



Stewardship: Head, Hands, and Heart

The churches' neglect of helping people in financial and business matters has been the largest act of self-marginalization in our history.—Laura Nash

The church ought to be the safe, skilled place for people to get help with money.—Terry Parsons

Stewardship for Christ's People

By Carol Davis

Over the years there has been a growing fear on the part of pastors and church leaders to talk about money. In a Lilly Foundation study it was found that 85 percent of pastors feel unequipped and uncomfortable teaching on finances and giving; 95 percent of Christian educational institutions offer no personal or ministry financial curriculum. The Christian Stewardship Association research revealed that 90 percent of denominations offer no available financial teaching resources to their pastors or churches and 90 percent of churches have no active plan for teaching biblical financial principles. What is it about money that causes us to fear? Why are we compelled to cower, find cover, and hide? 1 John 4:18 tells us, "There is no fear in love. But perfect love

drives out fear." If that is true, then we must ask, what is imperfect about our love that causes us to fear?

Someone once described F.E.A.R. as False Evidence Appearing Real. In many cases, the enemy has succeeded in presenting us with false evidence that we have chosen to believe. Believing the lies, we want to hide, and ultimately we die inside.

We are immersed in a culture where

we are constantly bombarded with lies. Money is seen as the solution to all our problems. If we can just acquire enough, we can make most, if not all, of our problems go away. We can do anything we want, buy anything we want and be anything we want. But nothing could be further from the truth.

In 1 Corinthians 13 Paul says, "So, no matter what I say, what I believe, and what I do, I'm bankrupt without love." If we don't

Winter 2005 Stewardship Emphasis

Theme: Stewardship for Christ's People

Verse: "There is no fear in love. But perfect love drives out fear" (1 John 4:18).

Key Concept: Break the Silence about Money in the Church with the use of Personal Money Management/Stewardship Curriculum

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The Soul of A Steward

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have love, nothing else has any worth. Without this one thing, nothing else matters at all. During a recent Stewardship Commission meeting, Donn Engebretson shared in a morning devotion: “*Love is essential because it is the only thing that makes our lives important, and in order to make us important, love has to be free. It can’t be controlled, manipulated or bartered. It has to be something for nothing. People, in an effort to be important, try to accumulate, acquire, and control. Ultimately they lose.*”

In our American culture we spend an enormous amount of time, money and energy trying to make ourselves feel important and valued. In a book review of the 2001 book, *Affluenza*, our condition was described as follow: “*The definition of Affluenza... is something akin to ‘a painful, contagious, socially-transmitted condition of overload, debt, anxiety and waste resulting from the dogged pursuit of more.’ It is a powerful virus running rampant in our society, infecting our souls and financial well-being, and threatening to destroy not only the environment but also our families and communities.*” According to figures the author’s quote, Americans each spend more than \$21,000 per year on consumer goods; our average rate of savings has fallen from about 10 percent of our income in 1980 to 0 percent in 2000; our credit card indebtedness tripled in the 1990’s; more people are filing for bankruptcies each year than graduate from college. To live, we buy.

Within the church we love to quote Jesus, who said, “*I have come to give life and give it abundantly.*” When you ask people what the first part of that verse is, the room falls silent. The full verse says, “*The thief comes to steal, kill and destroy, but I have come to give life and give it abundantly.*” I believe the silence regarding the warning given in the first half of this verse is a root cause behind why we get misguided when pursuing the second half.

By being silent as a church, we give the enemy a blank check. We give him full access to our head, heart, and hands. Ultimately it infects and affects our entire being—our thoughts, feelings,

and actions. Before we know it, rather than freely living and freely giving, we are fully focused on receiving, protecting, and keeping.

One of the reasons it is so essential that we break the silence is that Jesus broke the silence. When he was here on this earth, he talked about money more than he talked about love, faith, and prayer. In fact, there are over 2,350 verses regarding finances in the Bible. Jesus wasn’t afraid of money or its power in our lives. He saw it as a necessary tool to be used to make a difference here on this earth—by storing up treasures in heaven.

When we choose to be silent, not speaking the truth of God’s word, people default to all they see and know, which is storing up treasures on earth. They fall prey to investing solely in things that thieves, moth, and rust destroy. This is not the abundant life Jesus wants his children to receive, but it is the life the enemy wants us to believe and achieve.

When we break the silence about money, we create the opportunity to minister to our people about money in their lives. We begin to look at not just what we want *from* our people regarding money, but what we want *for* our people. Christians, just like all people in our consumer-oriented, materialistic culture, live lives that are dominated by thoughts, fears, and a preoccupation with money. When we break the silence we help set them free. Terry Parsons, Director of Stewardship for the Episcopal Church, says that “*the church ought to be the safe, skilled place for people to get help with money.*”

So how do we help them? I believe we need to love them into the kingdom, but we also need to help them learn how to *live* in God’s kingdom.

The first thing we need to do is join Jesus in giving them something for nothing. We need to inspire and encourage people with the promises and faithfulness of God, separate from asking them to give to God. People need to hear that God *wants* them to live finan-

cially free. They need to hear that God wants them to be debt free. People need to hear that *it is possible* to be debt free. People need to hear that God wants to bless them abundantly and use them to bless others. But they will never hear the truth of God’s words if they feel we are only sharing his instructions and promises to fulfill our own personal purposes or church budgets. People need to hear from God what is in it for them, not just for us.

