

Toward a Lutheran Understanding of Stewardship

*A Bible Study**

*This Bible Study, prepared for use by the church in a Bible Class setting and not for sale or profit, includes information and selections from *Stewardship Under the Cross: Stewardship for the Confessional Lutheran Parish* by Heath Curtis and various stewardship resources available at www.lcms.org.

Introduction

"I have held many things in my hands, and I have lost them all. But whatever I placed in God's hands, that I still possess." (Martin Luther)

"Where your treasure is, there will your heart be also" (Luke 12:34). With those brief words, Jesus identifies that which is at the heart of Christian Stewardship - faith. In so doing, our Savior also identifies why so many of us are repelled and even repulsed by the very mention of stewardship - such teaching from God's Word shows us how little our faith really is and identifies the false gods we secretly worship. To deny this is to deceive only ourselves.

It was no different during Jesus' earthly ministry, when the Son of God Himself taught about stewardship. In Luke 16, Jesus says "you cannot serve both God and money," and "the Pharisees, who were lovers of money, heard all these things, and they ridiculed him" (Luke 16:13b-14). A theologian once said that the last part of a person to be converted is his pocketbook, and the Old Adam (sinful nature) that clings to our neck rebels against any teaching that threatens to unseat the false god of money from the throne of our heart.

Moreover, so much foolish nonsense and evil lies have been presented under the banner of "stewardship" that an abundance of false beliefs and misunderstandings pollute the minds of many. Too often have corrupt preachers and televangelists lied to the masses and extorted the elderly to make themselves rich. Too often have despairing sinners been turned in on themselves and their wallets instead of turned out toward the cross of Christ and the means of grace by which God forgives us through Word and Sacrament. Too often have self-righteous Pharisees upstaged the poor widow whose faith gave God more than their coffers of gold.

Still, the command of God is clear, as spoken through His apostle to Pastor Timothy: "I charge you in the presence of God and of Christ Jesus, who is to judge the living and the dead, and by his appearing and his kingdom: preach the word; be ready in season and out of season; reprove, rebuke, and exhort, with complete patience and teaching. For the time is coming when people will not endure sound teaching, but having itching ears they will accumulate for themselves teachers to suit their own passions, and will turn away from listening to the truth and wander off into myths. As for you, always be sober-minded, endure suffering, do the work of an evangelist, fulfill your ministry" (2 Timothy 4:1-5).

To preach God's Word and teach sound doctrine on the subject of stewardship, we must use the language and categories of Scripture itself. When thinking and speaking about stewardship, therefore, Lutherans have always insisted on the Biblical distinction between **Law & Gospel**, the biblical understanding of **Vocation**; and the biblical proclamation of **Justification & Sanctification**. To these divine distinctions and teachings we will cling as we hear and ponder what God commands and promises His holy people in relation to our life of stewardship.

For Discussion:

Why is the topic of stewardship distasteful to many?

Why have so many myths and misunderstandings about Christian stewardship arisen?

What are some false teachings about stewardship that abound today?

How can we avoid turning away from the truth and wandering off into myths about stewardship?

Law & Gospel in Relation to Christian Stewardship

"A 'god' is the term for that to which we are to look for all good and in which we are to find refuge in all need. Therefore, to have a god is nothing else than to trust and believe in that one with your whole heart. As I have often said, it is the trust and faith of the heart alone that make both God and an idol. If your faith and trust are right, then Your God is the true one. Conversely, where your trust is false and wrong, there you do not have the true God. For these two belong together, faith and God. Anything on which your heart relies and depends, I say, that is really your God." (Martin Luther)

The foundation of understanding the Bible and its teachings is the distinction between God's Law and God's Gospel. The Law of God is the way He commands us to live, His commandments, principles, injunctions, teachings, or whatever else we might call them. God's Law, therefore, **tells us what to do**. As such, the Law of God always **shows our sin**, because we can never keep God's Law perfectly enough. God's Gospel, on the other hand, is the Good News that while we can never earn God's favor with our works, merit, or worthiness, God has won salvation for us in the incarnation, life, death, and resurrection of Jesus Christ. "While we were still sinners, Christ died for us" (Romans 5:8). The Lord now offers and gives this forgiveness, life, and salvation to us through His appointed means of grace - His Word, His Baptism, and His Holy Communion. God's Gospel, therefore, **tells us what God has done for us in Christ**. As such, the Gospel of God always **shows our Savior**.

For example, the 10 Commandments are Law. They tell us what to do ("You shall not murder"), and they show us how sinful we are ("Everyone who hates his brother is a murderer" - 1 John 3:15). Simply understood, God's commandments also serve the world in two other ways. In addition to showing us our sin, the Law helps to control violent and especially destructive outbursts of sin. This is commonly called the Law's service as a "curb." Examples include laws and punishments for stealing, murder, speeding, etc. This service of the Law is intended to protect us by enforcing some order in the world.

The Law also serves God's people by describing what the life of the Christian looks like, teaching Christians what is and what is not to be done by those who fear, love, and trust in God above all things. This is commonly called the Law's service as a "guide," but another way to think of this service of the Law is as a description, picture, or projection of the Christian life. In other words, this service of the Law describes the life and faithfulness of Jesus Christ whose holy life and righteousness is given to us as a gift through God's Word and Sacraments.

Insofar as it describes and commands us to think and act in a certain way with the gifts, money, and time the Lord has given us, God's instruction about stewardship is Law. To be sure, the good works of sanctification, including the life of stewardship, are God's gift to us and through us (Gospel), but the admonition of these works is Law, for it tells us what to do. In the New Testament, God commands His people to understand and

use their finances in a certain way for the work of the Church and the well-being of the world. This Word of God provides us with a picture of what our faithful response to God, in thanksgiving for His gifts to us, will look like. Indeed, it will also include God's promise (Gospel) to give us the faith for such a response and even to give us the good works themselves as the new man (Christ who dwells in us) daily emerges and arises "to live before God in righteousness and purity forever" (Luther's *Small Catechism*).

But remember, **the Law always accuses**. God's Law about stewardship will always accuse us and show us our sin. So as we study God's Word on stewardship together, the Holy Spirit will be working through God's Word to convict us of sin - to show us that we have not been faithful with our finances in thought, word, and deed. A biblical understanding of stewardship will know and recognize this Law of God at work. It will also recognize how the devil tempts and entices our sinful nature to respond to God's commands in evil and destructive ways - either by becoming a self-righteous Pharisee or by despairing of God's grace in Christ. We will return to this topic at the very end of this study to hear God's clear and final response to Satan's accusations against us.

Nevertheless, through the Word of His Law, God calls us to repentance. He calls us to confess our sins, to confess that we have lived as if God did not matter and as if we mattered most. Our Lord's name we have not honored as we should, and our worship and prayers have faltered. We have rejected and compromised God's love for us in Christ, and our love for others has therefore failed. There are those whom we have hurt, and those whom we have failed to help. Our thoughts and desires have been soiled with sin. That is God's true Word of Law. And by that Law God repents us, showing us our sin and making us to despair of ourselves and our own efforts to earn His love and salvation.

