cross
Luther on Tithing and Stewardship

Martin Luther had much to say about being a good steward of God's gifts. Below are a series of quotations from the great Reformer about faithful, Biblical stewards.

On Vowing to Support the Church with Tithes

Thus it is said (Prov. 3:9): “Honor the Lord with your substance.” This must be understood not only of words and of the worship of the mouth or genuflection but of the deed itself.... Gal. 6:6: “Let him who is taught in the Word share all good things with him who teaches.” Therefore when God wants to be honored, then He wants sacrifices to be offered, not only sacrifices of the mouth but also the reverence of the heart, yes, the deed itself. He wants us to help the ministry, and He wants everyone to contribute for the purpose of supporting the studies of the pupils and of propagating the doctrine. Then God is truly praised and glorified there. Make a vow there, and say: “I promise that I am willing to contribute something for the assistance of the churches.” That is St. Jacob’s vow. Therefore this example should be diligently inculcated, namely, that Jacob vows tithes, not in order that God Himself may eat or be enriched; but he gives them to the poor ministers and to those who are always the least of the brethren or disciples of Christ on earth. For all other arts are gainful and have their profits. This profession alone is in need of bountiful giving. We must live from the altar, as Paul says (1 Cor. 9:13). Accordingly, he who is godly and loves the Word of God contributes something. He who hates the doctrine along with those who teach and learn it robs and despoils.

Otherwise God has so ordained that we should live from the vows, sacrifices, and alms that are owed to us by divine right. When the godly see the poverty and need of the ministers of the church and the school, they make vows and obligate themselves to give tithes, as Jacob gave them. (LW v.5)

On Tithing to Support God's Work in the Church

Therefore this text shows that Jacob did not make such a foolish and godless vow, but that it was a vow of thanksgiving.
For he says: “If I come again, etc.” It is as though he were saying: “I shall now obligate myself to pay a debt, and I shall make satisfactory reparation when I return. What? I shall build a school and a church here, and I shall give a tithe of bulls and goats and fruits for its establishment and upkeep, likewise a tenth part of the milk and the butter.” Of course, God does not need these things. For He does not eat bread or drink wine, as He says in Ps. 50:13: “Do I eat the flesh of bulls?” What, then, are you doing? I answer that Jacob is already righteous. Accordingly, he does not make a vow to placate God by making it; but he wants to do this to give thanks, to glorify God, in order that He may conduct him and bring him back according to the promise. Who will receive these tithes? Not the angels, not the sun, not the moon. But he will perform that extraordinary and glorious work for the purpose of preserving the ministry and founding churches and schools. . . .This is how Moses should be understood when he says (Deut. 23:21): “When you make a vow to the Lord your God, you shall not be slack to pay it.” What does it mean to make a vow to God, or whom is Moses addressing when he says: “The Lord your God”? It means to give tithes to the disciples, sons, and wives of the prophets, to the poor and needy. These are the ones who are to be supported by the tithes offered to God, and through these tithes God is supported. For God says: “Whatever you give to the children of the priests and prophets through whom the doctrine is propagated you must regard as given to Me, not that I may justify you through this work, but it should be a thanksgiving and a sacrifice of praise because I have justified you and have also blessed you in temporal matters. In addition, I shall bless you even more if you give ear to, support, and cherish the poor sons of the prophets.” (Luther’s Works, vol. 5)

**On Abraham’s Stewardship**

This was not the first time that Abraham gave tithes of these to the priest Melchizedek; he did so every year. Even before that victory Abraham conducted himself humbly, acknowledged Shem as a priest of the Most High, and gave him tithes, as did Lot and the other fathers who lived at that time. (LW vol. 2)... To be sure, Abraham had property; but he did not love it, since he showed that he was a manager and knew that by God’s will he had been appointed a steward of his goods. (LW vol. 30).
Over the past several months we have set out as a congregation to learn what God's Word has to say about stewardship. One thing we learned is that faithful stewardship is a lifestyle. So here is a review of God's Word for you to study with the year ahead in mind. No matter where you are at in your stewardship – tithing, going beyond a tithe, or still considering the concept of tithing – let this study lead you to think about pray about stewardship based on the Word.

**Your heart will always go where you put God's money.**

Jesus said that where your treasure is, there your heart will be also and as we sing each Sunday morning at the Offering: We give Thee but Thine own. God is the ultimate giver of our incomes: all these gifts come from Him. To acknowledge this gift and our dependence on the Lord, God calls us to give a portion of our income back to Him for the maintenance of His Church. Indeed, the Scriptures are very clear: God calls His people to give at least a tithe of their income (10% of whatever “comes in”) back to Him at their place of worship.

This calls for faith. Do we trust God's Word? Do we trust that what He says is for our benefit, not our harm? **If you have never tithed before, it can be a scary proposition. Give 10% of my income away!? You've got to be kidding.** But God doesn't ever kid us in His Word. Instead, He tells us how to live holy and blessed lives full of peace and contentment. Consider these Scriptures:

*Jesus said, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven,*
where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also (Matthew 6:19-21).

"Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse--the whole nation of you--because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it " (Malachi 3:8-10).

On the first day of every week, each of you is to put something aside and store it up, as each one of you may prosper (1 Corinthians 16:2).

But just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us -- see that you also excel in this grace of giving (2 Corinthians 8:7).

The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work (2 Cor. 9:6-8).

We do not make God poor when we fail to give money to Him properly, but we do make ourselves poor if we do not give according to the standards He sets for us in His Word, the Bible. God does not need our money, but we need to give the way the Bible tells us to in order to overcome the negative influence money and the things of this world can have on us.
God will never tell us to do something that will be to our harm – He loves us too much for that. Jesus gave His life on the cross for me. He loves me and knows what is best for me – so I can know that what He says about stewardship is meant for my benefit. He wants my heart to be with Him – and my heart will always follow where I put God's money. **Tithing is not easy: it is godly. It will change your life.** Stepping out in faith always does. You may have to change your lifestyle to accommodate following God's Word in this matter. But tithing will change your life in other ways too: it will give you a peace and contentment that can only come from actually putting yourself in the hands of the Lord.

So read through those Scriptures again. Pray through the following questions and step out in faith this year with giving that is in accord with God's Word. And just see if you are not blessed in it.

*The Lord loves me and gave Himself for me on the cross.*

*All that I have comes from the Lord.*

*The Lord blessed me to live in the richest land in the world.*

*If I had to start living on 90% of my current income tomorrow, I or someone in my family would starve.*

*I / We have been making first-fruit, regular, proportionate and generous (at least 10%, a tithe) money offerings to the Lord from the heart.*

*If “Yes”, the Lord gets all the glory for that.*

*If “No”, the Lord wants me to change the way I make money offerings to him.*

*If the Lord wants me to change, I should change now, not later.*

*It is the power of the Holy Spirit and the love of Jesus Christ that changes me for the better.*
Stewardship Under the Cross
Considering Our Giving in Light of God’s Word

Each year our congregation takes the time to consider what God’s Word has to say about our stewardship of the gifts He gives us. Rather than basing our giving on what we think the church and school need, or on what we think we ought to give, we look to God’s Word for guidance. This week, consider these words of Jesus and how they apply to this question, “What percentage my income is God calling me to give to His work in the Church?”

Jesus speaks about stewardship as trust in God’s provision.

Matthew 6:19-33  "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also. 22 The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, 23 but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! 24 No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and
despise the other. You cannot serve God and money. 25 Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? 26 Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? 27 And which of you by being anxious can add a single hour to his span of life? 28 And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, 29 yet I tell you, even Solomon in all his glory was not arrayed like one of these. 30 But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? 31 Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. 33 But seek first the kingdom of God and his righteousness, and all these things will be added to you."

Jesus speaks about giving in proportion to what God has given us.

Mark 12:41-44 And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. 42 And a poor widow came and put in two small copper coins, which make a penny. 43 And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. 44 For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."
Bulletin Insert for Two Weeks Before Stewardship Sunday
(two different inserts this week)

Stewardship Under the Cross
God's Word on How We Use His Gifts

The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work. - 2 Corinthians 9:6-8

After hearing God's Word about stewardship, . .

1. **Receive God's gifts.** Christians live from the Word of God and the Sacraments. Continue to receive these gifts to be strengthened spiritually.

2. **Pray.** Go to the throne of grace and ask for strength to follow the Lord faithfully.

3. **Consider what God does in the Church.** The Church is called to spread the Good News about Jesus Christ by preaching the Gospel to all who will hear it and administering the Sacraments to the faithful. You are a part of God's Church on earth and are called upon to support God’s work in the Church.

4. **Examine yourself.** Consider the commands of God from the New Testament about supporting His work in the Church and examine your own giving. Are you: a) giving of your first fruits – that is, does your offering come out of your income first, not just from what's left over; b) giving voluntarily and cheerfully; c) giving proportionally in a generous way, beginning with a tithe; d) relying on God's promise to provide for you? Trust in God's provision and remember that all of God’s commands are for your blessing: for God gave the life of
His Son on the cross to forgive you all your sins – He will certainly not abandon you in your physical needs. Trust His Word, and trust that God wants to bless you in heeding His Word.

