

# The Pastor as Chief Steward

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## by the Rev. Wayne Knolhoff

Post-Seminary Applied Learning and Support (PALS) is a collaborative effort of The Lutheran Church—Missouri Synod's Pastoral Education department and LCMS districts to help pastors and their wives in the transition from seminary to congregation. To learn more, visit [www.lcms.org/pals](http://www.lcms.org/pals).

Made possible by a grant from Thrivent Financial for Lutherans.

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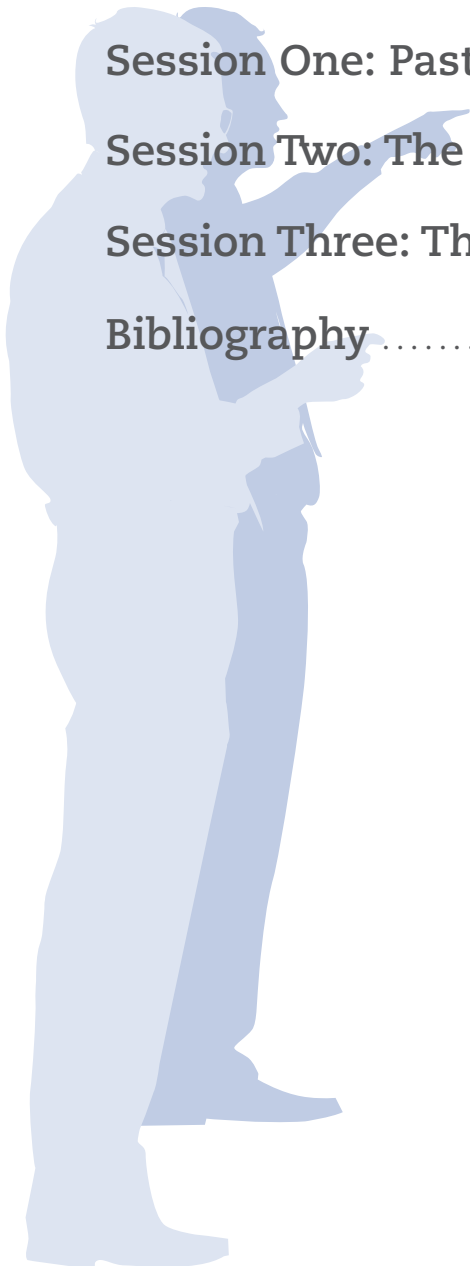


# The Pastor as Chief Steward

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## Session One: The Pastor as Chief Steward

*“For an overseer, as God’s steward, must be above reproach. He must not be arrogant or quick-tempered or a drunkard or violent or greedy for gain, but hospitable, a lover of good, self-controlled, upright, holy, and disciplined. He must hold firm to the trustworthy word as taught, so that he may be able to give instruction in sound doctrine and also to rebuke those who contradict it.” (Titus 1:7–9 ESV)*

Martin Luther, in his preface to St. Paul’s letter to Titus, wrote, “This is a short epistle, but a model of Christian doctrine, in which is comprehended in a masterful way all that is necessary for a Christian to know and to live.”

In Titus 1, St. Paul uses the metaphor of “steward” for the pastor. Why is this a good metaphor to use?

John Herrmann suggests that the pastor is the Chief Steward. Discuss each of the following quotes from Herrmann’s book, *The Chief Steward*:

› “Stewardship belongs to the whole counsel of God.”

› “The levels of Christian stewardship in a Christian congregation are set in the main by the pastor.”

› “The principles and practice of Christian stewardship must become the absorbing passion in his life.”

› “He should endeavor to become the number one steward in the congregation. His entire activity as pastor, his personal life, must be convincing proof that he practices what he preaches.”

Christian Scharen writes in *Faith as a Way of Life*, “One of the most pressing needs of pastoral ministry is to develop, sustain, and legitimize reflection on Christian faith not simply as a set of propositions to believe, commandments to obey, or rituals to perform, but as an orienting force that impacts every aspect of daily life” (p. 5).

Tell why you agree or disagree with Scharen’s statement that connecting faith and life is one of the most pressing needs of pastoral ministry.

Do Christians practice faith as a way of life? As you explain your answer to this question, consider the following quote by Michael Horton: “Evangelical Christians are as likely to embrace lifestyles every bit as hedonistic, materialistic, self-centered, and sexually immoral as the world in general.”

