

# Thinking About Stewardship

*A Bible Study Considering God's  
Plan for the Lives of His People*



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## by the Rev. Dr. Joel D. Biermann

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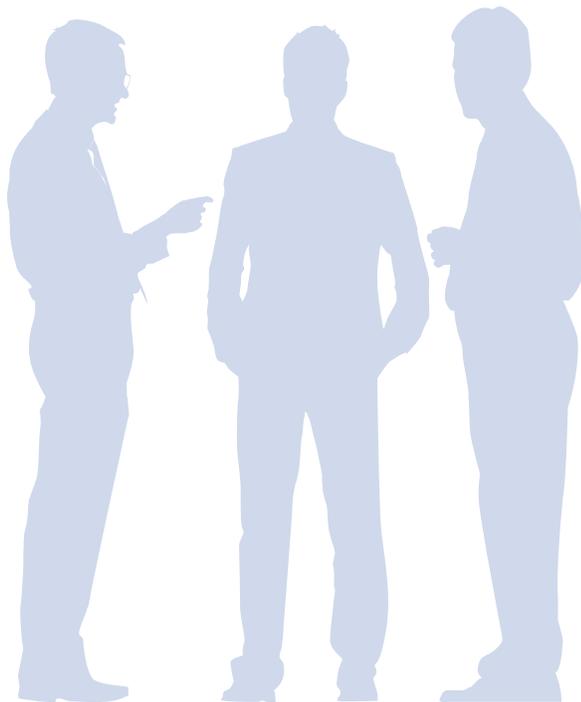
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## Introduction:

This study contains three sessions. It is intended that each session begin with the appropriate video introduction by the Rev. Dr. Joel Biermann to present the core ideas or thoughts that will undergird the subsequent study. Having watched the video together, the group should feel free, according to their interests, to discuss and explore the ideas or applications that may emerge from the brief teaching in the video. In each session, at least one section of Scripture will be presented for more careful study in conjunction with the material contained within the video. Guiding questions for discussion relating to the video and the Scripture passage are offered for each session. A further reflection, discussion or “answer” for each question also is provided for the use of the facilitator.



# Session One: My Money — My Responsibility

## Opening Question

Have you ever heard someone describe himself as “rich”? Why do you think people are so reluctant to talk about the amount of their personal income?

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Watch the video for Session One.

## Session One Questions

**1.** Do you think the church talks about money too much, or not enough? How does your view square with the views expressed in the video?

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**2.** Read Matt. 6:21. What does this verse teach about the spirituality of money? More interestingly, what does this verse teach us about the importance of how we use our money or treasures?

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**3.** Read Luke 12:13–21. What was the mistake of the rich man? What does it mean for you to be “rich toward God”?

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**4.** In relation to the rest of the world, Americans enjoy a great deal of prosperity and would be considered wealthy by almost any measure. What do you think it means for American Christians to be “rich toward God”?

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**5.** Read 2 Cor. 8:1–15. What argument is Paul making to encourage the Corinthians to give to the “Jerusalem relief project”? What might this teach us about how we talk about and encourage giving in the church?

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**6.** Read Num. 18:21–24. What was the purpose of the tithe in the Old Testament? How do you think Christians should think about the tithe today?

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**7.** What will you do in the week ahead to help you grow stronger in practicing “financial faithfulness”? What might your congregation do to help people be better stewards of their money?

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## Session One Answers

**Opening Question:** Oddly, even those we consider to be “rich” rarely describe themselves with that word. Rich people are always other people. Perhaps it is because of embarrassment, pride, competition or simply fear of the judgment of others and their criticism of personal financial choices. But for whatever reason, most people would rather not divulge the details of their personal finances.

