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A disciples path**
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Study guide

Stewardship: A disciple's path

By Robert C. Blezard

How well do you care for and use everything that God has given you—not just possessions and wealth, but relationships, creativity, special talents, intelligence, time, vocation: *everything*? Using all our gifts wisely and for godly purposes is what being a steward is all about. And it's the key to being a disciple.

EXERCISE 1: STEWARDSHIP STEREOTYPE

Without discussion first, ask study group members to write down their answers to this question: *What are the first three things that come to mind when you hear the word "stewardship" in church?* When all have finished, share answers and have someone write them on a board. Put tally marks beside repeat answers. Then discuss:

- What answer was most common? (If you are like most churches, money-related items would have gotten the most responses.) What other responses were given?
- What do your answers say about how stewardship is taught, talked about and explored in your congregation?
- Based on the answers, draft a statement that expresses the congregation's current understanding of what stewardship means to your membership.
- Is your congregation's common understanding of stewardship fair and accurate? Or is it skewed in some way? For reference, look up the word "stewardship" in a dictionary. How does that definition compare to how stewardship is understood in your congregation?
- What would be needed to align your congregation's common understanding of stewardship with biblical or theological principles?
- As a study group, come up with a proposed vision of stewardship that would be appropriate for your congregation.

EXERCISE 2: GOD OWNS IT ALL

Stewardship author Charles Lane insists that, ultimately, God owns everything and humans, in the end, own nothing.

- Do you agree? Why or why not?
- Who created the world and everything that is in it? Who created the universe? Who created you?
- Can you think of anything that was not created by God?
- What happens to your possessions when you die? What do you take with you to the afterlife?
- Your life comes from God and it goes back to God at your death. Can it be said that you own your life?



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- If we don't have ultimate control over our possessions or lives, but rather we just have it under our control for a time being, can we truly be said to own anything?
- Not convinced that God owns everything? Consider something created by human beings—say, a car. Where did the raw materials come from to make the steel, the rubber tires, the carpet, the gas and oil? Who made the engineers who designed the car, the workers who made the parts and the workers who put it together? Who gave them the intelligence, creativity, diligence and muscle power that they bring to the task?
- Lane asserts that there has been no transfer of ownership on the things that are entrusted to our care. Do you agree? Why or why not?
- Why is this a key matter in Christian stewardship?

EXERCISE 3: THE STEWARD

Look up the definition of “steward” in several dictionaries or online sources and discuss.

- What does a steward do?
- What are a steward's responsibilities?
- What authority is given to a steward to fulfill these responsibilities?

In some respects, we are stewards in every role we play in life and in every vocation we undertake. Here is a list of just a few roles and vocations: police officer, kindergarten teacher, pastor, grandfather, airline pilot, farmer, town manager, church youth leader, doctor, librarian, house builder, mother, restaurant cook, U.S. senator, fisherman, convenience-store clerk, landlord, human resources manager, auto mechanic.

Pick any four of these roles or vocations and discuss:

- Of what are they stewards? What are their specific stewardship responsibilities?
- What authority is inherent in their position that enable them to carry out their responsibilities?
- What behaviors would exhibit good stewardship practices?
- Under what circumstances could they be considered bad stewards?
- How is it that “stewardship” falls under every category of our lives?
- What roles and vocations do you have in your life? How are you doing as a steward in those capacities? How can you do better?

EXERCISE 4: THE STEWARD OF YOUR LIFE

No one can live your life for you. You, and you alone, are the steward of your life. As we walk each day, by the grace of God we are given strengths, challenges, resources and opportunities. How are you doing as the steward of your life?

Begin by grabbing a pen and paper and taking a personal inventory. Take your time and list *at least* five items in the following categories:

Who am I? Name the best qualities or strengths of your character or personality.

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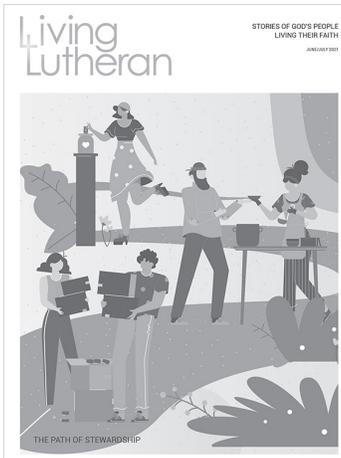
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What do I value? What is most important to you in life?

What am I good at? List your particularly strong abilities, talents or special gifts.