How do pastoral leaders foster faith as a way of life in the congregations they lead? As you explain your answer to this question, consider the following quote from C.F.W. Walther in a sermon on 1 Cor. 4:1, “Preachers are not just proclaimers of the mysteries of God, however, but also ‘stewards’ of them. This is a matter of great importance. A steward is neither an unlimited lord nor merely a distributor of goods. He does much more than administer goods that are not his. He has precise instructions directing him to give to each member of the household only what he needs. Thus, a true preacher is not one who merely preaches God’s Word, the Law and the Gospel, purely, clearly, and fully. In addition, he is a true steward of that Word, ‘rightly handling the

word of truth' (2 Tim. 2:15), and he also strives for his congregation 'to give them their portion of food at the proper time' (Luke 12:42)" (*God Grant It*, Concordia Publishing House, (CPH) p. 52).

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"Stewardship is the Christian life and the Christian life is stewardship." A point made in the video segment is that stewardship is broader than just talking about money. How do most of the members of your congregation view stewardship? How is narrowly defining stewardship as primarily dealing with finances a "dangerous" thing for understanding that stewardship is about all of life?

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Scharen also writes in *Faith as a Way of Life* that there are two major obstacles the culture places in the path of the believer that make it difficult to connect faith and life. These two obstacles are compartmentalization and self-maximization (individualism). "While the first has roots in changes in the social structure of our society and the other relates to powerful cultural traditions, both shape us and therefore impact our minds, our hearts, and our actions ... These two forces shape us far more than we want to admit" (p. 13).

- › Give some examples of how compartmentalization and individualism shape the life of the believer and militate against living as God's steward.
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In *Stewards in the Kingdom*, R. Scott Rodin writes, "The history of the church's handling of issues regarding stewardship is laden with false starts ... In order to assure that we make the right start, we must immediately change our language. For too long, attempts to undergird Christian tithing and fundraising with some sort of theology have employed the term stewardship. The problem that should be immediately apparent is that this focus indicates a classic false start. Stewardship is the practice, the work, the vocation of a steward. It is the 'how-to,' the ethical imperatives of the call to be a steward. The very term indicates that we can move past the whole discussion of what it means to be a steward and focus on the practice of stewardship. This is a false start" (p. 16).

Rodin suggests that before we can talk about what the steward does, it is important to talk about who the steward is.

- › Why is this so vitally important?
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- › What are some consequences of a "false start" in this area of ministry?
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- › What is your operational definition of a "steward"?
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› What is your definition of “stewardship”?

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The fundamentals of biblical stewardship are enumerated in the video segment. They are:

**1. God owns all things, and we own nothing.**

In *Ask, Thank, Tell*, author Charles Lane writes, “This biblical truth — that it all belongs to God — is the cornerstone of everything we have to say about stewardship. The very word steward describes someone who watches over that which belongs to someone else” (p. 22).

› Why is the ownership issue so important?

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› What problems arise when Christians begin to think they are owners or act like they are owners?

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It has been said that these three fundamentals are not uniquely Christian. There are non-Christian faith traditions that make these same assertions. What is it about the statement “God owns all things, and we own nothing” that makes it uniquely Christian? (Consider Titus 2:14 in your answer. God owns us twice!)

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**2. We are stewards under God of all we are, all we have and all we do.**

We are stewards. We are not owners. In fact, there is only one Owner and that is God. (See Ps. 24:1.)

› Why is it so important that the Christian know and understand his/her identity as steward?

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› What are some things the steward will want to know about the Owner?

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› How will the steward learn what the Owner wants?

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› Discuss the following quote from the video: “The steward never says, ‘I will do with it what I want.’ The steward always says, ‘I will do with it as the master wants.’” What are the implications of living this way?

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### 3. As stewards, we are accountable to the Owner.

T.A. Kantonen, in *A Theology for Christian Stewardship*, focuses on accountability for the Christian steward when he writes, “One other emphasis in our Lord’s teaching on stewardship needs to be pointed out, namely, the steward’s responsibility. ‘To whom much is given, of him will much be required’ (Luke 12:48). This is the central thought of the stewardship parables. The entrusted talents must be accounted for. The master of the household will return at an unknown hour expecting every servant to be at his assigned post. The steward who used his master’s property for his own ends will be punished. Our Lord’s message is never merely sweetness and light. The thought of judgment is always present as a solemn undertone. Even that glorious gospel in miniature, John 3:16, contains the grim word ‘perish.’ The genuineness of the faith which appropriates God’s gift of eternal life will be tested by the works of love performed to the little brethren” (p. 48).

The pastor as Chief Steward is accountable to God for all that God has entrusted to his care.

- › For what is the pastor as Chief Steward accountable to God?