1. The implication of the video is that money should be a topic for discussion in church on a regular basis. Since it is a spiritual issue, it needs to be thought about in ways that are directed by God’s Word and truth.
2. Where we put our money and investments (treasures), our hearts will follow. Our motivations and thinking will be shaped by our use of our money. It must be noted that the way we typically think about this verse is the opposite of what Jesus actually says. Jesus does not urge us to get our thinking and hearts right and then use our gifts accordingly. Rather He tells us to put our money in the right places with the right priorities, and then our hearts and attitudes will follow. In other words, attitudes are shaped by actions. This has important implications for a host of issues, including child-raising and leading people to learn to give. It is a mistake to wait until people “feel like” doing the right thing before urging right actions and behavior.
3. The rich fool’s error was not in having a bumper crop and delighting in the success. Nor was it necessarily wrong for him to build bigger barns in order to manage his business capably. The problem, it seems, was with the man’s priorities and choices about how to use his wealth. In the typical fashion of a sinner, the man’s focus was on himself, rather than on the things that God would have had him do. As will be clear in the context of this study, it does not seem from Scripture that “rich toward God” means giving an offering or tithe to church. To be rich toward God is to use what you have in the ways that God would have you use it — to

serve the rest of creation around you. Doing this wisely and carefully is appropriate, and it is quite right to provide for those in your care (family and fellow believers [1 Tim. 5:8]). It is even a good thing to anticipate and plan for your own needs in older age. But all of these things must be done in the context of being “rich toward God,” that is, handling your blessings in ways that adhere to God’s revealed will.

4. The intent of this question is to prompt the participants to consider concrete ways that they can use their resources to serve those around them and so honor God. The thought is not that they must “give everything away” and not live responsibly and carefully, using their resources to provide for their families and the upkeep of the things entrusted to them by God. However, the responsibility to care also for others must be considered, and it should be taught that giving to the church is rightly understood as a critical component of this giving to support others.
5. Within a “Gospel motivation alone” environment, Paul’s approach with the Christians in Corinth is extraordinary. The force of his argument is not the power of the Gospel, but exhortations, entreaties and perhaps even manipulation founded on principles of law, pride, shame and competition. Even Paul’s passing reference to Christ and His work is mentioned not as a Gospel reminder for struggling Christians, but it is used as a stimulus and encouragement to follow Jesus’ example. Clearly, Paul fully understands grace and the Gospel and its power of forgiveness, and this foundation is assumed throughout his appeal to the Corinthians. Yet to accomplish his task, Paul does not ignore human — even sinful human — realities. Perhaps in the church, we have been foolish and unrealistic in ignoring the realities of humanness and so failed to teach and exhort people about the need for giving. At any rate, reliance on “Gospel motivation” alone is not practiced by Paul in these verses, and the church would do well to consider what Paul’s example might teach us today.

6. The text in Numbers accentuates the fact that the tithe was given for the support of those who worked in the “ecclesiastical” affairs of the people. While it was given “to God,” in reality it was given to Levites and priests who needed it to live and support their families. A fuller study of the Old Testament practice of tithing reveals that the tithe was also used to care for the marginalized in society. Much can be said about tithing and the danger of sliding into legalism — a danger that should not be ignored. And it is critical that tithing not be taught as a secret method of wresting blessings from God: “If you want to be blessed, then tithe!” Obviously, obedience to God’s will typically brings with it certain benefits and blessings. But the point of tithing has to do with fulfilling an obligation toward fellow creatures and has nothing to do with achieving or maintaining a right relationship with God. Christians need to take seriously the fact that God established the practice of tithing for the good of His people, and that the principle of giving substantially of one’s income for the work of the church and the support of the impoverished cannot be ignored with a misdirected and errant invocation of “Gospel freedom.” As the two kinds of righteousness make clear, freedom in our relationship before God does not mean that our responsibility toward fellow creatures has been revoked or removed.

7. There are numerous concrete applications once there is a right understanding of money. Personally, this means getting tithing incorporated or reinforced, setting and following a family budget, learning to recognize money as a gift with which to do God’s will, and being more willing to practice generosity toward those in need. As a church, it might be wise to consider offering some form of financial education regarding saving, budgeting, debt and so on. People are often altogether ignorant of basic financial facts and strategies — and it is appropriate for the church to provide teaching about God’s plan for money. Also, the congregation should consider how it might better encourage and exhort its members to fulfill their responsibility to use their finances wisely and for the good of those around — not simply relying on a “Gospel motivation” to provide the only impetus.

# Session Two: The Stewardship of Evangelism

## Opening Question

What comes to mind when you hear the word *evangelism*? Is the word positive or negative?

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Watch the video for Session Two.

## Session Two Questions

**1.** What do you think about including evangelism in a discussion about stewardship? In what ways is it a good idea, and in what ways might it not be such a good idea?