When done, ponder or discuss:

- What would it mean to consider yourself a steward of each of these items?
- What responsibilities and authority are inherent in each item? What opportunities?
- Rate yourself on how well you are using or nurturing each of these listed items. How could you do better?
- To what degree are you using these things for godly or holy purposes? How could you do better?
- How would your life change if you began to work on being a better steward in each of these categories?

End by prayerfully drafting a personal stewardship vision statement by using the following prompt to begin: “With the help of God, as the chief steward of my life, I” If participants are comfortable, share the statements.

EXERCISE 5: EVERYTHING AFTER “I BELIEVE”

Lutheran educator and stewardship leader Clarence Stoughton famously taught: “Stewardship is everything we do after we say, ‘I believe.’” What are your initial thoughts?

Stoughton’s definition is built on several presuppositions:

- *God owns everything* (see exercise No. 2). Do you think that is so?
- *God’s people are responsible for anything of God’s in their care, including their own lives, circles of relationships and vocations.* Is that accurate?
- *Christian stewardship is the care and use of all with which God entrusts us for godly purposes and outcomes.* Agree or disagree?

Discuss Stoughton’s definition in light of these Scripture passages:

- **Matthew 25:14-30—the parable of the talents.** How does each servant steward what the master has entrusted to him? What are the consequences? How does this relate to Stoughton’s definition?
- **Philippians 1:27—live a life worthy of the gospel.** Doesn’t this require good stewardship of every aspect of your life?
- **Matthew 7:16-20—a tree and its fruit.** Given that Jesus is talking about human beings (not trees), what does it mean to bear good fruit? What are examples? What would bearing “bad fruit” mean?
- **John 15:8—“My Father is glorified by this, that you bear much fruit and become my disciples”:** More fruit imagery. What does it mean to bear fruit that glorifies God?

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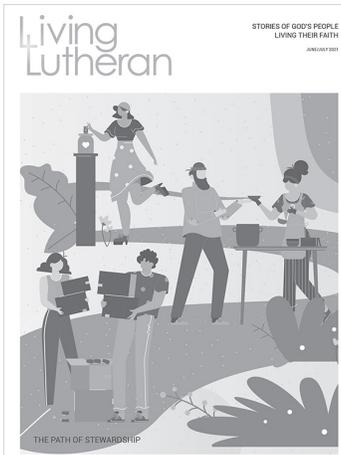
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EXERCISE 6: OFFERING PRAYER

An offering prayer found on page 107 of *Evangelical Lutheran Worship*, and a similar one on page 68 of the *Lutheran Book of Worship*, express well the role of stewardship in the life of God's people: "Blessed are you, O God, maker of all things. Through your goodness you have blessed us with these gifts: our selves, our time, and our possessions. Use us, and what we have gathered, in feeding the world with your love, through the one who gave himself for us, Jesus Christ, our Savior and Lord."

- What does this say about the giving nature of God?
- What does this say about God's provision for us and our needs?
- What are our responsibilities that are implied in this prayer? Our opportunities?
- How well does your congregation live out this prayer? How well do you?
- How might this prayer serve as a vision statement for stewardship in your congregation? For you?

DISCUSSION QUESTIONS

- Christian stewardship is about money and possessions, but that is only a fraction of the story. What other aspects of living properly fall under the umbrella of stewardship, and why?
- In many Christian congregations "stewardship" is a synonym for "fundraising." Why is this so? What is lost when stewardship is given such a narrow focus? What can congregations do and teach in order to give people a better understanding of stewardship?
- Lutherans know we are saved by grace through faith. Since this is true, why does it matter how we live every day? If our salvation is not at risk, why should we be good stewards of our lives, our relationships and our planet?
- What does it mean to be a faithful disciple of Jesus? What does a faithful life look like? Can you be a faithful disciple of Jesus and be a bad steward of your life, your relationships and our planet? Why or why not?
- How does your congregation view stewardship? How does that vision align with a biblical view of stewardship? What correctives are needed?
- God has entrusted and empowered human beings to be stewards of creation. What authority and responsibilities are inherent with that trust? How are we doing? How should we be doing better, and why? How can you and your congregation do better?
- Child of God, what does it mean that you are the steward of your own life? What responsibilities does that imply? Over what aspects of your life are you exempt from stewarding?



Mention “stewardship” at church and you’re likely to see a lot of eyes rolling and hear some deep groans—just before people bolt for the door with one hand on their wallets and checkbooks. That’s because, in too many congregations, “stewardship” has become a cheesy euphemism for “We want your money.”

It’s a shame too. As our church’s traditional offering prayers express, stewardship lies at the very center of what it means to be a disciple of Jesus.