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In *God’s Stewards*, Helge Brattgard also writes about accountability. “The third motif which constantly recurs in the texts that relate to the steward is his obligation to give an account. This serves to emphasize, in a new way, the fact, so

easy to forget, that nothing is his own. That which he works with ‘belongs to another’ (Luke 16:12). This is noteworthy, too, that the call to give an accounting comes as a surprise, at a time when it is not expected (Matt. 24:36, 44; Matt. 25:13; Mark 13:32; Luke 12:40) ... The accounting will not demand the impossible, inasmuch as the master knew how many talents each had to work with, as well as the number of possibilities which were presented. On the other hand, as the texts indicate, the accounting produces great surprises ... The accounting will not require the steward to say what he thought, wished, or hoped to do, but it will deal only with what was done... It is the faithful man who is a faithful steward. He who is not a steward belongs to the unfaithful, and receives their reward (Luke 12:46). The good and faithful steward, on the other hand, is received into the master’s joy on the day of the accounting” (pp. 49-50).

- › What are some ways the pastor can be sure he is being a faithful steward?

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## Session Two: The Chief Steward as Leader

*“For the grace of God has appeared, bringing salvation for all people, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, who gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works. Declare these things; exhort and rebuke with all authority. Let no one disregard you.” (Titus 2:11–15 ESV)*

“This section,” writes Victor Bartling in *Commentary on 1 Timothy, 2 Timothy, Titus, Philemon*, “is an eloquent summation of Pauline theology. The basic facts of the Gospel are clearly stated. It is God’s grace alone that saves. But that very saving grace effects moral and ethical changes in the lives of those it touches by transforming their hearts” (CPH, p. 202).

St. Paul draws a connection between faith and life for Titus. This is a beautiful stewardship text. St. Paul suggests that those who have been redeemed by Christ and belong to Him completely are “his own possession” and are to be “zealous for good works.” The response of the believer, motivated by the Gospel, is to willingly and eagerly live in obedience to God’s Word.

How is the Christian steward to live? What kind of good works does the Chief Steward encourage in members of the congregation?

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Martin Luther speaks to that in a sermon he preached on the Titus text above (Volume VI: 113-141 of *The Sermons of Martin Luther*, published by Baker Book House, Grand Rapids, MI).

### **We are to live self-controlled lives. (Our duty to ourselves.)**

“You see now the manner of good works advocated by the apostle. He does not require us to make pilgrimages; he does not forbid certain foods; nor does he prescribe a particular garb, nor certain fast days ... Let us learn here from Paul that no meats, drinks, apparel, colors, times, attitudes, are forbidden and none are prescribed. In all these things, everyone is given freedom, if only they be used in soberness, or moderation. As said before, these temporalities are not forbidden. Only the abuse of them, only excess and disorder therein, is prohibited. Where there is distinction and emphasis on such matters, there you will surely find human laws; not evangelical doctrine, not Christian liberty. Without soberness, or moderation, the ultimate result must be dissimulation, and hypocrisy. Therefore, make use of all earthly things when and where you please, giving thanks to God. This is Paul’s teaching. Only guard against excess, disorder, misuse and licentiousness relative to temporal things and you will be in the right way.”

- › What are some areas of our lives today that could use an extra dose of self-control?
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- › How do the fundamentals of Christian stewardship relate to Luther’s comments above?

- God is the Owner.

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- I am a steward.

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- As a steward, I am accountable to the Owner.

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- › How can one be “zealous for good works” in this area?

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**We are to live upright lives. (Our duty to our neighbor.)**

“Secondly, Paul says we should be ‘righteous’ in our lives ... Herein Paul gives a hint of how we should conduct ourselves toward our neighbor — righteously. We owe him that righteousness which consists in doing to him as we would have him do to us; in granting to him all we would have him grant us. We are to do our neighbor no bodily harm, no injury to his wife, children, friends, possessions, honor or anything of his. Rather we are obligated, wherever we see he needs our assistance, to aid him, to stand by him, at the risk of our bodies, our property, our honor and everything that is ours. Righteousness consists in rendering to each one his due.”

- › What is our duty to our neighbor according to Luther?

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- › In what way(s) are we accountable to our neighbor?

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- › How can one be “zealous for good works” in this area?

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**We are to live godly lives. (Our duty to God.)**

“In the third place, we are taught we must live ‘godly’ lives. Here we are reminded of how to conduct ourselves toward God. Now we are fully instructed concerning our duty to ourselves, to our neighbors and to God. As before said, impiety signifies wickedness, ungodliness, lack of grace. Piety, on the other hand, means having faith, godliness, grace. Godly living consists in trusting God, in relying on his grace alone, regarding no work not wrought in us by him, through grace. If we are godly, we will recognize, honor, adore, praise and love God. Briefly in two words, to live godly is to fear and trust God.”

