

Stewardship Is More Than Money—It's Your Life!

by Richard Armstrong , Phil Olson

In one of Jack Benny's most memorable comedy routines, a thief accosted him, demanding: "Your money or your life!" After a typically long pause, and at the insistence of the hold-up man, Benny finally responded testily: "I'm thinking, I'm thinking!"

At the beginning of the third millennium, the intersection of money and life remains a key concern for Christians. Like Jack Benny, we're thinking, we're thinking. We believe that the two terms belong in the same sentence, especially when it comes to Christian stewardship. For stewardship is more than money—it's your life!

Aspects of Stewardship

Christian stewardship is life lived in Christ, the life of discipleship. It takes seriously the psalmist's affirmation that "the earth is the Lord's and all that is in it" (Ps. 24:1). All of life relates to stewardship.

Every aspect of Christian discipleship can be defined in terms of stewardship. Thus worship is stewardship of the faith God has given us. Worship in its fullest sense is our response to and expression of that gift. It is more than a weekend obligation. It's the stewardship of our relationship with God, creature connecting with Creator, the giving of ourselves to God through praise, prayer, and acts of commitment.

Likewise evangelism is stewardship of the gospel. We've been made trustees of the truth—not our truth, but God's truth revealed in the One who is the Way, the Truth, and the Life. We are custodians of the good news, not to hoard it for ourselves, or to overprotect it like a child squeezing the life out of a tightly grasped baby bird, but to share it with others. As stewards of the gospel, we are called and commissioned to reach out prayerfully in Jesus' name and with his love to the hurting and hungering world around us.

So, too, service can be understood as the stewardship of life. It is more than isolated acts of ministry—caring for congregants, feeding hungry people, advocating for justice, helping homeless people, protecting our environment. It's more than an attitude. For the faithful steward it is a way of life, the life of discipleship. It includes caring for those we love, attending to the bodily, spiritual, material, emotional, and social needs of the people God has placed in our care and keeping, whether they are in our immediate family or the family of faith. Faithful stewards are involved in Christ's ministry of reconciliation and the renewal of broken relationships. Obeying Christ's commandment to love the unloved and the unlovable, to pray for our enemies, and to care for outcasts is part of our stewardship obligation.

Practicing spiritual disciplines is also part of Christian stewardship—the stewardship of time. For it requires that we manage our lives in such a way that we set aside time for prayer, Bible study, and other spiritual disciplines. Faithful stewards are spiritually

sensitive to holy interruptions and sacred serendipities. They are open and obedient to the leading of the Holy Spirit.

The Four “C” Words

Faithful stewards are always growing. They never graduate from the school of discipleship. Christ calls his disciples to be always on the cutting edge of life. As we are nurtured in our faith, we grow in our understanding of what it means to have “the mind of Christ.” As our senses and sensibilities are stimulated by the Holy Spirit, we grow as stewards and mature as obedient disciples.

Holistic stewardship encompasses all that we are, all that we hope to become. We use four “c” words to summarize scores of biblical passages upon which we base our theology of holistic stewardship: conversion, commitment, communion, and concern.

Conversion is essential to a right understanding and practice of Christian stewardship. Belief in God, a personal God, is the indispensable requirement. One must acknowledge God’s sovereignty as Creator, giver, ruler of all things; and one must accept God’s redemption in and through Jesus Christ. Acknowledging God as Creator and Redeemer, we enter into the stewardship of Christ, the chief steward. We are “servants of Christ and stewards of the mysteries of God” (1 Cor. 4:1). Thus, our stewardship is the expression of our faithfulness to God in Christ.

Commitment follows conversion. In joy-filled response and grateful obligation we dedicate our lives and possessions to God. Because of our re-creation, we can responsibly care for creation, faithfully managing the resources of God’s universe, understanding our dominion not as ownership but as management.

Communion is living in fellowship with God and the people of God through the Holy Spirit. This same Spirit inspires and enables our stewardship individually and corporately.

Concern for the world and its needs—as well as our generous service and support of the poor and needy, the oppressed, and the underprivileged of the world—expresses our holistic stewardship through the ministry and mission of the church in the world.

Much more could be said, but we offer here only this brief theological summary that informs our understanding of stewardship. In reality, however, the problems of life have a way of keeping us from God’s great intentions for our lives as Christians, congregations, and communities. Christ’s followers falter when they reject, ignore, misunderstand, or misappropriate God or the Bible and deny their Christian accountability by failing to act as faithful stewards of all that has been entrusted to them. This failure is especially evident in our financial stewardship—how we earn, invest, spend, and give our money.

Religious and Secular Stewards

Many congregations are not getting much help from their pastors, who themselves may not think in terms of holistic stewardship, or who have failed to teach that most of the

themes of the Bible relate directly or indirectly to stewardship. Hardly a sermon should not rightfully be called a stewardship sermon. The gospel always has implications for stewardship that are implicit, if not explicit, in every message because stewardship is life. Yet some pastors boast to other pastors and their congregations that “we preach about stewardship only once a year.” And the people cheer. To them, stewardship is money.