And when God's Law has done its work, when God has brought us to confess our sins, then God's Gospel reveals that He is faithful and just to forgive us our sins and cleanse us from all unrighteousness. God's Gospel tells us what He has done for us, and continues to do for us, in Jesus Christ. He took upon Himself the punishment and wrath that we deserve, lived a perfect life of faith, died a cursed death, and rose again from a grave we need no longer fear. All of this He did for us men and for our salvation. Baptized into Jesus' death-defeating death and life-restoring resurrection, we are forgiven and freed from the shackles of sin to walk in newness of life, a life of faith and holiness that God daily gives to us by grace for Christ's sake. Through water and His holy Word, God creates us to be His dear children who desire and faithfully strive to do His will and walk in His ways, to the glory of His holy name. That, thanks be to God and glory be to Christ, is what the life of stewardship now looks like.

For Discussion:

What is the relation of God's Law to God's Gospel?

How does God's Law serve us?

What does God's Law always do, even when viewed as a picture of the faithful life we live in Christ?

How do we understand Christian stewardship according to the distinction between Law and Gospel?

Christian Stewardship & Vocation

*"Faith is a living, bold trust in God's grace, so certain of God's favor that it would risk death a thousand times trusting in it. Such confidence and knowledge of God's grace makes you happy, joyful and bold in your relationship to God and all creatures. The Holy Spirit makes this happen through faith. Because of it, you freely, willingly and joyfully do good to everyone, serve everyone, suffer all kinds of things, love and praise the God who has shown you such grace."
(Martin Luther)*

"We are all beggars, this is true." (Martin Luther)

Christian stewardship begins with the understanding that all we have is God's and that "we brought nothing into the world, and we cannot take anything out of the world" (1Tim 6:7). Understanding that all we have is God's means believing that God gives to us so that we would use the things He gives us for His purposes. God's purpose for why He gives to us and His direction for how we are to use these gifts in our lives is found in the various vocations that we have. (A vocation is a station/position/occupation in life to which and by which the Lord calls us to serve others.)

Each vocation the Lord gives us makes a claim on our personal lives, placing a demand on us for the sake of others. Though not limited to financial demands, these claims on our lives certainly include our money. So, for example, a father and mother use their income and energy to feed, clothe, and protect their children. Citizens of a nation use part of their income to pay taxes. A family might decide to forego a vacation to pay for a child's braces. A law-abiding Ferrari owner renounces his ability to drive fast on the highway to obey the speed limit and keep other travelers safe. Every vocation demands something from us for the sake of someone else.

A great treasure of the Lutheran Reformation is the rediscovery of the holy callings given to each Christian. In Martin Luther's day, it was taught that the surest way to enter heaven was to leave the world and join a monastery. Many Christians thought the only way to serve God and do works that are truly good was to serve the church directly, so some would forsake their families for a cloistered life in the effort to earn salvation. People would even pay for the privilege of serving in some capacity at their local congregation. Luther, however, saw that this self-serving confusion about good works was actually the abandonment and rejection of the holy callings (vocations) that God has given us to fill in the home, the church, and society at large. More will be said below about a proper understanding of service in and for the church, but for now we focus our attention on the vocations God gives us in home and society.

Luther's Small Catechism ends with a section titled "Table of Duties," described as a collection of "certain passages of Scripture for various holy orders and positions, admonishing them about their duties and responsibilities."

What follows is that which Luther includes from Scripture about vocations in society and the home:

----- **Table of Duties** -----

Of Civil Government

Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God. Consequently, he who rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves. For rulers hold no terror for those who do right, but for those who do wrong. Do you want to be free from fear of the one in authority?

Then do what is right and he will commend you. For he is God's servant to do you good. But if you do wrong, be afraid, for he does not bear the sword for nothing. He is God's servant, an agent of wrath to bring punishment on the wrongdoer. **Romans 13:1–4**

Of Citizens

Give to Caesar what is Caesar's, and to God what is God's. **Matt. 22:21**

It is necessary to submit to the authorities, not only because of possible punishment but also because of conscience. This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. **Rom. 13:5–7**

I urge, then, first of all, that requests, prayers, intercession and thanksgiving be made for everyone—for kings and all those in authority, that we may live peaceful and quiet lives in all godliness and holiness. This is good, and pleases God our Savior. **1 Tim. 2:1–3**

Remind the people to be subject to rulers and authorities, to be obedient, to be ready to do whatever is good. **Titus 3:1**

Submit yourselves for the Lord's sake to every authority instituted among men: whether to the king, as the supreme authority, or to governors, who are sent by him to punish those who do wrong and to commend those who do right. **1 Peter 2:13–14**

To Husbands

Husbands, in the same way be considerate as you live with your wives, and treat them with respect as the weaker partner and as heirs with you of the gracious gift of life, so that nothing will hinder your prayers. **1 Peter 3:7**

Husbands, love your wives and do not be harsh with them. **Col. 3:19**

To Wives

Wives, submit to your husbands as to the Lord. **Eph. 5:22**

They were submissive to their own husbands, like Sarah, who obeyed Abraham and called him her master. You are her daughters if you do what is right and do not give way to fear. **1 Peter 3:5–6**

To Parents

Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord. **Eph. 6:4**

To Children

Children, obey your parents in the Lord, for this is right. "Honor your father and your mother"—

which is the first commandment with a promise—“that it may go well with you and that you may enjoy long life on the earth.” **Eph. 6:1–3**

To Workers of All Kinds

Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free. **Eph. 6:5–8**

To Employers and Supervisors

Masters, treat your slaves in the same way. Do not threaten them, since you know that He who is both their Master and yours is in heaven, and there is no favoritism with Him. **Eph. 6:9**

To Youth

Young men, in the same way be submissive to those who are older. All of you, clothe yourselves with humility toward one another, because, “God opposes the proud but gives grace to the humble.” Humble yourselves, therefore, under God’s mighty hand, that He may lift you up in due time. **1 Peter 5:5–6**

To Widows

The widow who is really in need and left all alone puts her hope in God and continues night and day to pray and to ask God for help. But the widow who lives for pleasure is dead even while she lives. **1 Tim. 5:5–6**

To Everyone

The commandments . . . are summed up in this one rule: “Love your neighbor as yourself.” **Rom. 13:9**

I urge . . . that requests, prayers, intercession and thanksgiving be made for everyone. **1 Tim. 2:1**

*Let each his lesson learn with care,
and all the household well shall fare.*

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God, Luther taught, does not need our good works. He is God, after all. Our neighbor, however, does need our good works, and so the neighbor becomes a mask of God by which we serve the Lord. God is served in our service to the neighbor. Thus, to paraphrase Luther, when a child cries to his mother in the middle of the night, that cry is nothing less than the very voice of God calling out to that woman, "Come and change my diaper." Thus, the mother, too, is a mask of God for her child through whom the Lord provides all that is needful for the baby's body and life.