5. **Decide on your proportion.** Based on this, consider what proportion of your income you will give faithfully, proportionally, generously, and cheerfully to God’s work.

[here include a photocopy of the pledge card you will be using]

Example pledge card:

I am currently giving __________ dollars per week to the work of the Church, which is about ____.% of my weekly income.

In thanksgiving to God and in the sure faith that he will care for all my needs, I will now give:

- **A Tithe (10%)** or **A Tithe and a Half (15%)** or **A Double Tithe (20%)** or **This percentage:** _______%

of my weekly income to the work of the Church, which equals approximately ____________ dollars per week.

**Second Bulletin Insert for Two Weeks Before Stewardship Sunday**

(two-sided)

**Stewardship Under the Cross**

**God's Word on How We Manage His Gifts**

Everything we do in the Church and each of our own personal spiritual lives must be based on the Word of God alone. Therefore, as we here at [church’s name here] prayerfully consider our stewardship of God's gifts, we must base that consideration on what the Bible says. Over the next couple of weeks, as Stewardship Consecration Sunday (insert
date) comes closer, please read over these Scriptures, think, and pray about what proportion of your income God is calling you to give to His work in the Church.

How Much Does God Love Me?

**John 3:16** For God so loved the world that he gave his only-begotten Son.

*God loves me more than I could ever know - so I know that what He says about stewardship is for my benefit.*

To whom does my money belong?

**Haggai 2:8** “‘The silver is mine, and the gold is mine,’ says the Lord Almighty.”

**1 Chr. 29:14** King David said to God, “But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you have already given us!”

**Psalm 24:1** The earth is the LORD's, and everything in it, the world, and all who live in it...

**Deuteronomy 8:17-18** You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

What Does Jesus Say About our Stewardship of God's Gifts?

**Luke 16:10-13** Jesus said, “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

**Matthew 6:19-21** Jesus said, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures
in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

With What Heart Should I Give My Tithes and Offerings?

2 Corinthians 9:6-8 “The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work.”

What Priority Should My Tithes and Offerings Have?

Proverbs 3:9-10 “Honor the Lord with your wealth and with the first part of everything your land produces. Then he will fill your barns with grain, and your vats will overflow with the finest wine.”

How Often Should I Make my Tithes and Offerings?

1 Corinthians 16:2 “On the first day of every week, each of you should put aside some amount of money in relation to what you have earned and save it for this offering.”

This tells me that the Lord wants me to make my money offerings to Him regularly, that is, whenever I have income, whether I am able to go to church that week or not.

How Should I Give to the Lord’s Work?

1 Corinthians 16:2 “On every Lord’s Day, each of you should put aside some amount of money in relation to what you have earned and save it for this offering.”

Deut. 16:17 “Each of you must bring a gift in proportion to the way the LORD your God has blessed you.”

Mark 12:41-44 And Jesus sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, “Truly, I say to you, this
poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

The Lord tells me that it is not the dollar amount itself that is important. What is important is that I make my money offerings proportionately. In other words, I should give a generous percentage of the income the Lord enables me to earn through my work and investments.

What Proportion of My Income Is God Calling Me to Give?

2 Corinthians 8:1-3, 7 “Now I want to tell you, dear brothers and sisters, what God in his kindness has done for the churches in Macedonia. Though they have been going through much trouble and hard times, their wonderful joy and deep poverty have overflowed in rich generosity. For I can testify that they gave not only what they could afford but far more. And they did it of their own free will. . . . But just as you excel in everything— in faith, in speech, in knowledge, in complete earnestness and in your love for us --see that you also excel in this grace of giving.”

Luke 7:47 Jesus said, “I tell you, her sins—and they are many—have been forgiven, so she has shown me much love. But a person who is forgiven little shows only little love.”

Malachi 3:8-10: “Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ ” “In tithes and offerings. You are under a curse-- the whole nation of you-- because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”

So my money offerings to the Lord should also be made generously. In the Old Testament, this was set at a tithe (10%) - and in the New Testament Christians are urged to “excel in this grace of giving.”

Summary
Recognizing that what I have is from my loving heavenly Father's hand, He is calling me to give: 1. Willingly, 2. As
my First Priority, 3. Regularly (whenever I have income), 4. Proportionately (a percentage of my income), and 5. Generously (Faithful Christian giving starts at a tithe).

Notes for Pastor's Presentation on Sunday, Two Weeks Before Stewardship Sunday

1. More about Stewardship Sunday – As __________ (lay leader) said last week, this program is an opportunity for us to grow spiritually – and spiritual growth starts with the Word of God...

2. Everything we do in church must be based on the Scriptures. Our giving cannot be based on what we see as the church’s or the school’s need. We shouldn’t do something in church because it “works.” A lot of things might work. What we do here in this place is based on the Scriptures alone. So here are the Scriptures on what God says about our Stewardship. (Go over the handout above.)

As we all move toward Stewardship Sunday in two weeks, we'll all be prayerfully considering what percentage of our income God is calling us to give. Over the next couple weeks, use these Scriptures in your family to consider your giving to the Lord for the coming year in light of God's Word. There is also a blue sheet. This is a copy of the pledge card. If you'll recall, at the end of the service on Stewardship Sunday, those who wish can fill out a card and bring it forward. Who sees this? Only the two people who already see it: the two financial secretaries who prepare your year-end charitable donation letter for your taxes. No one else.

Is filling out this card a requirement? Of course not. If you don't want to fill out this card, you don't have to. But the church is asking that we all do this for two reasons. First, it bases the budgeting process on the generosity of the people instead of the other way around. And second, it lifts up the Word of God. Because while handing in the card is not a requirement, building your life on God's Word is not optional...
for the Christian. We just looked at what the Bible has to say about giving proportionately and generously: If you are already tithing – will you increase your generosity beyond tithing? If you are not tithing – will you step up to tithing this year? Or if not, will you step up towards tithing over the next two to three years? If you have more questions about Stewardship Sunday – please come to Bible Class today and ask them.

Part of Stewardship Sunday is a catered dinner that we will hold right after church on [insert date here]. Since this is a catered meal and not a potluck, we need to get reservations. The ushers will now hand out the reservation cards. Please take a few minutes to fill them out while [the organist] plays the postlude. The ushers will collect them as they usher you out of the pews. To be sure we’ve left no one out, we will be making contacts with those who have not made a reservation – so please help us out by filling out a reservation card today.
Matthew 6:19-21 Jesus said, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. **For where your treasure is, there your heart will be also.**”

Our Lord Jesus Christ said those words, so we know they are true – where your treasure goes, your heart will go also. But why is that so? It is because our income represents our lives – we had to put in a certain amount of time, a certain amount of our lives, to gain that income. So every purchase we make is a confession of how we want to spend our lives, what we think is important, where we want our hearts to be.

This is one of the reasons God’s Word encourages us to cheerfully give a faithful, first-fruits, generous proportion of our income to God’s work in the Church: God knows that where our treasure goes, our hearts will follow. Our tithes and offerings are a confession that we trust in God’s provision and a response of thanksgiving for all His gifts to us. Christians are generous because God has first been generous to us in sending His Son to die for us and provide us with salvation and eternal life.

Randy Alcorn, a writer of several books on Christian theology, calls this *The Treasure Principle*. Consider these thought-provoking words from his book of that title: “God’s money has a higher purpose than my affluence. Giving is a joyful surrender to a greater person and a greater agenda. Giving affirms Christ’s lordship. It dethrones me and exalts Him. It breaks the chains of mammon that would enslave me.”

Over the past couple of years, about 25% of the folks participating in Consecration Sunday have taken the step of giving more than a tithe (10% of their income) to God’s work in
the church. Another 14% have started to tithe, and another 20%
have decided to start working toward tithing a little bit each
year. This year, as you consider the words of Jesus quoted
above and your giving to God’s work in the church – will you
take another step? Finally, here is a thought to ponder from
Martin Luther:

    I have held many things in my hands and I have lost them
    all. But whatever I placed in God’s hands, that I still possess.
Appendix I: Instruction in Preaching and Preaching the Law

What is central to preaching

I take it as axiomatic that for Lutherans the sermon is chiefly for Proclamation: for showing sinners the Law, calling them to repentance, and offering them Christ as the forgiveness of their sins. I take it as axiomatic that for Lutherans, preaching is chiefly about killing and making alive. I like preaching this way. These are fun sermons to write and preach – they lend themselves to everyone’s preaching style from lyrical and literary to folksy and down to earth. They contain the heart of the Christian faith, the doctrine by which the Church stands or falls. And this preaching of Law and Gospel is needed week in and week out because this is the chief doctrine that the world preaches against. Monday through Saturday the people are bombarded with a contrary teaching, or rather, two contrary teachings because there is always an error of either side of the truth. So the world, the devil, and the flesh are constantly preaching either works righteousness or antinomianism, or that particularly American alloy of those two base metals: God forgives me all of my ongoing evil because I try my best.

Ignorance

And yet – My people are destroyed for lack of knowledge, Hosea 4:6. For a long time this thought has haunted me as I encountered the profound ignorance of Christians – not unlike the ignorance that Luther complains about in the preface to the Small Catechism: “Nevertheless, all maintain that they are Christians, have been baptized and receive the [common] holy Sacraments. Yet they [do not understand and] cannot [even] recite either the Lord’s Prayer, or the Creed, or the Ten Commandments; they live like dumb brutes and irrational hogs; and yet, now that the Gospel has come, they have nicely learned to abuse all liberty like experts.”

