

StewardCAST

A monthly e-newsletter of LCMS Stewardship Ministry

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The Theology of E-giving



A growing number of stewards do all their transactions with a click or a swipe.

Once again, a question has been asked which has created a topic for our monthly electronic get-together. The question was about the theology of e-giving.

My initial response to the question is that there really isn't a theology of e-giving. E-giving, whether it be done via electronic funds transfer (EFT) or text or other newly-emerging giving platforms, is simply a mechanical process by which stewards

respond to the two stewardship questions that face them: "How has God blessed me?" and "How is God calling me to respond?" For a long time, this response has led the steward to toss some cash into the plate or tuck a check into the envelope as a part of the worship service. On its face, using bank-based bill pay services, e-giving or text giving are just additional avenues for the modern steward to faithfully respond to the radical generosity of Christ. A gift in response to the Lord's gracious activity is a

response of faith whether it be through cash, check or some electronic platform! Stewards can indeed be faithful without a checkbook.

Different method, same calling

This is important because of the current context in which the church and her stewards work. In previous generations, cash was the way that business was transacted. It was also the sole currency of the steward. The *klinglebeutel*, a bag on a long pole held by the usher, would sometimes have a washer installed in the bottom to hear if the offering being placed in was change or folding money. When cash went out of vogue, for reasons of convenience and security, checks became the way that larger gifts could be safely and securely given. But now, we have a growing generation of faithful Christian stewards who don't write many checks. In fact, many no longer even have checkbooks. Bill pay, electronic funds transfer and debit cards have out-convenienced checks and out-secured cash. A growing number of stewards do all their transactions with a click or a swipe.

A congregation that doesn't understand this is telling a growing number of their members that they don't want their partnership in ministry. It is most certainly possible to be a faithful steward without cash or check. Initially, the processing fees

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for these new platforms were a stumbling block. But as services have proliferated, and the number of people who use them has grown, they have become much more affordable, and the need for them to be utilized by the local congregation increases.

Weighing the costs

This does not mean there are not any theological considerations regarding e-giving. We should keep in mind the biblical call for the gift to be mindful. Second Corinthians 9:7 tells us that **“Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.”** The possible danger of e-giving is that it allows for a “set it and forget it” mentality. Utilizing these new, convenient forms of giving will require the pastor and steward leader to be much more intentional in their teaching, preaching and communication with the stewards in the congregation. Much more than just the annual pledge effort, the concept of faithful and cheerful stewardship for the sake of the Gospel and the benefit of the neighbor needs to be held up. The lectionary provides ample opportunity to do this. The preaching of repentant stewardship will keep the e-giving steward from forgetting that God is working in and through the giving that is visible only on the computer screen of the congregation’s treasurer or bookkeeper.

There is the theological teaching consideration as well. Stewardship is taught not only from the pulpit but also in the family. The activity of mom and dad actually placing a gift in the plate is something that the children see and are led to emulate. The church is full of examples of modern-day stewards who learned all they needed to

learn about stewardship from the example of their parent and grandparents simply by observation. That is lost in the process of e-giving. But that too can be overcome by intentional steward leaders. Perhaps a laminated card can be placed in the pews that can be placed in the plate as it passes by to show that the steward has mindfully considered all that God has given him. A consideration of visual learning can also be taken by parents continuing to have the kids place a gift in the plate as an exercise of faithful response even if the gifts of the family are given electronically.

New gifts from God

Electronic giving is not, in itself, good or bad. It can certainly be used for the glory of God. It can also be abused. Congregations need to have intentional conversations with the people that God has assembled around Word and Sacrament in that place. Practical questions need to be addressed practically. Don’t automatically assume

that it is only millennials who will use e-giving options. The elderly member who has become savvy on the computer in order to keep up with the grandkids on Facebook may find it easier to click in an offering as well. Practically, it also regularizes support for the ministry that allows a greater opportunity to be faithful corporate stewards as the ebbs and flows of giving take place during the year.

These new platforms should not be feared. At the same time, they should not be undertaken without consideration of the theological implications. Steward leaders who do their due diligence in preaching and teaching, research and planning will find that these new platforms can be used, just like every other gift from the hand of God, for the purpose of the Gospel!