Because the vocations to which the Lord calls us make demands on us, our sinful nature rebels against them, desiring to serve our self instead of our neighbor. This is expressed especially by our dissatisfaction, dislike, and even disdain toward the vocations the Lord has given us. For instance, Gallup's 2013 "State of the American Workplace Report" notes that 70% of employees are either unhappy or "actively disengaged" at work. This workplace disengagement, Gallup CEO Jim Clifton reports, costs the U.S. \$450-550 billion annually. Although companies look for ways to improve employee satisfaction, Gallup's study suggests many of their efforts are ineffective. Workplace perks such as free food, massages, and nap pods are a popular trend finding little success. Pay raises and incentive bonuses also feature prominently in employers' efforts to satisfy and retain employees, but even these attempts are proving inadequate.

It may be no wonder that companies seek to satisfy their employees, but perhaps we *should* wonder about the efforts being made. Our confusion about these trends may come from our own satisfied naïveté. (Some of us, admittedly, have always been blessed with a nap pod that functions just as well as a desk chair.) Perhaps, though, there is more to employee unhappiness than a lack of bagels in the break room. After all, such benefits do not seem to get the job done.

Martin Luther's doctrine of vocation offers a perspective on worker satisfaction differing greatly from current trends. For Luther, Baptism creates and informs the Christian's life in this world, including the life of labor, and the baptized life looks at labor in a fundamentally different way than the world. "This is the simplest way to put it," Luther writes in his *Large Catechism*, "the power, effect, benefit, fruit, and purpose of Baptism is that it saves."

While fallen humankind frantically tries to justify its own existence and worth, baptismal faith lives a life of love in response to that which is not earned or merited, but received. With our future secure in Jesus' death and resurrection, we need no longer live in an unrelenting pursuit of acknowledgment, success, or free massages on Mondays. We have true and lasting worth and riches in Christ, and when life's goal is received as a gift, we suddenly find ourselves with a lot of free time on our hands. However shall we fill it?

Baptism reorients the whole of Christian life, redirecting one's focus away from self and toward one's neighbor. The world works in order to gain and to possess. The child of God, possessing all things in Baptism, works in order to give. The employee who is condemned to a quest for earthly perks will never be satisfied, for moth, rust, and ambition destroy the benefits so earnestly accumulated. The employee whose weary soul is satisfied by the cross-scarred hands of God is freed from that bottomless pit. Since baptized believers need not lift a finger in order to save themselves, that finger is free to be lifted instead in service to another. Thus the Christian life is not a lazy one, as St. Paul makes plain in II Thess. 3:6-16.

Moreover, baptismal faith sees one's labor as sacred, no matter how mundane that work might be. Although vocations certainly consist of "jobs" such as custodian, cook, and carnival clown, Luther also includes occupations like father, mother, son, daughter, husband, wife, and in-law. Trusting that the Lord creates her in Holy Baptism to be His dear child, the Christian mother sees herself as the Lord's gift of gracious provision to her nearest neighbor. Her work is holy work, for her labor is the means by which the Lord gives clothing and shoes, food and drink, clean diapers and dolls to another. Certainly not just changing the diaper, but the Word of God to which the mother responds makes that work great, along with the faith which trusts that her work is well-pleasing to God for Christ's sake.

Work is done cheerfully when it is done willingly, and such is the perspective of faith which lives in free response to the baptismal gifts of Jesus' cross. While our sinful nature would rather see us on a couch than in a cubicle, the faith that comes with forgiveness sees *the neighbors who need us* as right where the Lord would have *them*. After all, we are those neighbors too.

For Discussion:

What does the word "vocation" mean?

How do our vocations inform and direct our response to receiving God's gifts?

What effect do our vocations have on us?

What problem did Luther have with the understanding of "good works" common in his day?

How does Baptism reorient our life and perspective about labor?

What is the difference between understanding one's labor as a "vocation" or "just a job"?

The Vocation of the Christian as a Member of Christ's Body

"It is an insufferable blasphemy to reject the public ministry or to say that people can become holy without sermons and the Church. This involves a destruction of the Church and rebellion against ecclesiastical order." (Martin Luther)

"Ransom had always disliked the people who encored a favorite air in the opera - 'That just spoils it' had been his comment. But this now appeared to him as a principle of far wider application and deeper moment. This itch to have things over again, as if life were a film that could be unrolled twice or even made to work backwards...was it possibly the root of all evil? No: of course the love of money was called that. But money itself - perhaps one valued it chiefly as a defense against chance, a security for being able to have things over again, a means of arresting the unrolling of the film." (C.S. Lewis)

In addition to the vocations that we have in our family life (home) and civic life (society/government), we are also called by God to vocations in His church as members of the body of Christ. As explained above, serving the church according to our position, station, or calling within the church is by no means a "better work" than serving our neighbor in the world. Lutherans have never set service to the church and service in the world in opposition to each other. Nevertheless, the service we offer to God's house and in support of His Word and Sacrament ministry in our local congregation and throughout the world is every bit as important and necessary as the service we offer to our nearest neighbor by putting food in our children's mouths and clothes on their backs.

In Luther's Table of Duties, which we considered above in regard to our vocations in the home and society, God's commands for vocations in the church are also noted, including His admonition to all Christians for supporting the Word and Sacrament ministry of the church:

----- **Table of Duties** -----

To Bishops, Pastors, and Preachers

The overseer must be above reproach, the husband of but one wife, temperate, self-controlled, respectable, hospitable, able to teach, not given to drunkenness, not violent but gentle, not quarrelsome, not a lover of money. He must manage his own family well and see that his children obey him with proper respect. **1 Tim. 3:2-4**

He must not be a recent convert, or he may become conceited and fall under the same judgment as the devil. **1 Tim. 3:6**

He must hold firmly to the trustworthy message as it has been taught, so that he can encourage others by sound doctrine and refute those who oppose it. **Titus 1:9**

What the Hearers Owe Their Pastors

The Lord has commanded that those who preach the gospel should receive their living from the gospel. **1 Cor. 9:14**

Anyone who receives instruction in the word must share all good things with his instructor. Do not be deceived: God cannot be mocked. A man reaps what he sows. **Gal. 6:6-7**

The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages." **1 Tim. 5:17-18**

We ask you, brothers, to respect those who work hard among you, who are over you in the Lord and who admonish you. Hold them in the highest regard in love because of their work. Live in peace with each other. **1 Thess. 5:12-13**

Obey your leaders and submit to their authority. They keep watch over you as men who must give an account. Obey them so that their work will be a joy, not a burden, for that would be of no advantage to you. **Heb. 13:17**

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Our vocation as Christian (and as member of a particular Christian congregation where we receive the Word of God and His Sacraments) makes a claim on us, no different than all of our other vocations make demands of us. As noted above, our callings in the home demand something from us - our time, our attention, our energy, our resources, and our money. Parents are commanded by God to be present with their children in order truly to lead them in the ways they should go. That is time and energy that is no longer available to be used elsewhere - it is consumed by the attention and presence of children. Parents also use their income to feed, clothe, protect, and entertain their children. Again, that is income that is no longer available to be used elsewhere - it is consumed by the needs of the family. Likewise, the vocation of Christian and member of a local congregation demands, at least: 1) our presence in public worship with our home congregation, our family of faith; and 2) our support for the work of the Gospel locally and throughout the world. This vocation (like the vocation of father, mother, son, daughter, husband, wife, and worker) makes a claim on our person, and it demands our presence and support.