I encountered ignorance like this on many topics and I labored away in Bible Class to correct it. But for the most part my preaching stayed almost strictly proclamatory, killing and making alive. And then I had my first couple of bouts with
parishioners stumbling into big sins – especially regarding human sexuality and procreation – that they honestly didn't think of as sins.

After this happened, I reflected on several things. First of all – didn't they know it was wrong? I mean, didn't they really? Do I really need to stand up in the pulpit and preach against such things as homosexual marriage and procreation outside the marriage bond?

I read a lot of preaching books in seminary full of a lot of conflicting advice. Some told me that no, I did not need to preach the Law like this. They told me that I should not preach to the people as if they were unbelievers. Surely, Christians know the basics of right and wrong – is not the Law written on our hearts?

Well, yes and no. We are saints and sinners. The clear Law of God is scratched on dark hearts that seek to blot it out. Indeed, take a Biblical example. Would you think it would be necessary to preach to Christians that they should not get drunk at the Lord's Table and not commit incest? Does a preacher really have to spend time on that from the pulpit amongst Christian people? Well, you have the answer in I Corinthians. The homiletics profs were wrong. In the real world, people are sinners, and they want to convince themselves that there sin is OK, and the world is right there to reinforce the message.

What would have happened in my case had I put teaching against homosexuality and procreation outside the marriage bond into Sunday sermons? Would this have stopped these people? I can't be absolutely sure about that either way. But I think I am on firmer ground in saying that had I laid a foundation of instruction on these topics from the pulpit beforehand it would have been better for my ministry. It is a much easier sell to say to other folks in the congregation – their friends and family – “Hey, come on – you have heard me preach about this and you know it's wrong – so don't act surprised that I told them that to their faces. . .”

The place of instruction in historic preaching

At any rate, this was the catalyst to my desire to think more deeply and act more intentionally when it came to instruction from the pulpit and how that fits together with what I take as the axiomatic chief purpose of preaching: to kill and
make alive, to proclaim Law and Gospel. So I began to think about this more and study it more.

I started with the Epistles. It's clear that these letters have a healthy dose of instruction in them. But they are letters, not sermons. So it's clear that the Apostles saw direct instruction as an important part of their ministry – but in what setting? Is an Epistle more like a sermon or more like a Bible Class or more like catechism class or more like one on one interactions with individual parishioners? A case can be made for each – and an argument can be made for what the right proportion of instruction is for each of those contexts.

Left with those questions, I went to the Confessions.

Apology XV (VIII) (Triglotta translation)

But we cheerfully maintain the old traditions [as, the three high festivals, the observance of Sunday, and the like] made in the Church for the sake of usefulness and tranquillity; and we interpret them in a more moderate way, to the exclusion of the opinion which holds that they justify. And our enemies falsely accuse us of abolishing good ordinances and church-discipline. For we can truly declare that the public form of the churches is more becoming with us than with the adversaries (that the true worship of God is observed in our churches in a more Christian, honorable way]. And if any one will consider it aright, we conform to the canons more truly than do the adversaries. [For the adversaries, without shame, tread under foot the most honorable canons, just as they do Christ and the Gospel.] With the adversaries, unwilling celebrants, and those hired for pay, and very frequently only for pay, celebrate the Masses. They sing psalms, not that they may learn or pray [for the greater part do not understand a verse in the psalms], but for the sake of the service, as though this work were a service, or, at least, for the sake of reward. [All this they cannot deny. Some who are upright among them are even ashamed of this traffic, and declare that the clergy is in need of reformation.] With us many use the Lord's Supper [willingly and without constraint] every Lord's Day, but after having been first instructed, examined [whether they know and understand anything of the Lord's Prayer, the Creed, and the Ten Commandments], and absolved. The children sing psalms in order that they may learn [become familiar with passages of Scripture]; the people also sing [Latin and
German psalms], in order that they may either learn or pray. With 41] the adversaries there is no catechization of the children whatever, concerning which even the canons give commands. With us the pastors and ministers of the churches are compelled publicly [and privately] to instruct and hear the youth; and this ceremony produces the best fruits. [And the Catechism is not a mere childish thing, as is the bearing of banners and tapers, but a very profitable instruction.] 42] Among the adversaries, in many regions [as in Italy and Spain], during the entire year no sermons are delivered, except in Lent. [Here they ought to cry out and justly make grievous complaint; for this means at one blow to overthrow completely all worship. For of all acts of worship that is the greatest, most holy, most necessary, and highest, which God has required as the highest in the First and the Second Commandment, namely, to preach the Word of God. For the ministry is the highest office in the Church. Now, if this worship is omitted, how can there be knowledge of God, the doctrine of Christ, or the Gospel?] But the chief service of God is to teach the Gospel. And when the adversaries do preach, they speak of human traditions, of the worship of saints [of consecrated water], and similar trifles, which the people justly loathe; therefore they are deserted immediately in the beginning, after the text of the Gospel has been recited. [This practise may have started because the people did not wish to hear the other lies.] A few better ones begin now to speak of good works; but of the righteousness of faith, of faith in Christ, of the consolation of consciences, they say nothing; yea, this most wholesome part of the Gospel they rail at with their reproaches. [This blessed doctrine, the precious holy Gospel, they call Lutheran.] 43] On the contrary, in our churches all the sermons are occupied with such topics as these:

of repentance;
of the fear of God;
of faith in Christ,
of the righteousness of faith,
of the consolation of consciences by faith,
of the exercises of faith;
of prayer, what its nature should be, and that we should be fully confident that it is efficacious, that it is heard;
of the cross;
of the authority of magistrates and all civil ordinances [likewise, how each one in his station should live in a Christian manner, and, out of obedience to the command of the Lord God, should conduct himself in reference to every worldly ordinance and law];

of the distinction between the kingdom of Christ, or the spiritual kingdom, and political affairs;

of marriage;

of the education and instruction of children;

of chastity;

of all the offices of love.

From this condition of the churches it may be judged that we diligently maintain church discipline and godly ceremonies and good church-customs.

Clearly, the Confessions envision a lot of instruction on doctrinal and practical topics from the pulpit. This makes sense: the Reformation happened through preaching. From there, I went to the early Lutherans, specifically the the Braunschwig-Wulffenbuettel Church Order – authored by Chemnitz and Andrae. Here is their instructions for pastors regarding preaching:

Thereupon follows the sermon.

And the gospel of the Sunday or festival shall be read once again to the people and then through Christian interpretation, which is useful for the edification of the church and the betterment of the hearer, shall be expounded for approximately one hour. And in doing so that the hearer may comprehend and learn something certain from the sermon the preachers shall at the beginning divide their sermon into certain sections [capita], regarding which they desire to speak and deal, which afterwards are repeated and explained and at the conclusion of the sermon these are briefly recalled and the hearers will take them to heart. This serves not only to the end that the hearer may learn and comprehend something certain from the sermon, but also to the end that the preachers study all the more diligently beforehand and tie themselves to the treatment of certain material and not simply read something
into [the text] on the spot, according to however they are disposed at the time.

But before the sermon the priest has to admonish the people to Christian prayer that dear God would give to them the Holy Spirit, to deal with his holy word beneficially and to take it to heart so that they improve their sinful lives, obtain consolation and strengthening of their faith and may henceforth live in a Christian and blessed [fashion].

Thereupon a Our Father shall be spoken, or this hymn be sung: To God the Holy Spirit Let Us Pray [Nu bitten wir den heiligen Geist].

Around Christmas: A Little Child so Worthy of Praise [Ein kindelein so löblich], etc.

Around Easter: Christ is Arisen [Christ ist erstanden] etc.At the conclusion of the sermon the Ministers [kirchendiener] should always briefly remind the people not to cast the preached word of God into the wind, but that each immediately appropriate it unto repentance, true faith and conversion. Then he shall speak the following general confession to the people, and likewise absolve the repentant, but proclaim God’s earnest wrath upon the unrepentant.

From here we could examine the actual sermons of Luther, Gerhard, and Walther as well as Leo, Augustine, and Chrysostom. In all of them we find vast amounts of instruction from the pulpit. Keep in mind: the Methodists invented Sunday School. What we now cover in Adult Bible Class and Kid’s Sunday School used to be taken care of in the Sunday Sermon and the Catechetical Sermon respectively.

That’s the history of instruction in Lutheran preaching. And there’s no arguing with history. We can to argue that our fathers in the faith were wrong in their emphases, but we can’t argue that instruction was not a central part of their preaching.

**Law or Gospel. . . or Instruction?**

So here are my conclusions, for whatever worth they may hold for you.

Killing and making alive, proclaiming Law & Gospel, is the chief function of preaching for all the reasons I spoke about in the beginning. But that narrow definition of Law and Gospel does not, by its very definition, cover the whole counsel of God.
For example, take the little verbal test I give to my catechumens when I teach about Law & Gospel. You shall have no other gods. L or G?

