



CONGREGATIONAL  
STEWARDSHIP  
WORKBOOK

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# ***Biblical Stewardship Principles***



**Congregational Stewardship  
Workbook 2000**

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Notes

- 1) God’s stewards are God’s stewards.
- 2) God’s stewards are managers, not owners.
- 3) God’s stewards are saints and sinners.
- 4) God’s stewards are uniquely singular, yet profoundly plural.
- 5) God’s stewards are in the world, but not of the world.
- 6) God’s stewards are loved and loving.
- 7) God’s stewards are served and serving.
- 8) God’s stewards live with an awareness of the present and the future, of time and eternity.

This is LIFE—the life of God’s stewards. It’s the life of people whose response to the Good News of Jesus Christ is to live as God’s stewards managing all of life and life’s resources for God’s purposes!

**A Quick Overview**

**Here is what you will find:**

- An interesting, true story of a steward.
- A short summary and some insights related to each of the eight (8) principles.
- An exercise for reflection on the principles.
- A bibliography of other resources.
- A “stop—start—continue” series of challenges for your congregation.
- An appeal for designing a plan for accountability for stewardship leaders.

Go ahead! Look further! Don’t stop here! You’ll enjoy it!

**A Story**

Joe was an immigrant. Most considered him a low-class, immigrant foreigner. He had been through some terrible times. He did not like the place he now lived. He missed his family, especially his father, and even his brothers who had hurt him deeply.

In the course of time, Joe reflected on what his father had modeled for him in his childhood. He remembered the trust in God the family shared. His employers noticed a gradual difference in Joe’s attitude, work habits, vocabulary, demeanor and relationship with others.

Something was going on inside Joe. His bitterness began to subside. His smile became more evident. As he reflected on the meaning of his life, what was happening, where he was, and his occupation; he became increasingly grateful to his father, especially for the principles, the integrity, that shaped his heart and soul.

Joe truly knew who and Whose he was. There were some basic principles provided the grounding, the roots for his life. He discovered them.

Like Joseph, in the following pages, you'll find "roots" for your life and for your fellow believers too.

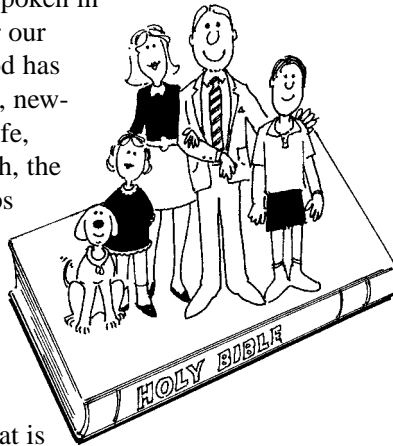
You can read more about Joe in the Bible: Genesis 37-50.

**Biblical Stewardship Principles:**  
*God's stewards are God's stewards.*

This means that God's stewards are stewards by virtue of creation and their re-creation in Holy Baptism; therefore, they belong to the Lord.

Stewardship, from the Biblical point of view, is a matter of identity. It's about knowing the One to whom we personally belong. It's about being known by and knowing the Triune God, the God of the Bible, the Lord and Giver of Life, the Creator and Re-Creator of all life—God: Father, Son and Holy Spirit.

The Bible teaches God made us, body and soul, for the present and for eternity for Himself, and even when we wander away from God, deny our being stewards, we still are! God has spoken in and through creation. Vitally important for our understanding of the meaning of life is God has spoken through the redeeming, re-creating, new-life-giving work of His Son; through the life, death and resurrection of Jesus the Messiah, the Savior, we are restored to new relationships with Almighty God.



The Bible teaches that it is the gracious action of God-in-Christ who accepts, forgives and makes stewards out of people who are inclined to ignore and even rebel against God. It is a grace-filled response to say, "I am God's steward!" That is a privilege to be valued highly every day of life.

As we reflect on who and Whose we are, on what God has done for us, given to us, our identity is made more sure, more firm—like a loving child learning of being adopted by loving parents. Being identified as GOD'S steward is about our mission, our purpose for living.

As we consider the Biblical basis for this principle, please reflect on the context of each one of the Bible sections or passages listed. There

**It means that our stewardship involves all of life and that we are discoverers, developers and deployers of all the gifts God has given to us. Our purpose is to let our life be an offering,**

is much to be gained by careful and prayerful reflection on what God reveals to us in the Bible. The implications of saying, "I am God's steward" are enormous.

It means we can give credit to God as the source of all gifts, talents, skills and time that we have. It means that our stewardship involves all of life and that we are discoverers, developers and deployers of all the gifts God has given to us. Our purpose is to let our life be an offering,

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a contribution to others in the name of Christ.