How odd does this sentence sound? - "If I have time at the end of the week, after playing golf, going out with my friends, and sleeping in, then I might think about seeing my kids for an hour or so."

Or how about this sentence? - "If I have money left over at the end of the week, after going to the movies, getting the newest smartphone, and sending a check to the satellite provider, then I might think about spending some money on food for my family?"

Why, then, do we not flinch at this? - "If I have time at the end of the week, and if I feel like it, then I might think about seeing my brothers and sisters in Christ and hearing the saving voice of my heavenly Father, receiving the gifts that the Son of God died to give me. And if I do make it to church, I might even check to see if there is still a five or ten dollar bill left in my wallet to toss in the plate as it passes."

It's a matter of faith. Through the means of grace, God gives us faith to trust in Him and call upon Him as our dear Father in heaven, to see ourselves as His dear children adopted into His family for Christ's sake, and to see the church as Christ's body of which we are an important and necessary part. As a child receives clothing and shoes, food and drink, shelter and protection from her father, we receive all things needful for both body and soul from our heavenly Father through Jesus, His Son. As a child finds comfort and safety in the arms of her mother, so we find comfort and safety in the arms of our holy mother, the church. As a child clings in trust to her big brother, so we cling in trust to Jesus, the founder and perfecter of our faith.

Our faith is created and fed by the Word of God. Here, then, is how the Word of God informs our faith on the subject of stewardship, directing our thoughts and actions in the vocation of Christian and member of Christ's body, the church:

Psalm 24:1

The earth is the LORD's and the fullness thereof, the world and those who dwell therein,

Proverbs 30:7-9

Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the Lord?" or lest I be poor and steal and profane the name of my God.

Deuteronomy 8:17-18

Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.

Hebrews 13:5

Keep your life free from love of money, and be content with what you have, for the Lord has said, "I will never leave you nor forsake you."

Luke 16:10-13

[Jesus said] "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is

another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Luke 18:22-27

[Jesus said to the rich ruler], “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.” But when he heard these things, he became very sad, for he was extremely rich. Jesus, seeing that he had become sad, said, “How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” Those who heard it said, “Then who can be saved?” But he said, “What is impossible with man is possible with God.”

Matthew 6:19-21

[Jesus said] “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Malachi 3:8-10

[Thus says the Lord] Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you. Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

Mark 12:41-44

And [Jesus] sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

1 Corinthians 16:2

On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

2 Corinthians 8:7

But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving.

2 Corinthians 9:6-8

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

1 Timothy 6:6-16

But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. Fight the good fight of the faith. Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses. I charge you in the presence of God, who gives life to all things, and of Christ Jesus, who in his testimony before Pontius Pilate made the good confession, to keep the commandment unstained and free from reproach until the appearing of our Lord Jesus Christ, which he will display at the proper time—he who is the blessed and only Sovereign, the King of kings and Lord of lords, who alone has immortality, who dwells in unapproachable light, whom no one has ever seen or can see. To him be honor and eternal dominion. Amen.

For Discussion:

How does our vocation in the church relate to our vocation in our family and society?

What are some vocations in the church?

Which vocation in the church do we all share?

What makes the difference between thinking our life in the church is an "extra thing" and understanding our presence and participation as "the one thing needful"?

What does God's Word say about supporting the work of the church?

Justification & Sanctification in Relation to Christian Stewardship

"There is more simplicity in the man who eats caviar on impulse than in the man who eats grape-nuts on principle." (C.S. Lewis)

"If the movement from creation to sinful creation adds a severely ascetic note to the Christian story, it is still true that enjoyment is the final goal. To such enjoyment and delight, incarnation and redemption lead. And however much room there may be for abstinence and renunciation in our present pilgrim condition, Christians trust that we are made to enjoy the vision of God. Incarnation is the sign that earthly goods remain objects of delight even in a fallen world. Redemption is the promise that abstinence is not the final word. At the center of Christian piety is a man slowly dying by torture, and it is no surprise that this should be a faith of martyrs and ascetics. But the God whom Christians worship is one who goes the way of self-renunciation in order to redeem the creation. At his right hand, the psalmist says, are pleasures forevermore. Christians can, therefore, adopt and recommend no single attitude toward possessions. When they attempt to understand their lives within the world of the biblical narrative, they are caught up in the double movement of enjoyment and renunciation. Neither half of the movement, taken by itself, is the Christian way of life. Trust is the Christian way of life." (Gilbert Meilaender)

Luther's Post-Communion Collect prays that God's Word and Sacraments would feed us and lead us to be strengthened in "faith toward God and fervent love toward one another." This life of faith - created, nourished and strengthened by the Lord's Divine Service to us in corporate worship - is called sanctification, or "being made holy." The sanctified life of the Christian - their holy life of faith in Christ and love toward the neighbor - is really God's justification (His baptismal declaration, for the sake of Christ, that we are righteous) incarnated (embodied - given flesh, blood, and bones) in the body and life of the believer.

This side of Christ's return, the resurrection of the body, and the life everlasting, we remain at one and the same time saint and sinner. Thus our sanctification, our holy life, is never perfect, nor is it untainted by sin. Moreover, the old adam (sinful nature) that clings to our neck must daily be drowned and killed by the Law, and the new man (the righteousness of Christ given to dwell in us) must daily emerge and arise to live before God in righteousness and purity by the Gospel.

"What shall we say then? Are we to continue in sin that grace may abound? By no means! How can we who died to sin still live in it? Do you not know that all of us who have been baptized into Christ Jesus were baptized into his death? We were buried therefore with him by baptism into death, in order that, just as Christ was raised from the dead by the glory of the Father, we too might walk in newness of life. For if we have been united with him in a death like his, we shall certainly be united with him in a resurrection like his. We know that our old self was crucified with him in order that the body of sin might be brought to nothing, so that we would no longer be enslaved to sin. For one who has died has been set free from sin. No if we have died with Christ, we believe that we will also live with him. We know that Christ being raised from the dead will never die again; death no longer has dominion over him. For the death he died he died to sin, once for all, but the life he lives he lives to God. So you also must consider yourselves dead to sins and alive to God in Christ Jesus. Let not sin therefore reign in your mortal bodies, to make you obey their passions. Do not present your members to sins as instruments for unrighteousness, but present yourselves to God as those who have been brought from death to life, and your members to God as instruments for righteousness. For sin will have no dominion over you, since you are not under law but under grace." **Romans 6:1-11**

"If then you have been raised with Christ, seek the things that are above, where Christ is, seated at the right hand of God. Set your minds on things that are above, not on things that are on earth. For you have died, and your life is hidden with Christ in God." **Colossians 3:1-3**

Understanding sanctification as God's work in us and through us for Christ's sake makes the holy life of the Christian possible. Understanding sanctification through the biblical lens of vocation makes it ordered and located. In this fallen world, our works will be ambiguous. That is, our good works will always be polluted by sin and our motivations for obeying God's commands will be mixed between sacrifice and selfishness. Nevertheless, our works will not be arbitrary. That is, the good works the Lord gives us to do are given their form, their content, and their direction by the various vocations in which the Lord Himself has placed us. These callings are God's clear and personal commands on where and how He would have us serve our neighbor.