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**2.** Why might it be helpful to make the distinction between an “indicative” understanding of the Christian life and one that is based on imperatives? What are the limits or possible liabilities of such a distinction?

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**3.** Read 2 Cor. 2:14–17; 4:7–10; 5:18–20. What is Paul’s understanding of the frequency and prominence of the work of evangelism? What comfort might we take from these verses?

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**4.** Read 1 Peter 2:9–10; 4:9–10. How does a right understanding of vocation fit with Peter’s description of the multifaceted grace of God? How do these verses shed light on the relation and distinctions between the Gospel work of a pastor and the Gospel work of the people of the congregation?

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**5.** Is the practice of evangelism Law or Gospel? Why might it be important to offer a solid and accurate answer to this question?

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**6.** Read Rom. 10:16–17. What would you tell someone who says he doesn't believe that he has the "gift of evangelism" and that he doesn't feel "called" to share his faith verbally, but he prefers to do it without words?

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**7.** What can you do as an individual and as a congregation in the immediate future that will enhance and multiply the proclamation of the Gospel in your midst?

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## Session Two Answers

**Opening Question:** Often the word *evangelist* is understood only in the context of the *tele-* prefix and so has few positive connotations. Even those who rightly understand the idea of telling the Good News will hear the word as one that conjures fear or guilt, but rarely warm memories of joyful conversations and honest discussions about the things in life that matter most. Thinking broadly about evangelism will prime the discussion.

1. It is essential that evangelism be understood within the context of what a person owes to his neighbor. This, of course, is the core of horizontal righteousness and is the essence of what stewardship is all about: simply doing what my neighbor needs me to do. What any fallen human creature most needs, of course (whether he knows it or not!), is a right relationship with his Creator (vertical righteousness). This is the very content and gift delivered in the work of evangelism. Thus, the work of Gospel proclamation is the height of loving a neighbor and the best work of stewardship imaginable. Some might be concerned that including evangelism in stewardship makes the former a bit less spiritual or gracious. But such thinking actually exposes wrong ideas about both evangelism and stewardship.

2. As discussed in the video, the indicative/imperative divide is at times perhaps unhelpfully overdrawn and so trivialized. While Christians certainly *do* live a certain way, and while the Gospel does create a context in which the believer will seek and embrace new ways of living in conformity with God's will, the reality is that this is not the whole story. Being at once saint and sinner, the old man continues to plague and pollute us all. We don't always have the right motives or the best of intentions. Sometimes, the will of God is going to be a bare imperative that must be obeyed. Indeed, it would be wonderful if the delight of the new man would always arise and make obedience a joyful enterprise, but on this side of eternity, we cannot expect this to be the case all of the time. There are times, then,

when we do what we must simply because it must be done. Even the work of speaking the Gospel fits within this structure. Trusting only and always in the "indicative actions" of the new man can create guilt on the part of the Christian not experiencing such noble stirrings, and it also can cut short much evangelistic work that needs doing — regardless of the motives of the person speaking. (See Phil. 1:15–18.)

3. Paul considers the Christian life to be synonymous with a declaration of the truths of the Gospel — they simply go together. This obviously resonates with the idea of the Christian life being directed by indicatives and not imperatives. However, Paul also makes it clear that this work is to be done — and establishes no criteria regarding appropriate motives. In 2 Corinthians 2, Paul indicates that the message is always the same, and whether the same message is a fragrance of joy or a stench of judgment and death depends entirely on the one who hears. In chapters 4 and 5, we are reminded that all evangelism is, in fact, the activity of the Holy Spirit who works in us, mere ambassadors or spokesmen of His truth. This provides remarkable comfort for the Christian who need not fear "doing it wrong" or "offending someone." We speak and the Spirit works, converting or provoking indifference or hostility. Either reaction is the responsibility of the Spirit. God is well aware of our shortcomings and inability; nevertheless, He chooses to use us as His tools for the conversion of those not yet part of His kingdom.