- › Explain what the phrase “to live godly is to fear and trust God” means.

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- › How can one be “zealous for good works” in this area?

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The Chief Steward in the congregation has the opportunity and responsibility to model and lead in this important area of ministry. To do so will mean that he models and leads the members to a full understanding of the biblical definition of “steward.”

- › What is the biblical definition of “steward”?

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- › How do most of the members of your congregation understand their identity as steward?

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The Chief Steward in the congregation also will model and lead the members to a full understanding of the biblical definition of “stewardship.”

- › Why is it important for the Christian to understand his/her identity as steward (who the steward is) before talking about his/her stewardship (what the steward does)?

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- › How do most of the members of your congregation understand their responsibilities as a steward?

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The teaching of biblical stewardship serves as a helpful framework for teaching discipleship in the congregation. A disciple is one who follows Jesus and learns from Him. A steward lives out what he/she has been taught. The Christian life is stewardship, and stewardship is the Christian life. The Chief Steward has the opportunity to model and lead the members of the congregation to a full understanding of the relationships they are called to steward. R. Scott Rodin explains these four relationships in *The Steward Leader*.

**The first relationship we are called to steward is the relationship with God.**

- › In what ways are you living as a faithful steward of your relationship to God?

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- › To whom are you accountable in this relationship?

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- › How are you, as Chief Steward, helping the members of the congregation grow in the spiritual disciplines of daily prayer, daily Scripture reading, regular worship, growth in giving, serving others in Jesus’ name and sharing the faith story with other believers and the unchurched?

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**The second relationship we are called to steward is the relationship with ourselves as baptized children of God.**

› In what ways are you living as a faithful steward of your relationship with yourself?

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› To whom are you accountable in this relationship?

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› How are you, as Chief Steward, helping the members of the congregation grow as they steward their intellect, their emotions, their physical well-being?

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**The third relationship we are called to steward is the relationship with our neighbor.**

› In what ways are you living as a faithful steward of your relationship with your neighbor?

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› To whom are you accountable in this relationship?

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› How are you, as Chief Steward, helping the members of the congregation to invest the time necessary to build community and meaningful relationships with others?

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**The fourth relationship we are called to steward is the relationship with God's creation, including the possessions He graciously entrusts to our care.**

› In what ways are you living as a faithful steward of your relationship with God's creation?

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› To whom are you accountable in this relationship?

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› How are you, as Chief Steward, helping the members of the congregation grow in their understanding of a biblical view of money?

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› Comment on the statement: “Pastors should speak more about money and less about giving.”

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As Chief Steward, the pastor has the wonderful opportunity and the great responsibility to model and lead in this vital area of ministry.

› Comment on Doug Turner’s statement in *Revealed*: “Stewardship may be the most pressing issue of our age. Are we defined by our possessions or are we defined by our relationship to God? Before we lose a generation to a consumption mentality, the chain needs to be broken.”

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## Session Three: Priorities: What Comes First, and Why?

*“For we ourselves were once foolish, disobedient, led astray, slaves to various passions and pleasures, passing our days in malice and envy, hated by others and hating one another. But when the goodness and loving kindness of God our Savior appeared, he saved us, not because of works done by us in righteousness, but according to his own mercy, by the washing of regeneration and renewal of the Holy Spirit, whom he poured out on us richly through Jesus Christ our Savior, so that being justified by his grace we might become heirs according to the hope of eternal life. The saying is trustworthy, and I want you to insist on these things, so that those who have believed in God may be careful to devote themselves to good works. These things are excellent and profitable for people.”* (Titus 3:3–8 ESV)

In *The People’s Bible Commentary on 1 & 2 Timothy/Titus*, Armin Schuetze writes, “‘This is a trustworthy saying.’ In the original Paul emphasizes ‘trustworthy’ by placing it at the beginning. The gospel as Paul has summed it up once more is indeed worthy of our trust, our faith, and our full confidence. We can rely upon it totally. Paul wants Titus to stress ‘these things,’ this trustworthy message in all its completeness. The purpose is that ‘those who have trusted in God may be careful to devote themselves to doing what is good.’ Truly, the gospel can change hearts so that Christians will be moved to serve God in all they do. Paul shows Titus, and every pastor, that when we encourage Christians in their lives of sanctification, we must motivate them by stressing what God has done for them. Indeed, ‘these things are excellent and profitable for everyone.’ Let every pastor and teacher, let all Christians remember this” (CPH, p. 211)!