Stewardship, therefore, is not a subcategory of the Christian life; it is the Christian life, the life of faith. As such, faith and finances cannot be separated any more than faith and prayer, faith and worship, faith and good works, faith and confession, faith and praise, faith and thanksgiving, faith and God. True and lasting joy cannot be found in the things of this world that moth and rust destroy. True joy is received from God as we cling to Christ who "for the joy set before Him endured the cross, despising its shame" (Hebrews 12:2). He who gave His life for us now gives us His life through His Word, His Baptism, His Absolution, and His body and blood in His Supper. The righteous life of Christ is made manifest, by God's grace, in and through our holy lives, lived from the forgiveness of sins.

To and for our holy life, the Lord gives to us the gifts of His creation. Thus, the things of this world belong to the Lord who gives and entrusts them to us. These things and even our life are not our sole possession. They are the Lord's, and we are called to account for how we manage our Master's things. (Romans 14:10-12; 2 Corinthians 5:10). The Lord now calls us, within each of our vocations, to give cheerfully to Him, through the neighbor, what He has given to us. This is what faith does. This is faith active in love. This is the tree made good by God bearing good fruit.

For Discussion:

What does "sanctification" mean?

How is "sanctification" related to "justification"? Can the two be separated?

What does the reality that we are at one and the same time sinner and saint mean for our life of stewardship?

How does our understanding of vocation inform our life of stewardship?

Why cannot faith and finances be separated?

What Does Financial Stewardship in God's Church Look Like?

"I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them." (C.S. Lewis)

Tithing in the Old Testament

The word "tithing" comes from the Old English word for "tenth." To tithe means to give one-tenth of one's income, or 10%. In the Old Testament, God commanded that the Israelites tithe for the support of the Temple, its priests and Levites, and the sacrifices:

Leviticus 27:30: "Every tithe (tenth) of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord."

Everyone in Israel was to tithe, even the Levites whose income came from the tithes of the other Israelites:

Numbers 18:26-29: "Moreover, you shall speak and say to the Levites, 'When you take from the people of Israel the tithe that I have given you from them for your inheritance, then you shall present a contribution from it to the LORD, a tithe of the tithe. And your contribution shall be counted to you as though it were the grain of the threshing floor, and as the fullness of the winepress. So you shall also present a contribution to the LORD from all your tithes, which you receive from the people of Israel. And from it you shall give the LORD's contribution to Aaron the priest. Out of all the gifts to you, you shall present every contribution due to the LORD; from each its best part is to be dedicated.'

Thus tithing was a part of the Old Testament law for Israel (along with the entire law for the nation, including the dietary and ceremonial laws, such as the commands not to eat pork or shellfish, to make certain sacrifices, etc.). These laws set Israel apart as God's people, preserving the line of Abraham, Isaac, and Jacob, and pointing toward the promised Messiah. As such, God promised to bless Israel in their faithfulness to this and all other Old Testament laws:

Malachi 3:10: "Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need."

False Teachings on Tithing

Too often, many Christians mistakenly apply the specific Old Testament laws to God's church today, forgetting or ignoring the fulfillment of God's Word throughout the Old Testament in the person and work of Jesus Christ. This false teaching says: 1) tithing is still a specific and measured command of God upon those who are baptized into the finished work of Jesus Christ; and 2) if you do tithe, God will bless you financially, and if you don't tithe, God will punish you financially.

Both of these dangerous statements are incorrect in subtle yet significant ways.

First, the specific tithing commanded by God in the Old Testament laws applied to the Old Testament people of Israel, before Christ's fulfillment of the Law abolished the distinction between Jew and Gentile in the order of salvation and completed the sign of the things to come in His holy life, death, and resurrection. Just as Christians today are not under any obligation to abstain from eating pork and shellfish, so the Old Testament laws regarding tithing do not apply specifically to the Lord's church on earth today. Christ is the fulfillment and therefore the completion of the Old Testament laws that pointed to Him.

St. Paul makes this clear:

Romans 3:19-31: "Now we know that whatever the law says it speaks to those who are under the law, so that every mouth may be stopped, and the whole world may be held accountable to God. For by works of the law no human being will be justified in his sight, since through the law comes knowledge of sin. But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it— the righteousness of God through faith in Jesus Christ for all who believe. For there is no distinction: for all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, to be received by faith. This was to show God's righteousness, because in his divine forbearance he had passed over former sins. It was to show his righteousness at the present time, so that he might be just and the justifier of the one who has faith in Jesus. Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. For we hold that one is justified by faith apart from works of the law. Or is God the God of Jews only? Is he not the God of Gentiles also? Yes, of Gentiles also, since God is one—who will justify the circumcised by faith and the uncircumcised through faith. Do we then overthrow the law by this faith? By no means! On the contrary, we uphold the law."

Galatians 5:1-15: "For freedom Christ has set us free; stand firm therefore, and do not submit again to a yoke of slavery. Look: I, Paul, say to you that if you accept circumcision, Christ will be of no advantage to you. I testify again to every man who accepts circumcision that he is obligated to keep the whole law. You are severed from Christ, you who would be justified by the law; you have fallen away from grace. For through the Spirit, by faith, we ourselves eagerly wait for the hope of righteousness. For in Christ Jesus neither circumcision nor uncircumcision counts for anything, but only faith working through love. You were running well. Who hindered you from obeying the truth? This persuasion is not from him who calls you. A little leaven leavens the whole lump. I have confidence in the Lord that you will take no other view, and the one who is troubling you will bear the penalty, whoever he is. But if I, brothers, still preach circumcision, why am I still being persecuted? In that case the offense of the cross has been removed. I wish those who unsettle you would emasculate themselves! For you were called to freedom, brothers. Only do not use your freedom as an opportunity for the flesh, but through love serve one another. For the whole law is fulfilled in one word: "You shall love your neighbor as yourself." But if you bite and devour one another, watch out that you are not consumed by one another.

Colossians 2:16-23: "Therefore let no one pass judgment on you in questions of food and drink, or with regard to a festival or a new moon or a Sabbath. These are a shadow of the things to come, but the substance belongs to Christ. Let no one disqualify you, insisting on asceticism and worship of angels, going on in detail about visions, puffed up without reason by his sensuous mind, and not holding fast to the Head, from whom the whole body, nourished and knit together through its joints and ligaments, grows with a growth that is from God. If with Christ you died to the elemental spirits of the world, why, as if you were still alive in the world, do you submit to regulations—"Do not handle, Do not taste, Do not touch" (referring to things that all perish as they are used)—according to human precepts and teachings? These have indeed an appearance of wisdom in promoting self-made religion and asceticism and severity to the body, but they are of no value in stopping the indulgence of the flesh."

Second, Christ does not promise that our life as Christians will be easy and filled with temporal blessings. Rather, He calls us to take up our cross and follow Him, soberly stating that the Christian's life in this fallen world will be difficult, filled with trials and persecution, requiring renunciation at times for the sake of Him who renounced even His own life to save us. To say that God will necessarily bless us financially if we tithe or do any other good work, is to obligate God to a promise He has not made, denying the cross of Jesus that gives reason and meaning to our own life. Of course, a life lived in accordance with God's commands is a blessed life, and a life lived denying the Lord and His will for the world is a cursed life, no matter how either of these lives look to the world. The glory of God is not the glory of the world, for, Jesus says, "what is exalted among men is an abomination in the sight of God" (Luke 16:15).