4. Peter addresses his words to the entire congregation, not only to those who are called as pastors. Thus, all have the task of proclaiming God's Good News within the varied contexts of their many different vocations. The Gospel message is consistent and singular, but those who speak it and the relationships within which it is spoken are quite diverse. God has so arranged His church that shepherds and sheep each carry out their appropriate and unique work (vocations), but all are always seeing and finding opportunities to declare the Gospel

message in the course of doing their work. When sheep speak the Gospel to their neighbors and co-workers, they are not doing the work of the shepherd but are simply being good sheep who proclaim the Gospel within their vocations. While God's grace is manifest in countless different ways in individual lives, it is always the same Good News of Christ that is proclaimed. Indeed, it is always the same message that must be proclaimed. Without proclamation of the Gospel, there is no hearing of the Gospel, and so no conversion.

5. This issue is often the cause of some confusion among believers. The hearing of the Good News of Christ's life, death and resurrection for the sake of sinners is clearly Gospel for the one who hears it, as God's Word of forgiveness declared to him. Yet for the one who delivers the message, the task is exactly that, a task. It is a work that is required, and so is in a very real sense law. It is a burden that must be fulfilled (Jer. 20:9). It is useful to clarify this so that Christians are not foolishly waiting to "feel prompted" to do the work of speaking the Gospel. Experience indicates that like many issues of obedience, the decision to do God's will typically precedes any warm feelings of eagerness and anticipation to fulfill God's plan.

6. Much mischief has been perpetrated in the church by emphasizing that one does or does not have a gift of evangelism. Some Christians may be more capable or more willing, but others are not excused from the expectation of Gospel proclamation. It is the responsibility of us all to speak, because we each have contacts unique to us and opportunities to speak the Gospel that are not open to any other Christian. The notion that the Gospel is "preached" without words by our loving acts has a long legacy in western Christendom but no support in Scripture. Paul makes it clear that faith and salvation come only by hearing, and thus only after the Gospel has been declared verbally. Like it or not, every Christian is charged with the responsibility to speak the Gospel within his or her own vocation.

7. Probably the greatest difference can be made simply by recognizing the responsibility and the opportunities afforded within daily living and doing our vocational tasks. If a lack of knowledge of the Gospel or the things to say is a problem, then secure appropriate training. If the congregation lacks zeal for the work, then consider emphasizing the stewardship aspect of giving your neighbor what he most needs. Help participants think of tangible and concrete things they can do to make themselves better stewards of God's grace that those around them need to hear.

# Session Three: All of Life as a Disciple

## Opening Question

What do you think: What is the purpose of life?

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Watch the video for Session Three.

## Session Three Questions

**1.** Why is it important for a person to have a clear understanding of his *telos* (end, goal, purpose)? How would you describe the *telos* of your life?

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**2.** Read Phil. 3:7–17. What is Paul's *telos*? How does Paul teach the Philippians about vertical righteousness before God as well as their horizontal responsibilities toward one another?

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**3.** At what age does a Christian start doing a vocation? In the context of Luther's understanding of vocation, what is the right way to think about retirement?

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**4.** Read Phil. 1:21–26. What is Paul's attitude toward life and work? How does his approach fit with the attitude of the world in which we live?

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**5.** Read Ps. 50:9–11 and Phil. 2:17. How does Paul's example uphold the idea that our work is not for God per se, but for the sake of those around us?

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**6.** Thinking about stewardship in terms of creation, active righteousness and vocation, do you think that living as an obedient Christian steward looks more like a life of compulsion or a life of freedom? Why do you think this?

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**7.** Thinking back over this and the previous sessions, what is the teaching, thought or idea that has proven most surprising, helpful or challenging to you? What changes do you or your congregation need to make to live more faithfully as God's steward?

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## Session Three Answers

**Opening Question:** This is one of the big “existential” sorts of questions that gets to the core issues of what it means to be human and to find the motivation to face the tasks of living each day. The world offers many answers but cannot say with conviction or with certainty which is right. Christians can answer with assurance and with ardor for the revealed truth of God.

1. As with smaller realities such as career choices, vacations and an evening walk, the goal or objective of the endeavor dictates the steps taken en route. You must know the goal or the *telos* of life if you are going to have any hope of sorting out the priorities of each day — not to mention being able to discern the right choice on matters of significance. If life’s purpose is pleasure, then that will determine what you do today. If life’s purpose is a strong family, then different choices are mandated. Each person in the group already has some sort of functional *telos*, though they may not recognize it. In the discussion, perhaps they can be led to articulate what it is that drives them and then reach appropriate conclusions about the legitimacy and worth of their chosen life goals or purposes.