“Stewardship is everything we do after we say, ‘I believe,’” said Clarence Stoughton (1895-1975), who served as executive secretary of the Lutheran Laymen’s Movement for Stewardship and as secretary of stewardship for the United Lutheran Church in America, an ELCA predecessor. An internationally known educator, Stoughton served as president of both Wagner College, New York City, and Wittenberg University, Springfield, Ohio.

His definition of stewardship, which has become something of a mantra for Christian stewardship leaders

in North America (just Google it), becomes clear when two key elements are understood.

First, a “steward” is a person of authority who is entrusted with the duty of managing and caring for another person’s property. More than a mere employee, a steward is endowed with a great degree of autonomy, trust and responsibility.

For example, in Jesus’ parable in Luke 16:1-13, the steward misuses his power and changes the amounts due on his master’s accounts payable. Christians know him as “the dishonest” steward because he betrays his master’s trust and cheats him for his own gain.

Second, Stoughton’s definition relies on the biblical understanding that everything in creation, even our lives, belongs to God. No exceptions.

Genesis 1:26-28 and 2:15 describe how God created human beings in the divine image and put us in charge of what God has made. Thus, we are stewards—caretakers, managers, supervisors—given a high degree of authority and autonomy, but also commensurate

**And it's not just
our money we offer
to God, but the
totality of what
we are, as expressed
in the hymn
"We Are an Offering."**



responsibility. Our task as stewards represents a sacred trust and solemn duty. We carry it out in everything we think, say and do after we say, “I believe.”

This idea of faithful stewardship should ring familiar to Lutherans, who hear the traditional offering prayer in the weekly worship liturgy of our standard hymnals, *Evangelical Lutheran Worship* (2006) and the *Lutheran Book of Worship* (1978). An in-depth exploration of these prayers reveals the life-giving connection between stewardship, offering and discipleship. The wording is slightly different between the two hymnals, so what follows is a compilation of the best of both.

Blessed are you, O God, Maker of all things ...

The first verse of the Bible frames our foundational understanding not only of stewardship but also of reality itself: “In the beginning when God created the heavens and the earth” (Genesis 1:1). How did the world get here? How did we? What’s behind everything? It’s God, who is holy and blessed. Everything is imbued with God’s holiness, and everything belongs to God.

“The earth is the Lord’s and all that is in it, the world, and those who live in it,” reads Psalm 24:1, echoing the theme of God’s ownership. In case we thought it was only the “stuff” that belongs to God, this verse makes clear that we ourselves belong to God. Paul emphasizes this in Romans 14:8: “If we live, we live to the Lord, and if we die, we die to the Lord; so then, whether we live or whether we die, we are the Lord’s.”

We offer with joy and thanksgiving ...

The word “offer” captures the essence of faithful steward giving, implying free choice and a willing heart. By contrast, no one would consider a tax payment to the federal government an “offering.” Even if we consider our taxes a fair price for living in a free country, writing checks to the IRS is mandated by law and failing to do so carries harsh penalties.

That’s not how God rolls. We offer freely, without expectation of reward, and withhold offerings without fear of punishment. And it’s not just our money we offer to God, but the totality of what we are, as expressed in the hymn “We Are an Offering” (*ELW*, 692):

“We lift our voices, we lift our hands, we lift our lives up to you; we are an offering.”

We offer as happy and contented people, knowing that God provides all we have and all we need. This knowledge fills us with gratitude. “God loves a

cheerful giver,” Paul writes in 2 Corinthians 9:7, adding in the next verse, “And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.”

What you have first given us ...

God is the source of all our blessings. We cannot and should not take credit for anything we have. As Deuteronomy 8:17-18 warns people who are rich, “Do not say to yourself, ‘My power and the might of my own hand have gotten me this wealth.’ But remember the Lord your God, for it is he who gives you power to get wealth.”

Similarly, remembering that God is the creator of all, we would be wise to avoid regarding our possessions and our lives as ours to use as we wish. God’s people often refer to our blessings as “gifts,” but this is misleading, says Charles Lane, a Lutheran stewardship expert, author and speaker.

“With God, there is no transfer of ownership. God is still the owner,” Lane remarks in *Embracing Stewardship: How to Put Stewardship at the Heart of Your Congregation’s Life*, which he co-wrote with Grace Duddy Pomroy in 2016. “We should quit using the ‘gift’ language in favor of language such as ‘trust.’ Everything we have is a trust from God, placed by God into our care and management.”

Our selves ...

“Know that the Lord is God. It is he that made us, and we are his; we are his people, and the sheep of his pasture” (Psalm 100:3).

