



# Stewardship As A Lifestyle

### A Stewardship Study by H. George Anderson

#### **AUDIENCE:**

Church councils, finance and stewardship committees, adult and youth study groups, Catechetical classes, any small group.

### **OBJECTIVES:**

- 1. To develop a deeper understanding of the nature of financial stewardship.
- 2. To encourage participants to consider the challenge of tithing.
- 3. To encourage participants to share stories of their stewardship growth with others.

### **MATERIALS NEEDED:**

One copy of the study paper for each participant

### SUGGESTED TIME:

45 minutes, about 20 minutes if participants are able to read the paper in advance.

### **NOTES TO LEADER:**

- 1. For use as church council study, advance distribution of the paper is recommended. This will permit scheduling of study without unduly extending council meeting.
- 2. For very large groups the paper may be presented orally followed by division into small groups for discussion. In such cases, provide copies to individual participants during the small-group phase.

### **ADVANCE PREPARATION:**

Leader should become familiar with the paper and, where applicable, prepare and distribute copies ahead of time to participants, where applicable.

### **USING THIS STUDY PAPER**

Here are some questions for discussion. There are no "correct" answers; the idea is to get participants thinking.

- a. Dr. Anderson cites Luther's explanation of the first commandment and says, "the top item on our priority list becomes our god." What are some of the things that we make into our god? How about as a congregation: Do congregations sometimes make some things their god? What things might become a congregation's god?
- b. Dr. Anderson calls stewardship "the Christian lifestyle." How would you explain this to a member of your congregation who had not read Dr. Anderson's paper?
- c. Dr. Anderson asks, "What if the purpose of the tithe is not to satisfy God but to make people a little hungry?" Have you ever thought of your giving in that way (whether you tithe or not)? Is the reason we give to make God happy with us? Or is there another reason(s)?
- d. Now, how about your own giving? Have you ever made a decision to significantly increase your giving? Perhaps to tithe, or to give to a building or organ fund? Or to world hunger? Were you at all worried whether or not you could make it? What happened? Would you share your story?

# Stewardship As A Lifestyle

"How out of date can you get? Here the world is choking in its own waste products. Countless Christians find it difficult even to believe in God and now we are going to sit down and talk about stewardship! How typical! How institutional! How irrelevant"

It's not hard to imagine a reception like that for any report on stewardship. After all, the term has become a euphemism for "contributing to the church." To a fund raiser, money is a "gift"; to charities, it is a "contribution"; to a lawyer it is a "consideration"; to church members, it is "stewardship." In a sense, that is a mark of success, because one's money is a sensitive indicator of one's loyalty. We have succeeded in tagging a member's money as the "trace element" by which we (and he) can discover how his life is organized.

But I don't need to tell you how restricting that popular equation of "stewardship" with "money" really is. Skepticism about stewardship springs precisely from that popular misunderstanding. Church members associate stewardship campaigns with building programs, funding efforts, and "business as usual." Now that other issues seem vastly more crucial, there is little interest in pumping funds into a bloated bureaucracy. The world demands our attention; let the church-as-institution shrivel.

### **KEEPING THE BROAD VIEW**

I certainly don't intend to dispel that misconception or reverse the trend with this little paper. I propose only to speak with those of you who have long held a larger view of stewardship, in the hope that together we can keep our perspective as comprehensive as possible. This breadth is needed now more than ever, because it offers a standpoint form which pollution, faith, world, and church can all be treated. It even has something to say about money.

Every one of the major problems confronting us is basically a problem of priorities. Which is more important to our nation, moonwalks or sidewalks, inflation or employment, defense or decontamination? In our personal lives we wrestle with responsibilities to job vs. family, social action vs. church participation, and giving our children standards vs. understanding.

To establish priorities is to make a religious statement, because religion is a matter of what we put first in our life. As Luther says in his explanation of the first commandment (Large Catechism), "That to which your heart clings and entrusts itself is, I say, really your God." On this basis, the top item on our priority list becomes our God and our religion. Some people "worship" their children; others play bridge "religiously"; still others are "dedicated" employees.

## Sacrifice and Priorities

Seen in this light, the whole sacrificial system of the Old Testament makes sense. It is easy, I know, to dismiss all the chapters dealing with burnt offerings and grain offerings as quaint vestiges of ancient superstition, but a close look yields some surprises. Why did God demand the first fruits? Why did God declare that "everything that openeth the womb belongeth unto God"?

When we remember that the Israelites were a nomadic people who counted their wealth in the size of their herds, the demand for firstlings becomes significant. It was a way of guaranteeing that "God would be God." To sacrifice a bull or a ram to God was a visible demonstration of priorities. No earthly wealth was to stand between the believer and the Living God. As the system developed, family and crops were added to the list of would-be idols that had to be offered to the one God through dedication and the tithe. In this way Israel kept its priorities straight

## **Many Gods**

Seen in this light, most of us are trying to serve many gods. No one activity receives our undivided attention. We rush from one altar to another trying to offer a little of ourselves to each deity—nation, job, home, society. If we find this hectic condition within ourselves, I think it is safe to assume that it plagues many others in our society, both inside and outside the church.