Jesus died to take away your sins. L or G?
Love your neighbor as you love yourself. L or G?

Those are easy. But what about these?
King David ruled around the year 1000 BC. L or G?
God is three persons in one being. L or G?
Jesus Christ is true man, of a body and reasonable soul subsisting. L or G?
The Lord's Supper is Jesus' Body and Blood. L or G?

You really have to try to shoehorn statements like this into Law & Gospel. They are neither. They are instruction. As I said, you can try to shoe horn them – for example, if you have been saying that the Lord's Supper is merely symbolic, then learning the truth acts as Law and calls you to repentance; if you are troubled with your sins, then learning what the Lord's Supper is, is a Gospel comfort to you. But in a primary sense it is neither Law nor Gospel precisely because it can be both! This, of course, is one reason that the division of Law and Gospel is an art not a science – it is subjective, based on the reception of the hearer. What you might mean as Gospel can be received as Law. For example, God is love. You mean that as Gospel, but in the depth of his despair Luther could only hear it as Law: Yes, I know God is love, and I am not loving, so I am damned.

With this in mind, we might say that there are at least three different sorts of instruction. There is instruction about the Gospel, as opposed to proclamation of the Gospel. Instruction about the Gospel would be a discussion of the theories of the atonement, or an explanation of the communication of attributes in the personal Union. Proclamation of the Gospel is: Jesus died for you and is raised again. Instruction about the Gospel is a discourse on why babies should be baptized. Preaching of the Gospel is: be comforting in your time of sorrow for your loved one was baptized. Our people need both proclamation of and instruction about the Gospel. They need the proclamation more than they need the instruction – but both are still needed. Generally speaking, we are not adverse to this kind of Instruction form the pulpit.
Second, there is instruction about history and the theological topics that are less directly connected to the proclamation of the Gospel. In this category would also fall things like apologetics. Who was governor of Syria when Jesus was born? Do angels have bodies? What’s the Reformation? How do we talk about the Trinity? Must baptism be done by immersion or is effusion OK? How do we know Jesus rose from the dead? Such things support the preaching of the Gospel, to be sure, but they do not really fit in as either preaching the Law or preaching the Gospel. We are not afraid (though we may be lax) in doing this kind of work from the pulpit.

Third, there is instruction about the Law. I think this is a better term than exhortation, or rather it is a more comprehensive term. Just as there is the preaching of the Gospel and preaching about the Gospel, so also there is the preaching of the Law and preaching about the Law. The Preaching of the Law: You are a sinner who has broken God’s Law. Preaching about the Law: procreative technology that leads to excess and culled human beings in test tubes is sinful and you should stay away from it.

I have already mentioned two objections to this preaching about the Law (instruction or exhortation) in the pulpit on Sunday morning. “You can’t preach to them as if they are unbelievers;” and “People know the Law, its written on their hearts, so there is no need to Instruct, only to call to repentance.”

**Preaching the Law**

But there is still a further objection, or rather a fear – that we do not want to be Law dominated Christians. We are Lutheran, the real evangelicals, the Gospel people, the Gospel predominates, not the Law.

And certainly this fear has a proper place, because instruction about the Law always brings with it condemnation and accusation. *Lex semper accusat*. You can’t control that. That’s what the Law does. In this way, the Law is self-proclamatory. Even when you don’t mean to proclaim, when you mean only to instruct, the Law will still proclaim itself and accuse the sinner.

This is what drives our fear of instructing in the Law from the pulpit. We do not want to turn into self-righteous Papists, or worse, unexamined American Evangelicals who think that
Christianity is about a list of rules to keep. Another problem with instruction about the Law is that it has been contaminated by association with just this American Evangelicalism. All they do is instruction on one topic of the pastor's choosing, series after series.

We know we don't want to do that. We know we are Lutherans: the Gospel should predominate. We know we are Lutherans who don't pick our own topics and texts but who instead receive with thanksgiving the lectionary and liturgy of our fathers.

And yet, I've just made the case that the people need this instruction about the Law and that Lutherans of old very clearly performed this instruction from the pulpit. So, for what it is worth, here is my advice on how to do it.

Preaching styles vary and there are a thousand different plans for how to write a sermon. We do not have time here to review all of the styles and plans that are appropriate. But in one way or another, I think the week in, week out preaching of a Lutheran parish pastor should have as its basis, its superstructure, if you will, a proclamation of Law and Gospel driven by the observance of the Church's Year. The natural movement of this sort of proclamatory sermon is from confronting the hearers with their sins in the face of the Law, to calling them to repentance, to comforting them with the sacrifice of Christ, to assuring them that they can receive this comfort of Christ in the Sacraments, especially today in the Sacrament of the Altar.

When I want to add instruction to a sermon it is usually slotted in after the third or fourth movements. I will then circle back with a repetition of the third or fourth movements.

So, for example, a Christmas sermon might run like this.

I. The angels come to see the shepherds because the Pharisees don't want to hear it because they don't think they need Jesus. In this, the Pharisees are just like you.

II. Repent! Ye white washed tombs!

III. In spite of Pharisees old and new, the Christ has come to Bethlehem that he might march to Calvary where he shed his blood for you.

IV. You are washed white indeed, in the water of Baptism. So come forth this day to the manger that is the paten
and receive your Lord in Body and Blood, soul and divinity for the forgiveness of your sins.

Now, let us say I wanted to add a bit of instruction on the person of Christ, or on the Christian versus the Muslim conception of God, or on how abortion or IVF is bad – all of which fit nicely with the theme and propers for this day. I would probably put that in between III and IV and then circle back to repeat some of III before heading on to IV. I don’t want to end with Law – even when it is instruction – because I realize that I cannot control the Law. It will always accuse, so I always circle back to the Gospel.

Well, most of the time I don’t want to end with Law. I can imagine times when I do want to end with Law. For example, that couple in my office who are fornicating. . .

Of course, one can imagine times when the instruction is best placed at the very beginning of the sermon – as I said there is a variety of appropriate preaching plans. But that, in general, is how I think instruction should be fitted in to the Law-Gospel sermon.

**Liturgical preaching and instruction**

Furthermore, I think that the topic of instruction should be dictated by the Church Year, as in the example above. There is a flow to the Church Year that invites a careful preacher to plot out the general outlines of his instruction for the year. The Time of Advent asks *who is Jesus?* The theme of the season is very conducive to instruction on theology proper: the Trinity, the Personal Union, etc. The Time of Easter asks *What did Jesus do?* Justification, sin, grace, faith, will pop right out of the texts in this time of year. And the Time of the Church – which is by itself as long as the other two great divisions of the Church Year put together – asks *what did Jesus teach?* This is the season especially focused on what Jesus said and did during His ministry, teachings and miracles make up nearly every Sunday and opportunities about for teaching the whole counsel of God.

Finally, my general advice about the actual instruction from the pulpit is to be upfront about what you are doing. Reading your stage directions or “telling not showing” is bad acting and bad fiction writing, but it is good instruction. When you are instructing the people rather than proclaiming to the people, point that out and make it clear. In the example I gave
above, you note that when proclaiming I used “you” language, like Peter does in Acts 2 or as Jesus always does, and in general I avoid the use of “I” altogether in the proclamatory portions of the sermons. I think the preacher should be see-through when he does this task – the voice of God must be heard in the proclamation of both Law and Gospel. “I” and “we” get in the way of that. Proclamation sounds like this: You have sinned. Jesus died for you.

But you can send a signal that you are moving to something else by saying, “But who is this Jesus born in Bethlehem? We Christians should know how to talk about who Jesus is. Therefore I also wish to speak this Christmas Day about who Jesus is as God and Man…”

In conclusion: I need to do a better job instructing from the pulpit, both in regard to catechesis and in regard to the Law in general. Maybe you do, too. Maybe there are gaps in your flock’s understanding as I found there were in mine. When this was forced onto my front burner I found that my preaching was lacking in this regard and have since tried to correct it. I might suggest that one way to look for guidance in this regard is the sermons of Luther. They are freely available online, and you can see in the great Reformer just how much instruction was the common fare of Sunday Christians in ages past.
Appendix II: The Church Fathers and the Tithe

In this sermon, Saint Augustine meditates on the Law of God and how Christians should live godly lives in accordance with it. The portion of the sermon directly relevant to tithing is in bold type. As in many of his sermons, Augustine is not strictly evangelical in his approach – but a Lutheran pastor will still be able to learn much from Augustine about preaching the Law.

Sermon XXXV. [LXXXV. Ben.]

On the words of the gospel, Matt. xix. 17, "If thou wouldest enter into life, keep the commandments."