As we live faithfully, God is certainly blessing us through that faithfulness. It is a blessing to walk in the ways of the Lord, but we also remember that the way of Jesus led Him to Calvary. Still, God in Christ guarantees the expectation of final victory and joy, the promise of true and lasting peace. While a life dependant on what is seen and touched is fearfully breakable, the life connected with God in Christ nothing can shatter—not even sin,

doubt, pain, disease, addiction, loss, poverty, wealth, or death. The life of faith goes through all of these with Christ, and with Him there is a victorious way through. That is the meaning of Good Friday and Easter. That is the meaning of Holy Baptism.

New Testament Stewardship

So where does that leave us today with how we are to support God's work in the church? Such guidance and admonition is given, in view of and for the sake of Christ, in many writings of the New Testament. Such Words of God are spoken to those like us who believe and rejoice in the new creation that has come in Christ, and who live the baptized life from the forgiveness of sins, faithfully seeking to fulfill the law of love in regard to financing and supporting the work of the church.

St. Paul says the following to the Christians in Corinth:

On the first day of every week, each of you is to put something aside and store it up, as he may prosper. **1 Corinthians 16:2**

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. **2 Corinthians 9:6-8**

This and all of the other Words of God that we have considered thus far can be summarized to describe Christian stewardship in four points:

- 1) **Voluntarily and Cheerfully.** *Christian giving is done voluntarily, not under compulsion. Christian giving is also done cheerfully, not grudgingly. For, as noted above, work is done cheerfully when it is done willingly, and such is the perspective of faith which lives in free response to the baptismal gifts of Jesus' cross.*
- 2) **First Fruits.** *Christian giving comes from the first fruits of our labor. Our giving is what we set aside, dedicate, and offer in faith on the first day of the week, before our other expenditures or savings consume the rest.*
- 3) **Proportionally.** *Christian giving is proportional, "as each one of you may prosper." Christian giving is not an arbitrary dollar amount or thoughtless rifling through a purse or wallet as the offering plate nears. Rather, it is in accordance with how one has prospered each week, or month, or year. Thus, the faithful Christian determines to set aside a certain proportion of his or her income for the church each week, month, or year. This is a deliberate and ordered action, given reason and meaning by faith.*
- 4) **Faithfully.** *We have God's certain promise to give us what we need for this body and life, and (just as importantly!) to keep from us those things that would harm us. Therefore, we give in faith, trusting that God provides for all our needs, even when, for the sake of our salvation, He does not give us what we think we want.*

Even with these four general points, we might still ask: What size or amount should this proportion be? There is no set number, for that would enslave us again to the law from which Christ has set us free. Nevertheless, we can confess from Scripture how the Lord would have us understand proportional giving. In the Old Testament, the percentage was defined at 10% (a tithe). Since God established this number for His people of old, even as

we rejoice in our freedom from the law, we also rejoice in the opportunity to use this freedom in service to the Lord and His church. Thus, we understand the standard of 10% (which, again, is by no means commanded as a required percentage) as a gift and gracious guideline for considering how we might respond to all the Lord has given us.

This is how the concept of "tithing" may be helpful for Christians today. Indeed, God in the New Testament *does* command that we give generously to support the work of the Church. Since the Christian never asks, "What is the least that I must do?" but rather "How much can I do?" the undefined guideline of 10% presents itself as a salutary starting point for considering cheerful generosity.

A good example of this understanding of God's Word is the Sabbath. "Remember the Sabbath day," commands the Lord in Exodus 20, "to keep it holy. Six days you shall labor, and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, you, or your son, or your daughter, your male servant, or your female servant, or your livestock, or the sojourner who is within your gates. For in six days the LORD made heaven and earth, the sea, and all that is in them, and rested the seventh day. Therefore the LORD blessed the Sabbath day and made it holy."

Are we required to keep this commandment? Should we cease from all labor on Saturday (the seventh day) as the people of the Old Testament did? Certainly not! The Sabbath Day in the Old Testament pointed to and prophesied of Christ, who is our Sabbath rest. Baptized into His life, death and resurrection by which the Law is fulfilled and completed, we cease and rest forever from our strivings to save ourselves. In Christ, we are free from the Old Testament regulation of remembering the seventh day of the week. Thus St. Paul writes, "Let no one pass judgment on you in questions of food and drink, or with regard to a festival or a new moon or a Sabbath. These are a shadow of the things to come, but the substance belongs to Christ" (Col. 2:16-17).

Still, there the Third Commandment stands in Luther's *Small Catechism*: Remember the Sabbath Day by keeping it holy! There also remains the Word of God to the Hebrews in the New Testament (among many other commands from God to gather together to worship): "Let us hold fast the confessions of our hope without wavering, for he who promised is faithful. And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near" (Hebrews 10:23-25).

How, then, do we understand the Third Commandment? Luther explains: "We should fear and love God so that we do not despise preaching and His Word, but hold it sacred and gladly hear and learn it." Luther's explanation in the Large Catechism is also helpful:

"The word holy day (*Feiertag*) is rendered from the Hebrew word sabbath which properly signifies to rest, that is, to abstain from labor. Hence we are accustomed to say, *Feierabend machen* [that is, to cease working], or *heiligen Abend geben* [sanctify the Sabbath]. Now, in the Old Testament, God separated the seventh day, and appointed it for rest, and commanded that it should be regarded as holy above all others. As regards this external observance, this commandment was given to the Jews alone, that they should abstain from toilsome work, and rest, so that both man and beast might recuperate, and not be weakened by unremitting labor.

This commandment, therefore, according to its outward meaning, does not concern us Christians; for it is altogether an external matter, like other ordinances of the Old Testament, which were attached to particular customs, persons, times, and places, and now have been made free through Christ. But to grasp a Christian meaning for the simple as to what God requires in this commandment, note that we keep holy days first of all for bodily causes and necessities, which nature teaches and requires; for the common people, man-servants and maid-servants, who have been attending to their work and trade the whole week, that for a day they may retire in order to rest and be refreshed.

Secondly, and most especially, that on such day of rest (since we can get no other opportunity) freedom and time be taken to attend divine service, so that we come together to hear and treat of God's Word, and then to

praise God, to sing and pray. However, this, I say, is not so restricted to any time, as with the Jews, that it must be just on this or that day; for in itself no one day is better than another; but this should indeed be done daily; however, since the masses cannot give such attendance, there must be at least one day in the week set apart. But since from of old Sunday [the Lord's Day] has been appointed for this purpose, we also should continue the same, in order that everything be done in harmonious order, and no one create disorder by unnecessary innovation.

Therefore this is the simple meaning of the commandment: since holidays are observed anyhow, such observance should be devoted to hearing God's Word, so that the special function of this day should be the ministry of the Word for the young and the mass of poor people; yet that the resting be not so strictly interpreted as to forbid any other incidental work that cannot be avoided.

