



Church Health Profile

God-honoring Stewardship Feature Article

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The healthy church teaches and practices biblical stewardship and provides opportunities for generosity in time, talents and treasures.

Stewardship is a term we use often in the church and yet it's a term that can strike fear in the hearts of many pastors when they attempt to preach on the subject. "Generally pastors are reluctant to use the word 'money'"¹ which is what everyone thinks of when we talk about stewardship. Perhaps it's because "many pastors feel they are irrelevant to the financial process and that money is not a core spiritual value."² It may also be because "eighty-five percent of pastors are not (formally) trained in the theology of stewardship and have (little or) no books in their libraries on Christian stewardship, money or giving."³ This makes sense when you consider "only 2 to 4 percent of seminaries and only 1 to 2 percent of Christian colleges and universities (offer courses on) biblical financial principles."⁴ However in spite of their reluctance to preach about money and their lack of formal training in stewardship "two out of three senior pastors of Protestant churches believe that their churches are not living up to their giving potential."⁵

A recent report from the Barna Research Group would seem to support the idea that many churches are not living up to their giving potential. George Barna states, "The proportion of households that tithe their income to their church - that is, give at least ten percent of their income to that ministry - has dropped by 62% in the past year (2002), from 8% in 2001 to just 3% of adults during 2002."⁶ He goes on to say, "Born again adults, who represent 38% of the nation's population, also sustained a decline in generosity during the past couple of years. In 2000, 12% of all born again adults tithed. The percentage rose to 14% in 2001, but dropped to only 6% in 2002."⁷

There are several reasons for the recent decline in giving not the least of which is the economy. However, poverty was no stranger to the first century church, yet their generosity was so great that it continues to be an inspiration for giving almost 2,000 years later. The source of that generosity came from the spiritual wealth of the early Christians. This type of giving is done in love, requires no audience, and is followed by no reasoning or regrets. It springs from a deep spiritual relationship with God that recognizes Him as the owner of all things.

Perhaps, another reason for a decline in giving is that many of our church's parishioners are equally uncomfortable with the subject of stewardship. There is a general distrust among our laity due to financial scandals within high profile Christian ministries. Changes in our culture have also contributed to the different attitudes our current

generation has toward stewardship and, more specifically, toward giving to the church. Yet, our knowledge and application of the principles of biblical stewardship is vital to the life and health of the church and our capacity to build the Kingdom.

Defining Biblical Stewardship

While stewardship is a familiar term, do those in the church really understand what it means? Biblical stewardship is more than giving our tithes and offerings. It's more than responding to a perceived need no matter how legitimate that need may be. Biblical stewardship is an attitude and a lifestyle in which we acknowledge God as the owner of our life and all that we possess. As stewards, we recognize that our life and these possessions are entrusted to our care for only a season so that we may further the gospel and bring glory to Christ.

In his book, On the Pilgrim's Way, John Brackett describes biblical stewardship as "a philosophy of management spiritually undertaken in the context of an ongoing commitment to one's covenant with Jesus Christ. The central theological goal of all Christian stewardship activity is the offering of oneself for the accomplishment of Christ's work in the world."⁸ (Romans 12:1-2)

Financial stewardship is one of the most common ways of thinking about the lifestyle of generosity that flows from following Jesus and acknowledging His lordship over all of life. However, Biblical stewardship goes well beyond managing our finances and involves three basic areas in the life of the believer - our time, talents and treasures.

Stewardship of time includes our personal time, our professional time and our private time. Stewardship of talents includes our natural abilities, acquired skills and spiritual gifts. Stewardship of treasures includes the acquisition, management and distribution of wealth. As John Wesley would say, how we earn, save and give our money. These three areas represent the various resources God has placed at our disposal. As stewards we are responsible to manage these resources for His glory and purpose.