1. The Gospel lesson which has now sounded in our ears, Brethren, requires rather an attentive hearer and a doer, than an expositor. What is more clear than this light, "If thou wilt enter into life, keep the commandments"? What then have I to say but, "If thou wilt enter into life, keep the commandments"? Who is there that does not wish for life? And yet who is there that does wish to keep the commandments? If thou dost not wish to keep the commandments, why seekest thou after life? If thou art slow to the work, why dost thou hasten to the reward? The rich young man in the Gospel said that he had kept the commandments; then he heard the greater precepts, "If thou wilt be perfect, one thing is lacking to thee, go sell all that thou hast, and give to the poor;" thou shalt not lose them, but "thou shalt have treasure in heaven; and come and follow Me." For what shall it profit thee, if thou shalt do all the rest, and yet not follow Me?" But as ye have heard, "he went away" sad and "sorrowful; for he had great riches." What he heard, have we heard also. The Gospel is Christ's voice. He sitteth in heaven; but He doth not cease to speak on earth. Let us not be deaf, for He is crying out. Let us not be dead; for He is thundering. If thou wilt not do the greater things, do at least the less. If the burden of the greater be too much for thee, at least take up the less. Why art thou slow to both? Why settest thyself against both? The greater are, "Sell all that thou hast, and give to the poor, and follow Me." The less are, "Thou shalt do no murder, Thou shalt not commit adultery, Thou shall not steal, Thou
shall not bear false witness. Honour thy father and thy mother; and, Thou shall love thy neighbour as thyself." These do; why do I call to thee, to sell thy possessions, from whom I cannot gain, that thou wouldest keep from plundering what is another's? Thou hast heard, "Thou shalt not steal;" yet thou dost plunder. Before the eyes of so great a Judge, I find thee not a thief only, but a plunderer. Spare thyself, have pity on thyself. This life yet allows thee respite, do not refuse correction. Yesterday thou wast a thief; be not so to-day too. Or if peradventure thou hast been so to-day already, be not so to-morrow. Put a stop sometime to thy evil doing, and so require good for a reward. Thou wouldest have good things, and wouldest not be good; thy life is a contradiction to thy desires. If to have a good country-seat, is a great good: how great an evil must it be to have an evil soul!

2. The rich man "went away sorrowful;" and the Lord said, "How hardly shall he that hath riches enter into the kingdom of heaven!" And by putting forth a comparison He showed the difficulty to be such that it was absolutely impossible. For every impossible thing is difficult; but not every difficult thing is impossible. As to how difficult it is, take heed to the comparison; "Verily I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God." A camel to go through the eye of a needle! If He had said a gnat, it would be impossible. And then when His disciples heard it, they were grieved and said, "If this be so, who then can be saved?" What rich man? Give ear then to Christ, ye poor, I am speaking to the people of God. Ye are more of you poor than rich, do ye then at least receive what I say, yet give heed. Whosoever of you boast of your poverty, beware of pride, lest the humble rich surpass you; beware of impiety, lest the pious rich surpass you; beware of drunkenness, lest the sober rich surpass you. Do not glory of your poverty, if they must not glory of their riches.

3. And let the rich give ear, if indeed they are rich; let them give ear to the Apostle, "Charge the rich of this world," for there are who are the rich of another world. The poor are the rich of another world. The Apostles are the rich of another world, who said, "As having nothing, and yet possessing all things." So that ye may know of what poor he is speaking he added, "of this world." Let the "rich" then "of this world" give ear to the Apostle, "Charge," he says, "the rich of this world, that they he not proud in their conceits." The first worm of riches is pride. A
consuming moth, which gnaws the whole, and reduces it even to dust. "Charge them," therefore, "not to be proud in their conceits, nor to trust in the uncertainty of riches" (they are the Apostle's words), "but in the living God." A thief may take away thy gold; who can take away thy God? What hath the rich man, if he hath not God? What hath the poor man not, if he have God? Therefore he says, "Nor to trust in riches, but in the living God, who giveth us all things richly to enjoy;" with which all things He giveth also Himself.

4. If then they ought not to "trust in riches," not to confide in them, "but in the living God;" what are they to do with their riches? Hear what: "Let them be rich in good works." What does this mean? Explain, O Apostle. For many are loathe to understand what they are loathe to practise. Explain, O Apostle; give none occasion to evil works by the obscurity of thy words. Tell us what thou dost mean by, "let them be rich in good works." Let them hear and understand; let them not be suffered to excuse themselves; but rather let them begin to accuse themselves, and to say what we have just heard in the Psalm,"For I acknowledge my sin."Tell us what this is, "let them be rich in good works. Let them easily distribute." And what is "let them easily distribute"? What! Is this too not understood? "Let them easily distribute, let them communicate." Thou hast, another hath not: communicate, that God may communicate to thee. Communicate here, and thou shalt communicate there. Communicate thy bread here, and thou shalt receive Bread there. What bread here? That which thou dost gather with sweat and toil, according to the curse upon the first man. What Bread there? Even Him who said, "I am the Living Bread which came down from heaven."Here thou art rich, but thou art poor there. Gold thou hast, but thou hast not yet the Presence of Christ. Lay out what thou hast, that thou mayest receive what thou hast not. "Let them be rich in good works, let them easily distribute, let them communicate."

5. Must they then lose all they have? He said, "Let them communicate," not "Let them give the whole." Let them keep for themselves as much as is sufficient for them, let them keep more than is sufficient. Let us give a certain portion of it. What portion? A tenth? The Scribes and Pharisees gave tithes for whom Christ had not yet shed His Blood. The Scribes and Pharisees gave tithes; lest haply thou shouldest think thou art
doing any great thing in breaking thy bread to the poor; and this is scarcely a thousandth part of thy means. And yet I am not finding fault with this; do even this. So hungry and thirsty am I, that I am glad even of these crumbs. But yet I cannot keep back what He who died for us said whilst He was alive. "Except your righteousness exceed the righteousness of the Scribes and Pharisees, ye shall in no case enter into the kingdoms of heaven." He does not deal softly with us; for He is a physician, He cuts to the quick. "Except your righteousness exceed the righteousness of the Scribes and Pharisees, ye shall in no case enter into the kingdom of heaven." The Scribes and Pharisees gave the tenth. How is it with you? Ask yourselves. Consider what you do, and with what means you do it; how much you give, how much you leave for yourselves; what you spend on mercy, what you reserve for luxury. So then, "Let them distribute easily, let them communicate, let them lay up in store for themselves a good foundation against the time to come, that they may hold on eternal life."

6. I have admonished the rich; now hear, ye poor. Ye rich, lay out your money; ye poor, refrain from plundering. Ye rich, distribute your means; ye poor, bridle your desires. Hear, ye poor, this same Apostle; "Godliness with sufficiency is a great getting." Getting is the acquiring of gain. The world is yours in common with the rich; ye have not a house in common with the rich, but ye have the heaven in common, the light in common. Seek only for a sufficiency, seek for what is enough, and do not wish for more. All the rest is a weight, rather than a help; a burden, rather than an honour. "Godliness with sufficiency is great gain." First is Godliness. Godliness is the worship of God. "Godliness with sufficiency. For we brought nothing into this world." Didst thou bring anything hither? Nay, not even did ye rich bring anything. Ye found all here, ye were born naked as the poor. In both alike is the same bodily infirmity; the same infant crying, the witness of our misery. "For we brought nothing into this world" (he is speaking to the poor), "neither can we carry anything out. And having food and covering, let us be therewith content." "For they who wish to be rich." "Who wish to be," not who are. For they who are
so, well and good. They have heard their lesson, that they be "rich in good works, that they distribute easily, that they communicate." They have heard already. Do ye now hear who are not yet rich. "They who wish to be rich, fall into temptation and a snare, and into many hurtful and foolish lusts." Do ye not fear? Hear what follows; "which drown men in destruction and perdition." Dost thou not now fear? "for avarice is the root of all evil"? Avarice is the wishing to be rich, not the being rich already. This is avarice. Dost thou not fear to be "drowned in destruction and perdition"? Dost thou not fear "avarice the root of all evil "? Thou pluckest up out of thy field the root of thorns, and wilt thou not pluck up out of thy heart the root of evil desires? Thou cleansest thy field from which thy body gets its fruit, and wilt thou not cleanse thy heart where thy God indwelleth? "For avarice is the root of all evil, which while some coveted after, they have erred from the faith, and entangled themselves in many sorrows."

7. Ye have now heard what ye must do, ye have heard what ye must fear, ye have heard how the kingdom of heaven may be purchased, ye have heard by what the kingdom of heaven may be hindered. Be ye all of one mind in obeying the Word of God. God made both the rich and poor. Scripture says, "The rich and the poor meet together, the Lord is the Maker of them both." The rich and the poor meet together. In what way, except in this present life? The rich and the poor are born alike. Ye meet one another as ye walk on the way together. Do not thou oppress, nor thou defraud. The one hath need, the other hath plenty. But"the Lord is the Maker of them both." By him who hath, He helpeth him that needeth; by him who hath not, He proveth him that hath. We have heard, we have spoken; let us fear, let us take heed, let us pray, let us attain.
In his fourth homily on the Epistle to the Ephesians, St. John Chrysostom has much to say about the tithe. The relevant portion is in bold type, but the entire homily is here reproduced as an example of a “stewardship sermon” that takes up the topic in the natural course of a homily.

Homily IV.

Chapter. I. Verses 1-3.-"And you did He quicken, when ye were dead through your trespasses and sins, wherein aforetime ye walked, according to the course of this world, according to the prince of the power of the air, of the spirit that now worketh in the sons of disobedience; among whom we also all once lived, in the lusts of our flesh, doing the desires of the flesh, and of the mind; and were by nature children of wrath even as the rest."