Accordingly, when asked, What is meant by the commandment: Thou shalt sanctify the holy day? Answer: To sanctify the holy day is the same as to keep it holy. But what is meant by keeping it holy? Nothing else than to be occupied in holy words, works, and life. For the day needs no sanctification for itself; for in itself it has been created holy [from the beginning of the creation it was sanctified by its Creator]. But God desires it to be holy to you. Therefore it becomes holy or unholy on your account, according as you are occupied on the same with things that are holy or unholy.

How, then, does such sanctification take place? Not in this manner, that [with folded hands] we sit behind the stove and do no rough [external] work, or deck ourselves with a wreath and put on our best clothes, but (as has been said) that we occupy ourselves with God's Word, and exercise ourselves therein.

And, indeed we Christians ought always to keep such a holy day, and be occupied with nothing but holy things, i.e., daily be engaged upon God's Word, and carry it in our hearts and upon our lips. But (as has been said) since we do not at all times have leisure, we must devote several hours a week for the sake of the young, or at least a day for the sake of the entire multitude, to being concerned about this alone, and especially urge the Ten Commandments, the Creed, and the Lord's Prayer, and thus direct our whole life and being according to God's Word. At whatever time, then, this is being observed and practiced, there a true holy day is being kept; otherwise it shall not be called a Christians' holy day.

At whatever hour, then, God's Word is taught, preached, heard, read and meditated upon, there the person, day, and work are sanctified thereby, not because of the external work, but because of the Word, which makes saints of us all. Therefore I constantly say that all our life and work must be ordered according to God's Word, if it is to be God-pleasing or holy. Where this is done, this commandment is in force and being fulfilled.

Note, therefore, that the force and power of this commandment lies not in the resting, but in the sanctifying, so that to this day belongs a special holy exercise. For other works and occupations are not properly called holy exercises, unless the man himself be first holy. But here a work is to be done by which man is himself made holy, which is done (as we have heard) alone through God's Word. For this, then, fixed places, times, persons, and the entire external order of worship have been created and appointed, so that it may be publicly in operation. Since, therefore, so much depends upon God's Word that without it no holy day can be sanctified, we must know that God insists upon a strict observance of this commandment, and will punish all who despise His Word and are not willing to hear and learn it, especially at the time appointed for the purpose.

So it is with tithing. The New Testament nowhere lists the precise regulations about giving this tithe and that tithe to the Levites and the Temple and so on. Those precise Old Testament regulations point us to Christ, and we are in no way bound to these precise legal regulations of Old Testament Israel.

Nevertheless, just as the fulfilling of the Sabbath Day by Christ does not render obsolete the command and necessity of going every week to the Lord's house to receive His gifts in Word and Sacrament, so also the New Testament does not make faithful financial stewardship obsolete. Rather, the New Testament contains many admonitions on this point, as we have clearly seen in the Bible passages already considered.

Just as the Old Testament church's once-a-week worship became the benchmark for the New Testament church's worship, so also the Old Testament's tithe becomes the benchmark for New Testament stewardship. Not in the way of inflexible, minute, and measured regulations – but in the way of pattern and fulfillment. If in the New Testament we are called to give proportionally (“as each one may prosper”), weekly or regularly (“on the first day”), and “generously” - then the Old Testament tithe is a helpful starting point of Christian giving (and by no means the limit, as the "bare minimum attitude" is not the perspective of a Christian who freely rejoices in Christ and His eternal gifts).

How Might This Be Done?

1. Receive God's gifts in Word and Sacrament. Christ Jesus came into this world not to be served, but to serve and to give His life as a ransom for many. In worship, He comes to offer His Divine Service to us, which He distributes through His Word and Sacraments. In God's house it is more blessed to receive than to give, for that is where God locates Himself to give to us the gifts of our Savior's cross. If we have not been faithfully attending worship to hear God's Word, receive His forgiveness, and partake of His body and blood for the strengthening of our faith and love, then there is only one thing to do, and that one thing is not taking out our wallet. Rather, in Jesus' own words, "Repent and believe in the Gospel!" (Mark 1:15). Take, eat. Take, drink. Hear the words of salvation. Be strengthened and kept by the Savior. There can be no Christian stewardship if God does not first make us a Christian.

2. Pray. God speaks first; we listen and then respond. In our corporate worship, God speaks to us His Word of forgiveness, life and salvation. Having heard the Word of God, we respond first by receiving His gifts and then with our life of faith - our confession, our thanks, our praise, and our petitions. "What shall I render to the Lord, for all His benefits to me? I will offer the sacrifice of thanksgiving and will call on the name of the Lord. I will take the cup of salvation and will call on the name of the Lord. I will pay my vows to the Lord now in the presence of all His people, in the courts of the Lord's house, in the midst of you, O Jerusalem" (Offertory, Divine Service, Setting I). Here are a few prayers that may be used:

Life as a Baptized Child of God: Merciful Father, through Holy Baptism You called us to be Your own possession. Grant that our lives may evidence the working of Your Holy Spirit in love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control, according to the image of Your only-begotten Son, Jesus Christ, our Savior.

For Divine Guidance: Almighty and ever-living God, You make us both to will and to do those things that are good and acceptable in Your sight. Let Your fatherly hand ever guide us and You Holy Spirit ever be with us to direct us in the knowledge and obedience of Your Word that we may obtain everlasting life; through Jesus Christ, our Lord.

Direct us, O Lord, in all our doings with Your most gracious favor, and further us with Your continual help, that in all our works begun, continued, and ended in You we may glorify Your holy name and finally, by Your mercy, obtain eternal salvation; through Jesus Christ, our Lord.

Almighty and everlasting God, direct, sanctify, and govern both our hearts and bodies in the ways of Your laws and in the works of Your commandments that through Your mighty protection we may ever be preserved in both body and soul; through our Lord and Savior Jesus Christ.

Thanksgiving to God: Lord God, heavenly Father, from Your hand we receive all good gifts and by Your grace we are guarded from all evil. Grant us Your Holy Spirit that, acknowledging with our whole heart Your boundless goodness, we may now and evermore thank and praise You for Your loving-kindness and tender mercy; through Jesus Christ, our Lord.

Heavenly Father, God of all grace, govern our hearts that we may never forget Your blessings but steadfastly thank and praise You for all Your goodness in this life until, with all Your saints, we praise You eternally in Your heavenly kingdom; through Jesus Christ, our Lord.

Grace to Use Our Gifts: Lord God Almighty, even as You bless Your servants with various and unique gifts of the Holy Spirit, continue to grant us the grace to use them always to Your honor and glory; through Jesus Christ, our Lord.

For Guidance in Our Calling: Lord God, You have called Your servants to ventures of which we cannot see the ending, by paths as yet untrodden, through perils unknown. Give us faith to go out with good courage, not knowing where we go but only that Your hand is leading us and Your love supporting us; through Jesus Christ, our Lord.

Christian Vocation: Heavenly Father, grant Your mercy and grace to Your people in their many and various callings. Give them patience, and strengthen them in their Christian vocations of witness to the world and of service to their neighbor in Christ's name; through Jesus Christ, our Lord.

Against the Love of Money: Almighty God, heavenly Father, You have called us to be Your children and heirs of Your gracious promises in Christ Jesus. Grant us Your Holy Spirit that we may forsake all covetous desires and the inordinate love of riches. Deliver us from the pursuit of passing things that we may seek the kingdom of Your Son and trust in His righteousness and so find blessedness and peace; through Jesus Christ, our Lord.