The world doesn’t accept our holistic stewardship premise. Publishers have issued books galore on money management, investment counseling, and the art of making millions. But the implications are far greater than the management of our money—only one important aspect of stewardship. Increasing numbers of citizens (especially young people) are actively showing their concern about the stewardship of the earth and its resources; of the land, sea, and air; of minerals and vegetation; of wildlife and human life. But stewardship also involves our trusteeship of time and space, of energy and knowledge, of science and art, of culture and history, of human intelligence and material possessions.

A common concern that the two of us have long shared about these realities has led us to embark on a joint venture—a congregation-based stewardship manual, which we hope will foster a deeper biblical and theological understanding of stewardship and encourage and equip pastors and church members to become more faithful stewards of all that God has entrusted to us.

It is worth noting that at a time when some Christian writers are arguing that because the term “stewardship” is misunderstood by the average church member, it should be discarded, it has become a common word in secular parlance. Government agencies, corporations, universities, and other secular organizations speak of their stewardship responsibilities. Indeed, leaders of these institutions may have a broader understanding of the term than many church people, for whom stewardship has only to do with money.

A Broader Understanding

We define Christian stewardship as the management of the whole created order and all of life in grateful recognition that God—the source of all good gifts, the One who has redeemed us through Jesus Christ—has entrusted to humankind that responsibility.

The definition we have articulated is, we admit, a lofty one. We write about it out of our own struggles to practice what we preach and teach. We need continually to confess the ambiguities and inconsistencies of our own lifestyles, which often belie the values we espouse with our lips. The hope of our salvation in this regard is that we are at least aware of those inconsistencies and no longer attempt to justify them. Rather we seek to understand what it means for human beings who have been blessed with so much to be faithful stewards of all that God has created. It is a constant struggle that measures the integrity of our faith and mirrors the level of our trust in the providence of the God in whom we profess belief.

Our separate but similar experiences in churches have convinced both of us that, despite all the books written on the subject in recent years, for most churches stewardship has mostly (if not solely) to do with money. To expand that understanding to include time and talent, as well as treasure, would be their definition of holistic stewardship. To be sure, financial giving is an important part of our personal stewardship. We both believe that our giving is the most tangible measure of our spiritual health, for nothing happens to a person's giving until something first happens to the person.

To put it another way, a conversion of the heart is needed before a conversion of the checkbook can take place. Christian stewardship has to do with what we give of what we have, what we do with what we keep, and what we plan for what we leave. How many people include God in their estate planning? Financial stewardship includes how we get the money we make, how we give the money we have, and how we spend the money we keep.

Faithful Congregations

Relying on the Holy Spirit to do the converting, Christian pastors and teachers need to train people and congregations to understand and practice the basic principles of personal and corporate stewardship. Needless to say, we must strive with God's help to be role models in our own stewardship. Congregations and all other Christian organizations need to understand the difference between stewardship and fundraising. In the secular world the latter is viewed through anthropological glasses, and is need-based, highly competitive, and technique-oriented.

Stewardship, on the other hand, starts from a theological premise, is duty-based (trusteeship), and spiritually motivated. Fundraising is a legitimate and necessary enterprise, but there is a distinction between Christian and secular fundraising. Christian fundraising is never manipulative. It incorporates the principles of Christian stewardship, which recognize that need is useful in deciding which cause one should give to, but not in determining whether to give at all or how much.

Good stewardship requires that congregational budgets, for example, should not be based on operating needs with a portion set aside for benevolent purposes, but should reflect the personal stewardship of the members, whose giving to the church is a reflection of their grateful obligation to God and of their desire to put God first on their priority list. Christian stewards give proportionately, sacrificially, and systematically. They know the joy of giving.

And just as its members must practice stewardship as an essential spiritual discipline, so too must the congregation be a faithful corporate steward of the resources entrusted to it by its members. The best gauge of a church's spiritual temperature is its benevolence budget. How much does a congregation give back to God to show that it knows everything it has belongs to God?

But as we said at the start, stewardship is more than money. It has to do with all of life. That rule applies to the corporate stewardship of the church as well as to the personal

stewardship of individuals. The mission and ministry of the church are expressions of its corporate stewardship. Congregations and their members study, take positions, and engage appropriately in efforts to solve the larger issues confronting the world—global warming, protection of the environment, peace and justice issues, poverty, hunger, disease, and all other problems besetting humankind. It is their stewardship of life.

Not that individual congregations can solve all the world's problems or settle every issue. But they can do their part, they can express their concern, and they can show the world by example what it means to be a steward of God's creation and the gift of life. To that end we are putting our heads together on a project that we hope will help people and churches to take seriously the truth that faithful stewardship demands not just your money—but your life!

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