There is, we know, a corporal, and there is also a spiritual, dying. Of the first it is no crime to partake, nor is there any peril in it, inasmuch as there is no blame attached to it, for it is a matter of nature, not of deliberate choice. It had its origin in the transgression of the first-created man, and thenceforward in its issue it passed into a nature, and, at all events, will quickly be brought to a termination; whereas this spiritual dying, being a matter of deliberate choice, has criminality, and has no termination. Observe then how Paul, having already shown how exceedingly great a thing it is, in so much that to heal a deadened soul is a far greater thing than to raise the dead, so now again lays it down in all its real greatness.

"And you," saith he "when ye were dead through your trespasses and sins, wherein aforetime ye walked according to the course of this world, according to the prince of the power of the air, of the spirit that now worketh in the sons of disobedience." You observe the gentleness of Paul, and how on all occasions he encourages the hearer, not bearing too hard upon him. For whereas he had said, Ye have arrived at the very last degree of wickedness, (for such is the meaning of becoming dead,) that he may not excessively distress them, (because men are put to shame when their former misdeeds are brought forward, cancelled though they be, and no longer attended with danger,) he gives them, as it were, an accomplice, that it may not be supposed that the work is all their own, and that accomplice a powerful one. And who then is this? The Devil. He does much the same also in the Epistle to the Corinthians, where, after saying, "Be not deceived, neither fornicators, nor idolaters" (1 Cor. vi: 9) , and after enumerating all the other
vices, and adding in conclusion, "shall inherit the kingdom of God;" he then adds, "and such were some of you;" he does not say absolutely, "ye were," but "some of you were," that is, thus in some sort were ye. Here the heretics attack us. They tell us that these expressions ("prince of all the power of the air," etc.) are used with reference to God, and letting loose their unbridled tongue, they fit these things to God, which belong to the Devil alone, How then are we to put them to silence? By the very words they themselves use; for, if He is righteous, as they themselves allow, and yet hath done these things, this is no longer the act of a righteous being, but rather of a being most unrighteous and corrupted; and corrupted God cannot possibly be.

Further, why does he call the Devil "the prince" of the world? Because nearly the whole human race has surrendered itself to him and all are willingly and of deliberate choice his slaves. And to Christ, though He promises unnumbered blessings, not any one so much as gives any heed; whilst to the Devil, though promising nothing of the sort, but sending them on to hell, all yield themselves. His kingdom then is in this world, and he has, with few exceptions, more subjects and more obedient subjects than God, in consequence of our indolence.

"According to the power," saith he, "of the sir, of the spirit."

Here again he means, that Satan occupies the space under Heaven, and that the incorporeal powers are spirits of the air, under his operation. For that his kingdom is of this age, i. e., will cease with the present age, hear what he says at the end of the Epistle; "Our wrestling is not against flesh and blood, but against the principalities, against powers, against the world rulers of this darkness" (Eph. vi: 12); where, lest when you hear of world-rulers you should therefore say that the Devil is uncreated, he elsewhere (Gal. i: 4) calls a perverse time, "an evil world," not of the creatures. For he seems to me, having had dominion beneath the sky, not to have fallen from his dominion, even after his transgression.

"That now worketh," he says, "in the sons of disobedience."

You observe that it is not by force, nor by compulsion, but by persuasion, he wins us over; "disobedience" or "untractableness" is his word, as though one were to say, by guile and persuasion he draws all his votaries to himself. And not only does he give them a word of encouragement by telling
them they have an associate, but also by ranking himself with
them, for he says,
"Among whom we also all once lived."
"All," because he cannot say that any one is excepted.
"In the lusts of our flesh, doing the desires of the flesh, and of
the mind, and were by nature children of wrath, even as the
rest."

That is, having no spiritual affections. Yet, lest he should
slander the flesh, or lest it should be supposed that the
transgression was not great, observe how he guards the matter,
"Doing," he says, "the desires of the flesh and of the mind."

That is, the pleasurable passions. We provoked God to
anger, he saith, we provoked Him to wrath, we were wrath, and
nothing else. For as he who is a child of man is by nature man,
so also were we children of wrath even as others; i. e., no one
was free, but we all did things worthy of wrath.
Ver. 4. "But God, being rich in mercy."

Not merely merciful, but rich in mercy; as it is said also in
another place; "In the multitude of thy mercies" (Ps. lxix: 17).
And again, "Have mercy upon me, according to the multitude
of thy tender mercies" (Ps. li: 1).

Ver. 4. "For His great love, wherewith He loved us."

Why did He love us? For these things are not deserving of
love, but of the sorest wrath, and punishment. And thus it was
of great mercy.
Ver. 5. "Even when we were dead through our trespasses He
quickened us together with Christ."

Again is Christ introduced, and it is a matter well worthy
of our belief, because if the Firstfruits live, so do we also. He
hath quickened both Him, and us. Seest thou that all this is said
of Christ incarnate? Beholdest thou "the exceeding greatness of
His power to us-ward who believe" (Eph. i: 19)? Them that
were dead, them that were children of wrath, them hath he
quickened. Beholdest thou "the hope of his calling?"
Ver. 6. "He raised us up with Him and made us sit with Him."

Beholdest thou the glory of His inheritance? That "He
hath raised us up together," is plain. But that He "hath made us
sit with Him in the heavenly places in Christ Jesus," how does
this hold? It holds as truly, as that He hath raised us together.
For as yet no one is actually raised, excepting that inasmuch as as the Head hath risen, we also are raised, just as in the history, when Jacob did obeisance, his wife also did obeisance to Joseph. (Gen. xxxvii: 9, 10) And so in the same way "hath He also made us to sit with Him." For since the Head sitteth, the body sitteth also with it, and therefore he adds "in Christ Jesus." Or again, if it means, not this, it means that by the layer of Baptism He hath "raised us up with Him." How then in that case hath He made "us to sit with Him?" Because, saith he, "if we suffer we shall also reign with Him," (2 Tim. ii: 12) if we be dead with Him we shall also live with Him. Truly there is need of the Spirit and of revelation, in order to understand the depth of these mysteries. And then that ye may have no distrust about the matter, observe what he adds further.

Ver. 7. "That in the ages to come, He might show the exceeding riches of His grace, in kindness towards us, in Christ Jesus."

Whereas he had been speaking of the things which concerned Christ, and these might be nothing to us, (for what, it might be said, is it to us, that He rose) therefore he shows that they do moreover extend to us, inasmuch as He is made one with us. Only that our concern in the matter he states separately. "Us," saith he, "who were dead through our trespasses He raised up with Him, and made us sit with Him." Wherefore, as I was saying, be not unbelieving, take the demonstration he adduces both from former things, and from His Headship, and also from His desire to show forth His goodness. For how will He show it, unless this come to pass? And He will show it in the ages to come. What? that the blessings are both great, and more certain than any other. For now the things which are said may to the unbelievers seem to be foolishness; but then all shall know them. Wouldest thou understand too, how He hath made us sit together with Him? Hear what Christ Himself saith to the disciples, "Ye also shall sit upon twelve thrones, judging the twelve tribes of Israel." (Matt. xix: 28) And again, "But to sit on My right hand and on My left hand is not Mine to give, but it is for them for whom it hath been prepared of My Father." (Matt. xx: 23) So that it hath been prepared. And well saith he, "in kindness towards us in Christ Jesus," for to sit on His right hand is honor above all honor, it is that beyond which there is none other. This then he saith, that even we shall sit there. Truly this is surpassing riches, truly surpassing is the greatness of His power, to make us sit down with Christ, Yea, hadst thou ten thousand souls,
wouldest thou not lose them for His sake? Yea, hadst thou to enter the flames, oughtest thou not readily to endure it? And He Himself too saith again, "Where I am, there shall also My servant be" (John. xii: 26). Why surely had ye to be cut to pieces every day, ought ye not, for the sake of these promises cheerfully to embrace it? Think, where He sitteth? above all principality and power. And with whom it is that thou sittest? With Him. And who thou art? One dead, by nature a child of wrath. And what good hast thou done? None. Truly now it is high time to exclaim, "Oh the depth of the riches both of the wisdom and the knowledge of God!" (Rom. xi:33)

Ver. 8. "For by grace," saith he "have ye been saved."

In order then that the greatness of the benefits bestowed may not raise thee too high, observe how he brings thee down: "by grace ye have been saved," saith he, "Through faith;"

Then, that, on the other hand, our free-will be not impaired, he adds also our part in the work, and yet again cancels it, and adds, "And that not of ourselves."

Neither is faith, he means, "of ourselves." Because had He not come, had He not called us, how had we been able to believe? for "how," saith he, "shall they believe, unless they hear?" (Rom. x: 14) So that the work of faith itself is not our own.

"It is the gift," said he, "of God," it is "not of works."

Was faith then, you will say, enough to save us? No; but God, saith he, hath required this, lest He should save us, barren and without work at all. His expression is, that faith saveth, but it is because God so willeth, that faith saveth. Since, how, tell me, doth faith save, without works? This itself is the gift of God.

Ver. 9. "That no man should glory."