Now comes the crucial part. We dare not let stewardship become another of the gods—just one more competing voice for time, talent, and treasure— that would make it part of the problem. It must become part of the cure. Stewardship must become the way we deal with competing claims; it must furnish us the perspective within which we handle conflicting priorities. It is like a magnet passing over the jumbled pins and needles of our life, organizing them into a meaningful pattern. Stewardship is the Christian lifestyle. It is the attitude we bear toward all our responsibilities and possessions.

## Responsible, Yet Free

The first mark of this lifestyle is a sense of responsibility. One feels answerable for what has been entrusted to him or her. What could be more up-to-date than that? This generation calls it "care of the environment"; an earlier generation called it "conservation"; the church has long called it "stewardship." This generation preaches "being there for others"; an earlier generation called it "concern"; the church has long called it "stewardship." In each case, whether talking about nature, wealth, or time, the steward considers herself and himself answerable to another for the use of them. The steward cannot exploit them — that is, cannot use them for personal benefit. The point of the many New Testament stories about stewards makes this clear. There will be an accounting.

But stewardship as a lifestyle also provides us with a new freedom. It removes the awful burden of ultimate responsibility from our shoulders. When we think only of the responsibility, we become paralyzed like the servant who had but one talent to watch over. Which movement should we join? Which action group should we support? Each has something to offer, none is perfect. How can we decide...? So we do nothing, since we cannot take the risk. The world, however, is God's, not ours. We do what we can to help care for it and heal it, but we know that there are forces far greater than ours working toward the same end. So we take the risk, and pray to God that he will use our fallible efforts to God's own purpose. This is what Luther meant by "Sin boldly—and trust yet more boldly to the grace of God!" A steward knows that the ultimate disposition of the property is not in human hands.

## Meanwhile, Back at the Cash Register...

Now, let's come back to money. I'd like to link it with the other crisis of our times— the crisis of faith. We have often linked faith and money in our talk about stewardship, and usually in that order. The faithful Christian is the contributing Christian. If you believe, then you give. I'd like to suggest that reversing the order might also prove workable.

The basic problem of faith today is the question of God's existence, or, more precisely, whether or not God "makes a difference" in our life or the world. The reason it's so hard to find the answer to that question is that we do everything in our power to make sure that God won't have to make a difference. We guard against every unforeseen occurrence; we minimize the variables; we insure ourselves against every possible accident, including "acts of God." In short, we try to put our life on such a secure and self-guaranteed basis that there is no room for any will other than our own. It's as though we set out to discover life in a laboratory that we had tried our best to sterilize. No wonder it is difficult to discover the "mighty acts of God."

Our chief instrument in this attempt to conquer the future is our money. We spend it on insurance, market forecasts, research and development, and even on fortune-tellers. Why not see if this remarkable tool could not be put to another use? Why not set out deliberately to use it as a means of providing the sort of conditions under which God's power would become manifest

and God's presence made known? To carry through our laboratory analogy, I am suggesting that we use money to establish a "culture medium" in which the acts of God may grow and become visible. Now to some details.

## **Tithing for Fun and Profit**

If money is our chief defense against the unforeseen, then one way to allow the unforeseen to happen is to let down our guard—to spend our money in other ways. The tithe has long been debated among Lutherans because it smacked of legalism. Let's forget that; we can never give enough to God. But what about seeing the tithe as a challenge to take a financial risk? What if the purpose of the tithe is not to satisfy God but to make people a little hungry? What if stretching the budget to give a significant portion to God would force us to rely on Him to see us through? I believe two results are guaranteed.

The first result is that God will see us through, and we will discover that God does make a difference. I have known many families who have been challenged to give sacrificially—usually to a building campaign—and have discovered that the risk they took brought exciting discoveries.

There was still enough food for the table; the family focused on their newfound burden and thus learned to share; the "financial crisis" never developed. In other words, by using money to create risk rather than to avoid it, a "space" was opened for the graceful touch of God. New friends, new tasks, new joys, and new values crowded onto the scene. It was like a fresh start.

The second result springs from the fact that "where your treasure is, there is your heart also." When a family gives sacrificially to a project — and let's hope that it won't always be a building — they are interested in what happens to their money. When the contribution goes toward a project involving people, the family can see how their small gift is multiplied in its usefulness. Perhaps they also will get involved in the project. Once again the stage is set for God's action. The donor is sensitive to what great things can still be accomplished by money that is given wrapped in love.

## **Having Everything, Possessing Nothing**

There is no better way for faith to grow than to be exposed to the radiation of God's activity in our own lives and the lives of others. A program of financial risk will provide the opening for this radiation to flood upon us. One of the best prospects about the current financial crisis that confronts the church is that it will force us to rely again on the power of God—rather than the interest rate—to multiply our loaves and fishes. Perhaps we are on the brink of a new era of faith in the church, since doubt is a disease of the affluent To live one's life as a steward is to have all things and possess nothing—a difficult lifestyle, but one that offers alternatives to the most vexing problems of our generation.

The Rev. H. George Anderson served as Presiding Bishop of the Evangelical Lutheran Church in America from 1995 to 2001. Immediately prior to heading the ELCA, he had been president of Luther College, Decorah, Iowa, and earlier of Lutheran Theological Southern Seminary, Columbia, S.C.