Because we are God’s holy creations, all our energies are designed for godly purposes in service to the neighbor. “For we are what he has made us, created in Christ Jesus for good works, which God prepared beforehand to be our way of life,” Paul writes in Ephesians 2:10.

“I appointed you to go and bear fruit, fruit that will last,” Jesus tells his disciples in John 15:16. Paul enumerates fruits of the spirit as “love, joy, peace, patience, kindness, generosity, faithfulness, gentleness, and self-control” (Galatians 5:22-23).

This aspect of offering illustrates the magnificent paradox of true spiritual offering, where our giving doesn’t diminish what we have but actually increases it.

“For those who want to save their life will lose it, and those who lose their life for my sake will find it,” Jesus says in Matthew 16:25. The more we offer ourselves to God, the more we are blessed.

“For surely I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope” (Jeremiah 29:11).

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Our time ...

From birth to death marks a finite span of days in which we live, breathe and have our lives. Each moment is precious, as Psalm 90:12 makes clear: “Teach us to count our days, that we may gain a wise heart.”

How we spend our time may be the most crucial stewardship question of all. After all, income levels and talents differ widely by individual, but everyone is given the same number of minutes and hours in a day. How we use them says a lot about our priorities and values.

When we choose to give our time to church, to neighbor, to a ministry that works for God’s purposes, we are stewarding our time wisely.

Our possessions ...

Whether we cut a \$100,000 check for the building fund or place a box of macaroni and cheese in the bin for the food pantry, we give out of the material abundance with which God has entrusted us, knowing that generosity blesses not only the recipient but also the giver. “It is more blessed to give than to receive,” Jesus is quoted as saying in Acts 20:35. We receive many blessings when we give financially—including the satisfaction of helping others or contributing to a worthy cause—but the greatest benefit may be how it changes us.

In giving financially, we break money’s powerful connection to our self-interest. In giving, we learn to be generous-hearted people who can more easily love their neighbor as themselves. This is an especially important lesson for those who are well-off.

For those who don’t have material possessions to spare, the church follows Jesus’ teaching, made clear in the story of the widow’s mite (Mark 12:41-44)—that all offerings, no matter how small, are treasured and valued. For those whose financial situation prevents them from giving monetarily, the church values and welcomes offerings of time and talent.

Signs of your gracious love ...

“God is love.” Though the loving character of the Almighty is revealed throughout the Bible, 1 John declares it plainly, twice (4:8 and 16). Moreover, the iconic Gospel verse John 3:16 begins “For God so loved the world.”

Since God is love, all that God does is done in love, and God’s love permeates creation. Therefore, we can readily observe God’s gracious love in all that we are, all that we see and all that we experience.

We would be misreading this line if we inferred that wealth is a sign of God’s favor, because then the opposite would also be true—that poverty is a sign of God’s disfavor. In fact, the Bible is clear that God holds the poor in special regard and that wealth can bring spiritual challenges. In

Luke 6, Jesus says, “Blessed are you who are poor, for yours is the kingdom of God” (20) and “Woe to you who are rich, for you have received your consolation” (24).

Use us and what we have gathered ...

As people dedicated—heart, soul and possessions—to God’s purposes, we put all we have and all we are in the service of God, trusting that the Spirit will give us direction and guidance.

The ELCA’s slogan says it simply: “God’s work. Our hands.” But author and mystic Teresa of Ávila explained it beautifully in the 16th century:

“Christ has no body on earth but yours. No hands, no feet on earth but yours. Yours are the eyes with which he looks compassionately on this world. Yours are the feet with which he walks to do good. Yours are the hands with which he blesses all the world. ... Christ has no body now on earth but yours.”

In feeding the world with your love ...

The world hungers for so many things, including food, peace, companionship, clothing, education, safety, medical care, housing and relationship with God and God’s people. All these important needs fall under the umbrella of God’s love.

These needs also fall under the mission mandate that our congregations are fulfilling across town and across the world. When we give to our congregation, our synod or our churchwide ministries, we feed the world with God’s love.

Through the one who gave himself for us, Jesus Christ, our Savior and Lord.

Jesus models for us self-giving for the sake of others. It’s through Christ and in his name that we joyfully and thankfully offer ourselves.

The offering prayers we say every week in worship help us understand afresh that stewardship is more than whether we give our money to God’s mission in the world. It’s how we use every good blessing that God has entrusted to us on our journey of faith.

Again, as Stoughton wisely remarked, “Stewardship is everything we do after we say, ‘I believe.’” †

Download a study guide at livinglutheran.org by clicking on the “Spiritual practices & resources” tab.

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