That he may excite in us proper feeling touching this gift of grace. "What then?" saith a man, "Hath He Himself hindered our being justified by works?" By no means. But no one, he saith, is justified by works, in order that the grace and loving-kindness of God may be shown. He did not reject us as having works, but as abandoned of works He hath saved us by grace; so that no man henceforth may have whereof to boast. And then, lest when thou hearest that the whole work
isaccomplished not of works but by faith, thou shouldst become idle, observe how he continues,

Ver. 10. "For we are His workmanship, created in Christ Jesus for good works, which God afore prepared that we should walk in them."

Observe the words he uses. He here alludes to the regeneration, which is in reality a second creation. We have been brought from non-existence into being. As to what we were before, that is, the old man, we are dead. What we are now become, before, we were not. Truly then is this work a creation, yea, and more noble than the first; for from that one, we have our being; but from this last, we have, over and above, our well being.

"For good works, which God afore prepared that we should walk in them."

Not merely that we should begin, but that we should walk in them, for we need a virtue which shall last throughout, and be extended on to our dying day. If we had to travel a road leading to a royal city, and then when we had passed over the greater part of it, were to flag and sit down near the very close, it were of no use to us. This is the hope of our calling; for "for good works" he says. Otherwise it would profit us nothing.

Moral. Thus here he rejoices not that we should work one work, but all; for, as we have five senses, and ought to make use of all in their proper season, so ought we also the several virtues. Now were a man to be temperate and yet unmerciful, or were he to be merciful and yet grasping, or were he to abstain indeed from other people's goods, and yet not bestow his own, it would be all in vain. For a single virtue alone is not enough to present us with boldness before the judgment-seat of Christ; no, we require it to be great, and various, and universal, and entire. Hear what Christ saith to the disciples, "Go, ye and make disciples of all the nations,-teaching them to observe all things whatsoever I commanded you" (Matt. xxviii: 19). And again, "Whosoever shall break one of these least commandments, shall be called least in the kingdom of Heaven" (Matt. v: 19), that is, in the resurrection; nay, he shall not enter into the kingdom; for He is wont to call the time also of the resurrection, the kingdom. "If he break one," saith He, "he shall be called least," so that we have need of all. And observe how it is not possible to enter without works of mercy; but if even this alone be wanting, we shall depart into the fire.
For, saith He, "Depart, ye cursed, into the eternal fire, which is prepared for the Devil and his angels." Why and wherefore? "For I was an hungered, and ye gave me no meat; I was thirsty, and ye gave me no drink" (Matt. xxv: 42). Beholdest thou, how without any other charge laid against them, for this one alone they perished. And for this reason alone too were the virgins also excluded from the bride-chamber, though sobriety surely they did possess. As the Apostle saith "and the sanctification, without which no man shall see the Lord" (Heb. xii: 14).

Consider then, that without sobriety, it is impossible to see the Lord; yet it does not necessarily follow that with sobriety it is possible to see Him, because often-times something else stands in the way. Again, if we do all things ever so rightly, and yet do our neighbor no service, neither in that case shall we enter into the kingdom. Whence is this evident? From the parable of the servants entrusted with the talents. For, in that instance, the man's virtue was in every point unimpaired, and there had been nothing lacking, but forasmuch as he was slothful in his business, he was rightly cast out. Nay, it is possible, even by railing only, to fall into Hell. "For whosoever" saith Christ, "shall say to his brother, Thou fool, shall be in danger of the hell of fire" (Matt. v: 22). And if a man be ever so right in all things, and yet be injurious, he shall not enter.

And let no one impute cruelty to God, in that he excludes those who fail in this matter, from the kingdom of Heaven. For even with men, if any one do any thing whatsoever contrary to the law, he is banished from the king's presence. And if he transgresses so much as one of the established laws, if he lays a false accusation against another, he forfeits his office. And if he commits adultery, and is detected, he is disgraced, and even though he have done ten thousand right acts, he is undone; and if he commits murder, and is convicted, this again is enough to destroy him. Now if the laws of men are so carefully guarded, how much more should those of God be. "But He is good," a man says. How long are we to be uttering this foolish talk? foolish, I say, not because He is not good, but in that we keep thinking that His goodness will be available to us for these purposes, though I have again and again used ten thousand arguments on this subject. Listen to the Scripture, which saith, "Say not, His mercy is great, He will be pacified for the multitude of my sins" (Ecclus. v: 6). He does not forbid us to say, "His mercy is great." This is not what He enjoins; rather he would have us constantly say it, and with this object Paul raises
all sorts of arguments, but his object is what follows. Do not, he means, admire the loving-kindness of God with this view, with a view to sinning, and saying, "His mercy will be pacified for the multitude of my sins." For it is with this object that I too discourse so much concerning His goodness, not that we may presume upon it, and do any thing we choose, because in that way this goodness will be to the prejudice of our salvation; but that we may not despair in our sins, but may repent. For "the goodness of God leadeth thee to repentance" (Rom. ii: 4), not to greater wickedness. And if thou become depraved, because of His goodness, thou art rather belying Him before men. I see many persons thus impugning the long-suffering of God; so that if thou use it not aright, thou shalt pay the penalty. Is God a God of loving-kindness? Yes, but He is also a righteous Judge. Is He one who maketh allowance for sins? True, yet rendereth He to every man according to his works. Doth He pass by iniquity and blot out transgressions? True, yet maketh He inquisition also. How then is it, that these things are not contradictions? Contradictions they are not, if we distinguish them by their times. He doeth away iniquity here, both by the laver of Baptism, and by penitence. There He maketh inquisition of what we have done by fire and torment. "If then," some man may say, "I am cast out, and forfeit the kingdom, whether I have wrought ten thousand evil deeds or only one, wherefore may I not do all sorts of evil deeds?" This is the argument of an ungrateful servant; still nevertheless, we will proceed to solve even this. Never do that which is evil in order to do thyself good; for we shall, all alike fall short of the kingdom, yet in Hell we shall not all undergo the same punishment, but one a severer, another a milder one. For now, if thou and another have "despised God's goodness" (Rom. ii: 4), the one in many instances, and the other in a few, ye will alike forfeit the kingdom. But if ye have not alike despised Him, but the one in a greater, the other in a less degree, in Hell ye shall feel the difference.

Now then, why, it may be said, doth He threaten them who have not done works of mercy, that they shall depart into the fire, and not simply into the fire, but into that which is "prepared for the devil and his angels?" (Matt. xxv: 41) Why and wherefore is this? Because nothing so provokes God to wrath. He puts this before all terrible things; for if it is our duty to love our enemies, of what punishment shall not he be worthy, who turns away even from them that love him,
and is in this respect worse than the heathen? So that in this case the greatness of the sin will make such an one go away with the devil. Woe to him, it is said, who doeth not alms; and if this was the case under the Old Covenant, much more is it under the New. if, where the getting of wealth was allowed, and the enjoyment of it, and the care of it, there was such provision made for the succoring the poor, how much more in that Dispensation, where we are commanded to surrender all we have? For what did not they of old do? They gave tithes, and tithes again upon tithes for orphans, widows, and strangers; whereas some one was saying to me in astonishment at another, "Why, such an one gives tithes." What a load of disgrace does this expression imply, since what was not a matter of wonder with the Jews has come to be so in the case of the Christians? If there was danger then in omitting tithes, think how great it must be now.

Again, drunkenness shall not inherit the kingdom. Yet what is the language of most people? "Well, if both I and he are in the same case, that is no little comfort." What then? First of all, that thou and he shall not reap the same punishment; but were it otherwise, neither is that any comfort. Fellowship in sufferings has comfort in it, when the miseries have any proportion in them; but when they exceed all proportion, and carry us beyond ourselves, no longer do they allow of our receiving any comfort at all. For tell the man that is being tortured, and has entered into the flames, that such an one is undergoing the same, still he will not feel the comfort. Did not all the Israelites perish together? What manner of comfort did that afford them? Rather, did not this very thing distress them? And this was why they kept saying, We are lost, we are perished, we are wasted away. What manner of comfort then is there here? In vain do we comfort ourselves with such hopes as these. There is but one only comfort, to avoid falling into that unquenchable fire; but it is not possible for one who has fallen into it to find comfort, where there is the gnashing of teeth, where there is the weeping, where is the worm that dieth not, and the fire that is not quenched. For shalt thou conceive any comfort at all, tell me, when thou art in so great tribulation and distress? Wilt thou then be any longer thyself? Let us not, I pray and entreat you, let us not vainly deceive ourselves and comfort ourselves with arguments like these; no, let us practise those virtues, which shall avail to save us. The object before us
is to sit together with Christ, and art thou trifling about such matters as these? Why, were there no other sin at all, how great punishment ought we not to suffer for these very speeches themselves, because we are so insensate, so wretched, and so indolent, as, even with so vast a privilege before us, to talk thus? Oh! how much shalt thou have to lament, when thou shalt then consider them that have done good! When thou shalt behold slaves and base-born who have labored but a little here, there made partakers of the royal throne, will not these things be worse to thee than torment? For if even now, when thou seest any in high reputation, though thou art suffering no evil, thou regardest this as worse than any punishment, and by this alone art consumed, and bemoanest thyself, and weepest, and judgest it to be as bad as ten thousand deaths; what shalt thou suffer then? Why, even were there no hell at all, the very thought of the kingdom, were it not enough to destroy and consume thee? And that such will be the case, we have enough in our own experience of things to teach us. Let us not then vainly flatter our own souls with speeches like these; no, let us take heed, let us have a regard for our own salvation, let us make virtue our care, let us rouse ourselves to the practise of good works, that we may be counted worthy to attain to this exceeding glory, in Jesus Christ our Lord with whom to the Father, together with the Holy Spirit be glory, might, honor, now and ever, and for ages of ages. Amen.