Proper Use of Wealth: Almighty God, all that we possess is from Your loving hand. Give us grace that we may honor You with all we own, always remembering the account we must one day give to Jesus Christ, our Lord.

Proper Use of Leisure: O God, give us times of refreshment and peace in the course of this busy life. Grant that we may so use our leisure to rebuild our bodies and renew our minds that we may be opened to the goodness of Your creation; through Jesus Christ, our Lord.

Newness of Life in Christ: Almighty God, give us grace that we may cast away the works of darkness and put upon ourselves the armor of light now in the time of this mortal life in which Your Son, Jesus Christ, came to visit us in great humility, that in the Last Day, when He shall come again in glorious majesty to judge both the living and the dead, we may rise to the life immortal; through Jesus Christ, our Lord.

3. Consider what the Church is and does. "The church is the assembly of saints in which the gospel is taught purely and the sacraments are administered rightly" (Augsburg Confession, Article VII). Together, we are the church, the body of Christ. Individually, we are each an important member of this body.

1 Cor. 12:12-27: For just as the body is one and has many members, and all the members of the body, though many, are one body, so it is with Christ. For in one Spirit we were all baptized into one body—Jews or Greeks, slaves or free—and all were made to drink of one Spirit. For the body does not consist of one member but of many. If the foot should say, "Because I am not a hand, I do not belong to the body," that would not make it any less a part of the body. And if the ear should say, "Because I am not an eye, I do not belong to the body," that would not make it any less a part of the body. If the whole body were an eye, where would be the sense of hearing? If the whole body were an ear, where would be the sense of smell? But as it is, God arranged the members in the body, each one of them, as he chose. If all were a single member, where would the body be? As it is, there are many parts, yet one body. The eye cannot say to the hand, "I have no need of you," nor again the head to the feet, "I have no need of you." On the contrary, the parts of the body that seem to be weaker are indispensable, and on those parts of the body that we think less honorable we bestow the greater honor, and our unpresentable parts are treated with greater modesty, which our more presentable parts do not require. But God has so composed the body, giving greater honor to the part that lacked it, that there may be no division in the body, but that the members may have the same care for one another. If one member suffers, all suffer together; if one member is honored, all rejoice together. Now you are the body of Christ and individually members of it.

We are all and we are each a part of God's Church on earth. The preaching of God's Word and proper administration of His Sacraments of Baptism and Holy Communion is our mission and the mission is for the life of the world – that for which Jesus laid down his life and took it up again. The Church responds faithfully to this mission when all of the members of Christ's body understand that they are a necessary part of this mission and support the very Church through which they themselves are saved by those means of Word and Sacrament. This support will not be the same for each member of Christ body, for each member is called to serve the body according to the gifts, abilities, and responsibilities that God has given that member.

4. Examine yourself. Consider your place in life according to the Ten Commandments: Are you a father, mother, son, daughter, husband, wife, or worker? Have you been disobedient, unfaithful, or lazy? Have you been hot-tempered, rude, or quarrelsome? Have you hurt someone by your words or deeds? Have you stolen, been negligent, wasted anything, or done any harm? Consider also the commands of God from the New Testament about supporting the work of the Church and then review your own contributions both of financial gifts and of other means of support or participation.

Am I giving from the first fruits of what God has given me?

Am I giving voluntarily and cheerfully?

Am I giving proportionally?

Am I trusting in God's promise to provide for me?

"If we say we have no sin, we deceive ourselves and the truth is not in us. If we confess our sins, God is faithful and just to forgive us our sins and to cleanse us from all unrighteousness." (1 John 1:8-9). If you are burdened by a certain sin or if you simply desire to hear the Lord's absolution (forgiveness) spoken to you individually, then schedule a time with your pastor for individual confession and absolution. You can review the rite beforehand in the *Lutheran Service Book*, pages 292-293. Remember, our good works flow from faith, and that faith is given to us by God with the forgiveness of sins.

5. Decide on your proportion. For those who contribute to the church as a married couple, this is a God-pleasing and healthy conversation to have together. We can also help our children and grandchildren decide on what proportion of their income (allowance, gifts, volunteer time, etc.) they would willingly and cheerfully offer in service to the Lord's work by talking to them about what we have learned from God's Word. As discussed above, a good (but not commanded) starting point is 10%. Deliberating and deciding what we will contribute financially to God's Church ahead of time and with the family budget in front of us helps to make our contributions meaningful, voluntary, and cheerful (instead of thoughtlessly throwing a few dollars in the plate every Sunday - though alms are also a godly offering on top of our regular giving).

A Final Word

This study began with a consideration of God's Law and God's Gospel. God's Law, we learned, shows us our sin by telling us what we are to do and not to do. God's Gospel shows us our Savior by telling us what God has done and continues to do for us in Jesus Christ through Word and Sacrament. To be sure, a Lutheran understanding of stewardship includes and flows from God's Gospel, His Word and promises to provide for us each day for Christ's sake and freely to give us the one thing needful in the forgiveness of our sins.

Nevertheless, we have also heard much of God's Law about stewardship - His commands that we support the work of His church with the gifts He gives us - our finances, our time, and our vocational abilities. As God's true Word of Law, these commands will always show us our sin. They will reveal that we have sinned in thought, word, and deed, by what we have done and by what we have left undone. What's more, the devil will tempt you concerning this. He will whisper deceiving Words in your ears, just as he whispered lies to Eve in the Garden of Eden. Perhaps especially when it comes to stewardship, the devil will constantly attack us with questions about "enough." Have I given enough? Have I volunteered enough? Am I willing and cheerful enough? The answer, of course, is "no." I have not done enough. Nor can I. I, a poor, miserable sinner will never do enough to satisfy the demands of God's holy Law. And that is precisely where the devil wants us looking and on what he wants us to dwell - our own, sinful, inadequate, unholy, deficient lives.

God's holy Word would direct our attention elsewhere. "Wretched man that I am!" the apostle Paul confesses. "Who will deliver me from this body of death? Thanks be to God through Jesus Christ our Lord!" (Romans 7:24-25a). As long as we look to ourselves, to our own achievements, works, and contributions, we will always despair under the question of "enough." "For all have sinned and fall short of the glory of God, but are justified by His grace as a gift, through the redemption that is Christ Jesus, whom God put forward as a propitiation (atoning/forgiving sacrifice) by his blood, to be received by faith" (Romans 3:23-25). The Lord would therefore have us look instead to Jesus, the founder and perfecter of the faith that saves us, who for the joy set before him (the joy that is each and every one of us) endured the cross of our salvation and gave everything He had - even His very life - so He could have us. Through Holy Baptism, His holy Word, and the His holy Supper, God gives to us the "It is finished" of Jesus' cross. To paraphrase a theologian named Gerhard Forde, the only hope we have in the face of an absolute God and his absolute claim and demands on our lives, is absolution. This Word, then, the Word of the cross, is the final Word we ever need hear, both for our living and for our dying:

**Your sins are forgiven by the blood of Jesus Christ.
Depart in peace.**