In his book, Visioneering, Andy Stanley writes, "God has placed before you opportunities and responsibilities that are brimming with divine significance. He has given you gifts, talents, and relationships that are waiting to be exploited on behalf of his kingdom."⁹

Stewardship versus Ownership

One of the challenges facing the Christian community is a misunderstanding of the word stewardship. Stewardship today has come to mean "how much of what *I own* do *I give* to God?" The emphasis is on *giving* what *we own* instead of about *managing* the resources *God owns* and has entrusted to our care. The difference is critical. It's a matter of ownership. It seems we've forgotten whose stuff it is! Maybe it's because the word "steward" is out of date and not as relevant in our current culture. Perhaps the word "trustee" would be a better word to describe the role of a steward.

Most of us are familiar with the concept of Estate Planning and the role of a trustee. A trustee is a person who has been given the legal right and responsibility to manage assets for the benefit of a particular beneficiary or for a particular purpose. The trustee manages the assets in accordance with the terms and conditions of the trust document

established by the owner or trust-maker. It is not uncommon for the trust-maker to make provision in the trust document for the trustee to be reimbursed out of the trust assets for any expenses associated with managing the trust. In this case it is up to the trustee's discretion to determine their legitimate needs and expenses without compromising the nature or purpose of the trust. The trustee recognizes the assets in the trust are not for his or her own benefit but rather for accomplishing the expressed wishes of the trust-maker. The primary task of the trustee is to care for the assets in the trust through sound management and wise investment decisions and to distribute these assets in accordance with the terms of the trust document.

Stewardship - A Sacred Trust

This is exactly what God has done with every believer. God is the owner of every asset contained in all of creation (Leviticus 25:23; 1 Chronicles 29:11-18; Psalm 24:1-2; Psalm 50:10-12; Haggai 2:8) and He has entrusted those assets to our care (1 Corinthians 4:2). He has chosen each one of us to be a trustee or steward of that trust. You and I are not the owners of anything we possess, including our life (1 Corinthians 6:19-20). Even the things we purchase with the income we earn are gifts from God because it is He who gives us the ability to produce wealth (Deuteronomy 8:18). So it's not our home; it's not our car; these are not our clothes; it's not our money! It all belongs to God! God, the trust-maker, has graciously allowed us to use some of the assets He has entrusted to our care to provide for our daily needs and expenses. It is up to us to determine how much we actually need. However our primary duty as a steward is to care for the resources God has given to us, to cause them to grow and develop, and to distribute them in a way that accomplishes His purpose which is stated in the trust document, the Bible.

God-honoring stewardship can be defined as a sacred trust created by God which contains specific assets including time, talents, and treasures. As stewards we are to manage the time, use the talents and invest the treasures He has entrusted to our care in a way that accomplishes God's will, which is to build the Kingdom (Matthew 28:19-20), to fulfill God's purposes in our life (2 Thessalonians 1:11; Romans 8:28) and bring glory to our Father in heaven (Romans 11:36). The healthy church teaches and practices biblical stewardship and provides opportunities for generosity with our time, talents and treasures.

Healthy churches will ask their people questions like: How are you doing? How well are you allocating the time, using the talents, and investing the treasures God has entrusted to your care? Are you building His Kingdom? Is His purpose being fulfilled in your life? Are you bringing glory to His name? Have you been faithful? Have you managed well?

Notes

¹ The United Methodist Foundation of Los Angeles, "Money and Religion," rpt. In "Lifestyle Stewardship: Learning the Freedom of Generous Giving," Alliance Life (January 2001), p. 13.

² Ibid.

³ Ibid.

⁴ Holly Hall, Raising Funds by the Good Book: Churches Use Financial Lessons from the Bible and See Gifts Rise (The Chronicle of Philanthropy, June 17, 1999).

⁵ George Barna, “How to Increase Giving in Your Church: A Practical Guide to the Sensitive Task of Raising Money for Your Church or Ministry” (Ventura, Calif.: Regal Books, 1977), p. 20.

⁶ Research Group of Ventura, California (www.barna.org).

⁷ Ibid.

⁸ John K. Brackett, On the Pilgrim’s Way: Christian stewardship and the tithe” (Harrisburg, PA: Morehouse Publishing, 1996) p. 3.

⁹ Andy Stanley, “Visioneering” (Sisters, Oregon: Multnomah Publishers, 1999) p. 269.