Saint Jerome here gives advice to a young clergyman, reminding him that he lives from the generosity of the people's tithes.

A clergyman, then, as he serves Christ's church, must first understand what his name means; and then, when he realizes this, must endeavor to be that which he is called. For since the Greek word alhroj means "lot," or "inheritance," the clergy are so called either because they are the lot of the Lord, or else because the Lord Himself is their lot and portion. Now, he who in his own person is the Lord's portion, or has the Lord for his portion, must so bear himself as to possess the Lord and to be possessed by Him. He who possesses the Lord, and who says with the prophet, "The Lord is my portion," can hold to nothing beside the Lord. For if he hold to something beside the Lord, the Lord will not be his portion. Suppose, for instance, that he holds to gold or silver, or possessions or inlaid furniture; with such portions as these the Lord will not deign to be his portion.
I, if I am the portion of the Lord, and the line of His heritage, receive no portion among the remaining tribes; but, like the Priest and the Levite, I live on the tithe, and serving the altar, am supported by its offerings. Having food and raiment, I shall be content with these, and as a disciple of the Cross shall share its poverty.  

(Jerome, Letter LII, To Nepotian)

In this sermon, Saint Augustine guards against any pride Christians might take in fulfilling the Biblical principal of the tithe.

Sermon LVI. [CVI. Ben.]

On the words of the gospel, Luke xi. 39, "Now do ye Pharisees cleanse the outside of the cup and the platter," etc.

1. Ye have heard the holy Gospel, how the Lord Jesus in that which He said to the Pharisees, conveyed doubtless a lesson to His own disciples, that they should not think that righteousness consists in the cleansing of the body. For every day did the Pharisees wash themselves in water before they dined; as if a daily washing could be a cleansing of the heart. Then He showed what sort of persons they were. He told them who saw them; for He saw not their faces only but their inward parts. For that ye may know this, that Pharisee, to whom Christ made answer, thought within himself, he uttered nothing aloud, yet the Lord heard him. For within himself he blamed the Lord Christ, because He had so come to his feast without having washed. He was thinking, the Lord heard, therefore He answered. What then did He answer? "Now do ye Pharisees wash the outside of the platter; but within ye are full of guile and ravening." What! is this to come to a feast! how did He not spare the man by whom He had been invited? Yea rather by rebuking He did spare him, that being reformed He might spare him in the judgment. And what is it that He showeth to us? That Baptism also which is conferred once for all, cleanses by faith. Now faith is within, not without. Wherefore it is said and read in the Acts of the Apostles, "Cleansing their hearts by faith." And the Apostle Peter thus speaks in his Epistle; "So too hath He given yon a similitude from Noah's ark, how that eight souls were saved by water." And then he added, "So also in a
like figure will baptism save us, not the putting away of the filth of the flesh, but the answer of a good conscience. "This "answer of a good conscience" did the Pharisees despise, and washed "that which was without;" within they continued full of pollution.

2. And what did He say to them after this? "But rather give alms, and behold all things are clean unto you." See the praise of alms, do, and prove it. But mark awhile; this was said to the Pharisees. These Pharisees were Jews, the choice men as it were of the Jews. For those of most consideration and learning were then called Pharisees. They had not been washed by Christ's Baptism; they had not yet believed on Christ, the Only-begotten Son of God, who walked among them, yet was not acknowledged by them. How then doth He say to them, "Give alms, and behold all things are clean unto you"? If the Pharisees had paid heed to Him, and given alms, at once according to His word "all things would have been clean to them;" what need then was there for them to believe on Him? But if they could not be cleansed, except by believing on Him, who "cleanseth the heart by faith;" what means, "Give alms, and behold all things are clean I unto you"? Let us carefully consider this, and peradventure He Himself explains it.

3. When He had spoken thus, doubtless they thought that they did give alms. And how did they give them? They tithed all they had, they took away a tenth of all their produce, and gave it. It is no easy matter to find a Christian who doth as much. See what the Jews did. Not wheat only, but wine, and oil; nor this only, but even the most trifling things, cumin, rue, mint, and anise, in obedience to God's precept, they tithed all; put aside, that is, a tenth part, and gave alms of it. I suppose then that they recalled this to mind, and thought that the Lord Christ was speaking to no purpose, as if to those who did not give alms; whereas they knew their own doings, how that they tithed, and gave alms of the minutest and most trifling of their produce. They mocked Him within themselves as He spake thus, as if to men who did not give alms; whereas they knew their own doings, how that they tithed, and gave alms of the minutest and most trifling of their produce. The Lord knowing this, immediately subjoined, "But woe unto you, Scribes and Pharisees, who tithe mint, and cumin, and rue, and all herbs."That ye may know, I am aware of your alms. Doubtless these tithes are your alms; yea even the minutest and most trifling of your fruits do ye tithe; "Yet ye leave the weightier matters of the law, judgment and charity." Mark. Ye have "left judgment and charity," and ye tithe herbs. This is not to do
alms. "These," saith He, "ought ye to do, and not to leave the other undone." Do what? "Judgment and charity, justice and mercy;" and "not to leave the other undone." Do these; but give the preference to the others.

4. If this be so, why did He say to them,"Do alms, and behold all things are clean unto you"? What is, "Do alms"? Do mercy. What is, "Do mercy"? If thou understand, begin with thine own self. For how shouldest thou be merciful to another, if thou art cruel to thyself?"Give alms, and all things are clean unto you." Do true alms. What is alms? Mercy. Hear the Scripture; "Have mercy on thine own soul, pleasing God." Do alms, "Have mercy on thine own soul, pleasing God." Thine own soul is a beggar before thee, return to thy conscience. Whosoever thou art, who art living in wickedness or unbelief, return to thy conscience; and there thou findest thy soul in beggary, thou findest it needy, thou findest it poor, thou findest it in sorrow, nay perhaps thou dost not find it in need, but dumb through its neediness. For if it beg, it "hungereth after righteousness." Now when thou findest thy soul in such a state (all this is within, in thy heart), first do alms, give it bread. What bread? If the Pharisee had asked this question, the Lord would have said to him, "Give alms to thine own soul." For this He did say to him; but he did not understand it, when He enumerated to them the alms which they were used to do, and which they thought were unknown to Christ; and He saith to them, "I know that ye do this, 'ye tithe mint and anise, cummin and rue;' but I am speaking of other alms; ye despise 'judgment and charity.' In judgment and charity give alms to thine own soul." What is "in judgment"? Look back, and discover thyself; mislike thyself, pronounce a judgment against thyself. And what is charity? "Love the Lord God with all thy heart, and with all thy soul, and with all thy mind; love thy neighbour as thyself:" and thou hast done alms first to thine own soul, within thy conscience. Whereas if thou neglect this alms, give what thou wilt, give how much thou wilt; reserve of thy goods not a tenth, but a half; give nine parts, and leave but one for thine own self: thou doest nothing, when thou doest not alms to thine own soul, and art poor in thyself. Let thy soul have its food, that it perish not by famine. Give her bread. What bread, thou wilt say? He speaketh with thee Himself. If thou wouldest hear, and understand, and believe the Lord, He would say to thee Himself, "I am the Living Bread which came down from heaven. Wouldest thou not first give this Bread to thine own soul, and do alms unto it? If then thou believest, thou oughtest
so to do, that thou mayest first feed thine own soul. Believe in Christ, and the things which are within shall be cleansed; and what is without shall be clean also. "Let us turn to the Lord," etc.
Appendix III: C.F.W. Walther on Stewardship

Besides being the first president of the Missouri Synod and a seminary professor, C. F. W. Walther was the pastor of three sizeable parishes in St. Louis. Here are some of his thoughts on stewardship, good works, and the rewards of grace.

A request which we ought to direct to our congregations at the present time is for offerings for the new building at our college. For this we are to challenge them and tell them that we are doing so because we wish that it may someday appear on their record. It is true, God can build His kingdom without us. If we do not want to give anything toward it, God will not wring His hands and say: “Now I cannot do anything; those on earth do not want to give Me any money.” He does not need us, but He will gladly use us as His instruments whom He will even reward. Now let each pastor tell his congregation: “Because I don’t want you to be deprived of this reward, I wanted to challenge you to contribute something to this. You would have condemned me as godless if I passed you by.” ...

It once became evident in a congregation that the school was not self-supporting. In order to obtain the teacher’s salary, also those who had no children were asked to do something. One of them refused to contribute anything for the school. Thereupon he was reminded that it was not an obligation, but when someday in heaven the reward for the blessings brought about by the school would be distributed by the Lord Christ, he would go empty-handed. Hereupon the person also became willing to support the school. This is what we call properly stimulating to good works by calling attention to their reward.

C.F.W. Walther, Convention Essays, 130,131