Once people believe they are loved by God and us, then they will trust and not feel controlled and manipulated, and thus will be compelled to give out of the overflowing gratefulness in their hearts. Once they experience unconditional love and acceptance, they will believe we have God’s purposes and their best intentions in mind when we invite them to join us in investing in God’s work. They will see that it’s all about what God wants *for* them, not just what we want *from* them.

The second thing we need to do is to provide tangible, practical help to those desiring to learn a new way to live, giving them the opportunity to put their new desires and convictions into action. We need to provide classes, workshops, and seminars to help people get out of debt and get their financial house in order. The Stewardship Commission of the ECC is strongly encouraging every Covenant church to establish a ministry of money using one of three recommended curricula: *Good Sense* from Willow Creek; Crown Financial Ministries; or *Three Simple Rules*, by Theo Boers.

The third thing we need to do is walk the talk ourselves. It is absolutely essential that we get the help we need as leaders to model being effective, growing stewards.

Finally, we need to celebrate every time we have an opportunity to give God the glory for his provision in our lives and in the life of our church. We need to consistently look for opportunities to link people’s stewardship to results, thanking and praising them for their faithfulness in helping make God’s

kingdom work.

Ultimately, stewardship is all about the love of Jesus. It’s about calling people to join Jesus in the cycle of self-giving, which in turn gives importance to people’s lives. Ultimately, we only matter when we join Jesus in giving something for nothing. Stewardship is all about providing people a safe place to embrace his grace.

Shaping the Soul of the Steward

Shaping the souls of stewards takes intentionality. Quite frankly, it’s easy to do stewardship, but it is not so easy to develop stewards. In order to develop stewards, we must move beyond periodic stewardship events to create an on-going culture of stewardship within our churches.

The introduction to the *Good Sense* material includes the following:

A Good Sense Ministry relieves those in your congregation from the crushing stress and anxiety caused by consumer debt; it restores marriages torn by the conflict over money; it heals the self esteem and confidence that was shattered by poor decisions concerning the handling of money. It also helps church leadership become more comfortable teaching about the once mistakenly forbidden subject of money in the church. And Good Sense Ministry helps the church itself as people become free to give to God’s work through the local church.

Most significant of all, however, is that the teaching and training of a Good Sense Ministry removes what for most people is the major block to their spiritual growth and development - money. When money is no longer the chief rival god; when money no longer controls the person but the person controls their money; and when the deceitfulness of riches is exposed for its deceitfulness and can no longer choke out God’s word in their life (Matthew 13:22), that person is free to relate to and serve God in profoundly new and deeper ways.

Here is a message about creating an

on-going culture of stewardship from the Crown Financial Ministries material:

To give you some insights, ideas and inspiration on how these systemic changes can be made, we have enclosed a CD with a speech by Andy Stanley entitled, “Creating a Stewardship Culture: Three Critical Components.” This speech was the opening address delivered at the Exponential ’04 Conference for Pastors—Generous Giving’s joint conference with Crown Financial Ministries held in Alpharetta, GA on September 21, 2004.

If you take the message to heart, we believe you will actually find yourself desperately wanting to talk about money issues with your people! You will no longer be satisfied being silent. You’ll want God’s best for them. You’ll want them to live spiritually and financially free. And, you’ll want to help them get there. Enjoy the message!

Equipping the Head, Heart and Hands of the Steward

The Stewardship Commission interviewed several well-known vendors of stewardship curricula in an effort to find common ground with ministries that can help us grow financially free stewards.

As a result of this effort, the Stewardship Commission is ready to recommend to our churches resources provided by the following three ministries. The resources provided by each are unique and yet overlap. Our goal as a commission is not to recommend a single resource, but rather offer a platter of resources from which to choose, so you can determine which resources best meet the unique needs of your local stewardship ministry.

1. Good Sense Ministry: www.goodsenseministry.org 1.800.570.9812
2. Crown Financial Ministries: www.crown.org 1.800.722.1976
3. Three Simple Rules: www.threerules.org

616.988.0827

Enclosed is some introductory information on Crown Financial Ministries and *Good Sense* Ministries. In future issues, more information will be forthcoming about all of these ministries. In the meantime, if you would like to preview some of these resources free of charge, you may contact the Covenant Resource Center at 1-800-338-IDEA or resource.center@covchurch.org.

The next Soul of the Steward issue will focus on how to best use these resources in your local setting—“Stewardship for Your Leaders.”

Seeking Stewardship Stories and Soul Mates

As our Stewardship Commission continues to develop strategies to best equip our local churches, we are interested in conjoining with other stewardship soul mates. We would like to connect with those who:

- have a passion for stewardship, or
- already teach stewardship curriculum, or
- have an interest in training stewardship in other churches, or
- possess stewardship testimonies or success stories, or
- want to help shape our strategies, or
- simply want to keep informed as to what is being developed.

Would you, or someone you know, be one of our stewardship soul mates? If so, please send a simple e-mail with your contact information, identifying yourself and your interest, to stewardship@covchurch.org. We promise to not bombard you with information. We will be very strategic in our communication with you.