The Chief Steward has the responsibility, like St. Paul, of proclaiming the whole counsel of God (Acts 20:27). Stewardship is part of the whole

counsel of God. In *Ask, Thank, Tell*, author Charles Lane suggests four ways the Chief Steward can focus on this important issue.

### **First, the pastor should preach on stewardship issues when the assigned text deals with these issues.**

Lane writes, “Since the Gospels talk so much about money and possessions, it is inevitable that the assigned gospel will occasionally contain one of these passages. When this happens, the pastor should preach on the text forthrightly” (p. 64).

- › Comment on the following quote: “If we are not willing to teach ourselves and our fellow believers how to manage our lives for the Savior, the sinful world is more than willing to teach its brand of self-centered living.”

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- › Describe how the following quote from John Herrmann in *The Chief Steward* is true: “The levels of Christian stewardship in a Christian congregation are set in the main by the pastor” (p. 19).

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## Second, the pastor must be a part of the stewardship leadership team.

Lane writes, "Stewardship ministry is too important to the spiritual lives of the members of the congregation for the pastor to not be involved. Because of his biblical and theological training, the pastor is uniquely positioned to keep the stewardship team on track, understanding stewardship ministry to be about the need of the giver to give and not the need of the church to receive. The pastor simply must be a key stewardship leader" (p. 64).

- › Comment on the following quote: "Quite often the pastor sees stewardship as an institutional issue (about budgets and buildings) when in fact stewardship is a spiritual issue."

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- › What are some things the pastor should do as "a key stewardship leader" in the congregation?

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## Third, the pastor should model effective stewardship.

Lane writes, "Despite all the cultural taboos, the pastor needs to talk about money, and talk about his own personal financial stewardship. If the pastor is tithing or beyond, the congregation should know that. If the pastor has circumstances in his life that block this, the congregation should know about them" (p. 64).

- › Why is it so important that the pastor talk about money? How should he do this?

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- › Comment on Lane's statement: "If the pastor is tithing or beyond, the congregation should know that. If the pastor has circumstances in his life that block this, the congregation should know about them."

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## Fourth, the pastor should know what each person gives to the congregation.

Lane writes, “Because wealth and what we do with money and possessions God has entrusted to us is such a huge issue in our relationship with Jesus, the pastor has to know what people give. How is the pastor to help people grow in their relationship with Jesus if he is kept in the dark about how much people give? The pastor needs to have access to giving information, and the pastor needs to handle this information just as the pastor handles everything else the pastor knows about people’s lives — confidently and pastorally” (p. 65).

In the article “Should Pastors Know How Much Church Members Give?” the following quotes were included:

“Our research found 83 percent of pastors think most church members don’t want them to know how much individuals give, while 78 percent think the information can help assess a member’s spiritual health.” — John and Sylvia Ronsvalle, empty tomb inc.

- › What are some implications of the Ronsvalles’ research for pastors knowing what members give?

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“No. The temptation to play favorites, to cater to the biggest givers’ wishes, and to ignore the less-than-faithful givers is great. Not knowing what people actually give avoids these temptations. Other church leaders should be responsible for

biblically encouraging more sacrificial giving.” — Michael Emerson, sociologist, Rice University

Lane addresses the quote above by noting, “I have heard the common complaint, ‘If the pastor knows how much people give, the pastor will let this influence his ministry to people. He will cater to the big givers.’ My standard answer to this is that if your pastor would structure pastoral care around giving levels, then you have much bigger problems than what the pastor does or doesn’t know” (p. 65).

- › Comment on Lane’s response.

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Discuss each of the key elements in an intentional stewardship education process in the congregation:

### 1. Providing intentional, systematic, year-round, whole-life stewardship education for all ages.

- › What is your congregation currently doing?

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› What are some ways to improve what you are currently doing?

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› What resources have you found helpful in this area?

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## **2. Providing an annual financial stewardship commitment process for mission and ministry.**

› What are some key issues to take into consideration when choosing an annual financial stewardship commitment process?

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› Comment on the following quote from Herb Miller: “A study of United States churches revealed that they ask for money in three different ways. Churches which take offerings and have no financial stewardship process have members who given an average of 1.5 percent of their income to support their church. Churches which ask members to make a pledge have members who give an average of 2.9 percent of their income to their church. Churches which ask members to give a percentage of their income receive an average of 4.6 percent.”

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## **3. Providing a regular financial management course for all members.**

› Research indicates that 70 percent of people who live in the United States are living paycheck to paycheck. What are the implications of that research for the church?

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