Take a close look at Gen. 1; Is. 43:1-3; Rom. 6:1-11; 2 Cor. 5:14-6:2; Eph. 2:8-10; and other references concerning God’s creating and redeeming activity. Prayerfully take notes or make journal entries on your thoughts. Share them with others in a group or class and expand on the privilege of being called “God’s steward.” You are! We are! It is our challenge and privilege to live out that calling, that purpose in daily life. Wow! *God’s stewards are God’s stewards!*

***God’s stewards are managers, not owners.***

This means God’s stewards are entrusted with life and life’s resources and given the privilege of responsibly and joyfully managing them for God.

A steward is a manager of another’s belongings; a caregiver, custodian, trustee; a chosen servant; an important person in a privileged, responsible position. “It is required of stewards that they be found faithful” (1 Cor. 4:2). Since a steward is NOT the same as an owner, there is a unique sense of accountability that accompanies the title: steward. Stewards do not hold title to possessions, physical or intellectual, or even talents and skills. They are owned by the Owner. Even life itself is a gift, not fully one’s own (1 Cor. 6:19), but rather it is a gift of God to be managed to fulfill God’s purposes.

**Owner:**

Being manager rather than owner is a difficult concept for many modern people, especially those who live in capitalist countries where there is a strong emphasis on individual ownership, and where the words “I, me, mine” are so prevalent in the vocabulary.

Ownership of property is the dream of many people—people of all ages! Ownership often involves thinking about the issues of control, absolute rights, “doing as I please with what is mine,” etc. How does this view of life, property, time, etc., compare with the Biblical narrative?

Review the first two chapters of Genesis (especially 1:1 and 2:15), 1 Chronicles 29, Psalm 89 (especially v. 11) and Ps. 24:1; Ps. 50:10-12; 2 Cor. 8:1-7; Luke 12:41-48; and 1 Tim. 6:17-19. What do these portions of the Bible have to say about the concept of ownership?

Reflect on the implications of the bumper sticker, “I never saw a U-Haul towed behind a hearse!” What does it say about the difference between being an owner and a manager?

**Managers:**

Do you know anyone who is a manager? What does a manager do? Where do managers get their training? How does one become a manager? What would you include in the list of attitudes that go to make up a “good manager”? To whom is she/he responsible? How does a manager treat the co-workers, properties, securities, products, ideas, trademarks, profits of the owner?

How do managers lose their positions? What are the consequences for the manager, for the owner? What happens to the reputation of those associated with the manager and the owner?

What are the implications of being a manager? What comforts are there







The following portions of the Bible will be of help in assimilating this Biblical stewardship principle: Eph. 4:17-32, especially v 22-24; Col. 3:5-17; 1 John 3:1-2; 1 Peter 2:4-12, especially v 9-10.

As stewardship leaders reading and reflecting on the above portions of God’s Word, you will want to give individual and church groups encouragement with the truth that God’s Holy Spirit gives help and hope in all circumstances. Stewards are saints and sinners who grow, change, blossom, mature and reproduce stewards!

Because individual Christians are never at the same maturity or discipleship-level at the same time, we continue to make use of God’s Word, Law and Gospel, in all our Biblical education, discipleship, applications. We recognize that different approaches, processes, opportunities for growth as followers of Christ are needed in every congregation. However, the basic Biblical stewardship principles can be the roots for future personal growth, action and reproduction.

God’s people have potential for great good or great evil. Therefore, the way in which the Biblical understanding of being God’s stewards in all of life is presented as very important. All materials, communications, presentations, etc., need to be evaluated in the light of this fundamental understanding: *God’s stewards are saints and sinners.*

**Stewards are saints and sinners who grow, change, blossom, mature and reproduce stewards!**

***God’s stewards are uniquely singular, yet profoundly plural.***

This means that God’s stewards recognize that their lives of stewardship are not solo performances but are personal responses to God, lived out within the community of faith to benefit the whole world.

The fact of life is that first we are members of a family and then we become individuals. We possess individual identity because we develop gifts and skills within the context of the family, the relationship with others in the family. Growing up we are likely to be referred to as “The Smith family,” or even as “the Smith child,” “the Smith children.” As we mature, we reveal and develop our individual strengths, skills, qualities, characteristics, and may be referred to as “Bobby Smith” or “Judy Smith.” However, we always carry with us the identity of belonging to a larger family. We are singular to be sure, but we also have a plural dimension as God’s steward.

In God’s family, the church, stewards learn from and with one another. Talents, gifts, skills are discovered, developed and deployed in connection with others. St. Peter writes that we have been given these gifts by God not merely for ourselves, but “for the common good” (1 Peter 4:10). That “common good” includes the “household of faith” but also looks beyond the present company of Christ’s followers into the world community in which we live and serve (Gal. 6:7-10).