2. Paul understands the critical truth: we don’t choose a *telos*; God chooses us and, by virtue of that choice, provides us with a life goal and purpose. Paul exalts in the unsurpassable joy of striving to “make it my own, because Christ Jesus has made me his own” (Phil. 3:12). For Paul, the *telos* is the “upward call of God in Christ Jesus.” It is important to note, though, that for Paul this doesn’t remove but reinforces the responsibility he has in his horizontal relationships. He is quite concerned to set an example for the Philippians, which includes experiencing the fellowship of Jesus’ sufferings and conformity to His death — both of which are grounded in the realities of the horizontal realm. There is a “pattern” to the Christian life, and Paul recognizes that observing this pattern is an aspect of his life’s *telos*. Paul recognizes that God has given him all things — including a righteousness that is not his own (vertical righteousness), but he also sees clearly

that having that righteousness drives him to live according to God’s plan in service to his fellow creatures, in this case the Philippians (horizontal righteousness).

3. Vocations grow out of relationships, which begin before birth. In reality, every human being of every age has responsibilities to fulfill as a part of the creation, with an obligation to other members of the creation. Even very young children have vocational tasks: play nicely with others, be obedient to parents, discover truths about how the world works. Retirement is not the objective of a life lived well, or the reward for hard labor. Retirement is simply a phase when vocational tasks shift and fall in line with the physical capabilities of the individual. Each person should strive to use whatever gifts and abilities he has for the sake of those around for as long as he can. Retirement as commonly conceived in the world does not fit with a Christian perspective.

4. For Paul, life means “fruitful labor” for the sake of others. To be with Christ is better by far — because it is to be with Christ! But while Paul lives, he sees opportunities to serve those around him. Paul exemplifies the idea that retirement is not the goal for the Christian. “Retirement” for the apostle happens when one departs to be with Christ. Until then, having life means having the obligation of a vocation to be accomplished for the benefit of others. The wonder is the joy that Paul has in this service — a phenomenon immediately recognizable in the church yet today. Of course, those who are bound to the world’s ways of operating find this entire concept bizarre and unrealistic at best. Those who live only for themselves and their personal pleasures can only hope for a long and self-centered retirement — the antithesis of Paul’s own understanding of life and its purpose.

5. The classic text from Psalm 50 gets at a recurrent theme throughout the sessions of this study. The idea of “working for the Lord” is so ingrained into Christian thinking that a concerted effort is necessary to temper this motive with the idea that we do our work for the neighbor and not for God. The beauty and

impact of Psalm 50 is that it actually considers and derisively dismisses the notion that humans have anything to offer to God. God is God and needs nothing from us — not even our feeble or heartfelt praises. Of course, as creatures there is much that we need to give to our Creator in terms of thanks and praise, but God is not waiting on high, anxiously craving our adulation. Throughout his letter to the Philippians, Paul communicates the thought that his service and sacrifice is for the sake of the people in that community. This is made explicit in Phil. 2:17, where Paul's self-giving is clearly for the benefit of the Christians in Philippi.

6. Answers to this question will depend on a host of factors, but the intention is to encourage the realization that when an individual does what he was created to do, it is not compulsion but wonderful freedom within God's plan. Before the tragedy of the fall, Adam lived contentedly doing that for which he was created and did not experience any negative aspects of being an obedient creature — it was “paradise,” after all. When humans embrace the usefulness and meaningfulness of their individual vocations and do them with relish, they are not wearisome tasks but the essence of life. Such an attitude can be fundamentally transformative as it reorients one's life goals and perspectives. Obviously, there is content to the will of God for His people, and there will be many times when doing your duty will be less than delightful — we remain sinful and self-obsessed human beings. Still, for the Christian, there is a growing awareness that life lived in accordance with the will and purposes of God is a life of joy; and God's will and purpose is that we use our lives in service to others (Phil. 2:3–4).

7. As always, it is hoped that the discussion will not only impart knowledge but will foment change in action. Help the group to process some of what they have learned in terms of tangible changes in the routine, thinking or behavior that grow from the truths of God's Word. Of course, wider congregational-level thinking should be along the same lines. What about the congregation's culture is affirmed or challenged by the ideas presented in the sessions of this study? Specific steps of action or change should be encouraged, considered and implemented as appropriate.



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