There is a “body” concept to being God’s steward. Romans 12 and 1 Corinthians 12 are major teaching units for this Biblical stewardship principle. Paul puts it succinctly, “...in Christ, we who are many form one body,

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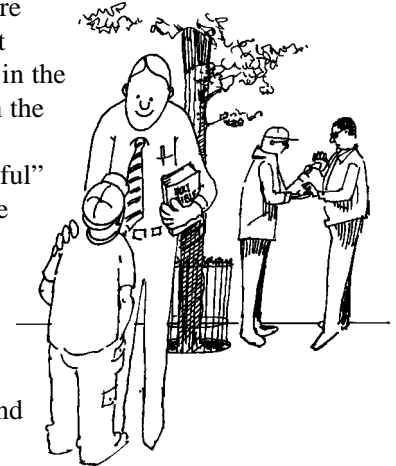
from learning all we can about everything: human beings, science, medicine, space, history, communication, etc. We use those gifts to honor God, to serve and draw others closer to Him by the way we live, speak and act. It is a part of how “having the mind of Christ” is revealed. Our witness as God’s steward is seen in the decisions we make in our daily life, in home, family, school, in our profession, on the job, in the community, in public and in private.

This principle has implications for the need to balance the time we spend in service in the organization called our church, and the time we spend serving others in the name of Christ in the community, among the ones in need.

Being God’s steward is not limited to “church-related” activities. We remember that “God so loved the world...” That includes all the people in it, those who are not yet a part of God’s church, but need to be! Being God’s steward goes beyond the church or school property line.

God’s stewards dare not resort to underhanded, unethical means to achieve their goals, or the goals of the church organization in this world. Our witness is diminished and integrity compromised when, or if, we resort to “pressure tactics,” laws, regulations, or demands that might “work” in order to get the job done in the church just because it is done that way “in the world.”

Beware of legalisms, disguised as “useful” or “workable programs” that creep into the thinking of God’s people. Demands and manipulation may get immediate or short-term results, but they leave a long residue of resentment and hostility. The Gospel of Jesus Christ is the continuing motivation and power for renewed heart and lives (Phil. 2:5-11; Rom. 12:1-2; 2 Cor. 5:14-6:2) *God’s stewards are in the world but not of the world.*



***God’s stewards are loved and loving.***

This means that God’s stewards recognize that their stewardship flows out of God’s act of love for them in Christ. This empowers them, in turn, to love others in acts of Christ-like love.

“We love because He first loved us.” That is how St. John puts it (1 John 4:19). It is true. The greatest evidence of the love of God is in the giving of His Son, Jesus. His life of obedience (of keeping the Law in the stead of all of God’s law-breakers, sinners); His sacrifice of himself; His atoning death on the Cross for all people; His rising to life again on Easter. Well, there is no greater evidence of divine love than this! (John 3:16; Rom. 5:8-11; Gal. 4:4-5; 2 Cor. 5:14-15; 1 John 3:16-18)

The passages listed above, and many others, tell the story of God’s great love for human beings, all kinds, in all places. Reflecting on that truth enables people to find new hope, new significance, new meaning for life



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this truth: “whoever wants to be great among you must be your servant, and whoever wants to be first must be your slave...” (Matt. 20:26-28).

God’s stewards are not bound by the organization of the church in serving. Stewards live a life of serving because we have been served by the Chief Servant, the Chief Steward. Service done in the community and world for the benefit of all God’s creatures and creation is a part of our total stewardship of life. The use of talents, gifts and skills for the well-being of others is a way we stewards live out our lives.

Stewards challenge and encourage one another to fulfill the acts of compassion, kindness and charity that bring honor to God. We learn how to serve the more we get to know the will of The Servant, Jesus. Paul instructs us, “Your attitude should be the same as that of Christ Jesus, who being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death—death on a cross! (Phil. 2:5-8)

That is being a servant! It is also why God’s stewards have servant attitudes. Spend time with Jesus and He will serve you—and you will serve others in your household, community, neighborhood, business, government in like fashion. *God’s stewards are served and serving.*

***God’s stewards live with an awareness of the present and the future, of time and eternity.***

This means that God’s stewards live intentionally in the light of the Lord’s eternal purpose while being firmly committed to His rule in the here and now.

When you know you’re going to heaven, you can do a lot of good on earth. The Christian faith begins with God. God did what was and is needed for our eternal destiny. The comments and Biblical references in the previous sections have made that abundantly clear. Because of God’s action in Christ, the steward’s eternal destiny is certain. Therefore God’s stewards are set free to live fully for God in this present world (Gal. 5:1, 13; 1 Peter 2:16).

God’s stewards are not escapists, thinking only of leaving the troubles of this world and escaping to heaven. We do not have a religion of escapism. Christianity is the most “physical” of all world religions. In the Incarnation of God in the person of Jesus Christ we learn to understand the preciousness of life, of this world, and our privileged calling as God’s stewards.

Stewards belonging to God live and serve in this world, yet are mindful of eternity. Stewards know we are blessed to be a blessing (Gen. 12:1-3). Stewards are not merely consumers, accumulators of things. The stewards true “treasure” is in doing the will of God with all we are and have (Matt. 6:19-21). The purpose of the life of God’s steward is to make a contribution to others in the name of Christ. We do that in the here and now, while we live, and as we have opportunity in service to other people, to the society around us, and the world in which we live (Gal. 6:7-10).

Stewards can also continue to do some of that even after we have been













