

# District Leadership Training Workshop Stewardship

*The Center on Christian Stewardship  
General Board of Discipleship  
Donald W. Joiner*

Many leaders are called on to lead a 1 ½ to 2-hour workshop on stewardship in their district or annual conference. In an effort to assist you, I have put together a 1 ½-hour workshop model. With more participant involvement, this could be expanded to two hours.

## **Resources you will need as a leader:**

- [Guidelines: Stewardship](#) (available from Cokesbury)
- [Creating a Climate for Giving](#), Donald W. Joiner, Discipleship Resources
- [Afire with God](#), Betsey Schwarzentraub, Discipleship Resources
- [The Attributes of a Biblically Generous Church](#)

## **Introduction (10 minutes)**

- Introduce yourself
- Describe what this workshop is about and your goals for this time
- Unless the group is too large, invite participants to introduce themselves, what church they are from, what position they hold in the church, and what they hope to get out of this time. (This gives you a sense of who is there and allows you to adapt your presentation to the needs of the participants)

## **How Do We Understand Stewardship? (15 minutes)**

The way we as leaders understand and define stewardship is the way we will organize our stewardship ministries. If we see it only as money, we will organize our work only around money items. If we see stewardship in a broader sense, we will have a more holistic stewardship ministry.

- Ask participants “When you hear the word stewardship, what do think it means?” Write their suggestions on newsprint or a blackboard.
- The problem with most stewardship committees is that they have such different views of stewardship that they can never agree on what to do.
- Using the article “Stewardship” in the appendix, develop a presentation on understanding stewardship.

## **Develop a Plan for Your Church (45 minutes)**

Help participants understand the different components of a stewardship plan. Refer to page 13 of the Stewardship Guidelines).

1. **Year-Round stewardship** - To be effective, stewardship must be kept in front of the members of the church throughout the year. When the only time they hear “stewardship” is at the time of the annual campaign to support the financial needs of the church, they will always think of stewardship only in terms of the church budget.

When we change our definition of STEWARDSHIP to focus on the individuals rather than what they can do, or what they can give, our ministries of stewardship change from finance campaigns to how to assist stewards become transformed disciples.

What can we do to begin making a difference in our churches?

- focusing more attention on the meanings of stewardship
- preaching more actively about stewardship
- helping members connect their faith to their work
- responding to the pressures & anxieties of daily life
- rediscovering the church's prophetic voice on matter of money and materialism

*The Crisis in the Churches*, Robert Wuthnow

Keep stewardship in front of the members by having a “Stewardship Moment” in the worship services each Sunday, monthly, or at least quarterly. Ask a lay person to share why he or she is a member of the church (see *Creating a Climate for Giving* for more suggestions).

Each time your church sends out a newsletter, include an article under the banner of stewardship whose purpose is to show what an exciting place it is to be in ministry. When people feel good about their church, they will support it with their time and gifts.

Invite participants to share other ways they keep stewardship in front of their church throughout the year.

2. **Help members** understand the biblical and theological understanding of stewardship. (See the article on this in the appendix.)
  - Invite participants to write out a definition of stewardship
3. **Help members celebrate their own spiritual gifts.**

Everyone has been given special gifts of the spirit. These ‘gifts’ are given to each of us to accomplish God’s work in this world. Help members understand their gift and help them use those gifts in God’s ministry. Go to [www.gbod.org/equipped](http://www.gbod.org/equipped) for more information on how to do this.

4. **Introduce tithing as a spiritual response to God’s gifts.**
  - Invite participants to share their understanding of tithing and how it is talked about and thought about in their church. (See article “The Tithe” in the appendix.)
  - Help participants understand tithing (See article “The Tithe” in the appendix.)
  - Invite participants to witness about their own giving.

**5. Be involved in the annual finance campaign.**

- The finance campaign is usually the work of the committee on finance. How can your church make sure that it is not just about the church budget, but about the wider ministry and outreach of the church?
- Help set the spiritual foundations for the finance campaign by bringing in the discussions above on stewardship and tithing.
- Help the campaign focus the messages on the good work of the church and not on the budget.
- See the article in the appendix “Annual Campaign as a Teaching Tool.”

**6. Focus on Generosity**

- Copy the article on the “The Attributes of a Biblically Generous Church” from [www.gbod.org/stewardship](http://www.gbod.org/stewardship) and lead a discussion on what it means to be a biblically generous church.
- Get a copy of Bishop Robert Schnase’s book [Five Practices of Fruitful Congregations](#) (Abingdon Press). His chapter on “Extravagant Generosity” is a good model for churches to follow.

**7. Focus on Christian Money Management**

- The number one issue for U.S. households is financial management and debt. Help churches discover the importance of hosting ongoing Christian financial management seminars.
- The best program to assist churches do this is from Good Sense Ministries, “Free Up for Financial Living” program. See more information at [www.goodsenseministry.com](http://www.goodsenseministry.com)
- Ask participants if anyone has sponsored one of these seminars and what difference it has made for those who attended.

**8. Pay attention to Estate and Wills Education.**

- We spend so much time in the church on giving out of earned income that we miss the opportunities of people to give from their accumulated assets.
- It is reported that over 70% of the people in the U.S. do not have a valid will or estate plan. Ask participants how many have an up-to-date will. Your church can help its members by providing opportunities for attorneys to provide wills and estate planning educational seminars.

- Ask a member of your annual conference foundation to speak at this point in the seminar about the ways they can lead congregations in this work.
- Another area is in the expansion of your church's memorial and honor giving program.

### **Conclusion (20 minutes)**

- Share a list of resources and contacts with participants. Which resources have particularly helped you think about this topic?
- Invite participants to ask questions. Don't be shy in saying you do not know an answer, but get their name and contact information and get back to them with an answer. (You can always send those questions to [djoiner@gbod.org](mailto:djoiner@gbod.org), and I can help you.)
- Invite participants to write down 2 things they learned at this seminar, and what they plan to do to implement it in their church. See who would share their plans with the whole group.

After your workshop or seminar, send me an email on when and how you used this information. I welcome your ideas. Write me at [djoiner@gbod.org](mailto:djoiner@gbod.org).

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# Appendix

By Donald W. Joiner

**Goal of this session:** To develop a biblical understanding of stewardship

Although a secular word, at one time the word steward or stewardship was principally used by the church. In recent years it has been used in political circles, environmental circles, and by corporate CEOs to describe their leadership.

In secular circles we find the following understandings for steward:

Webster's dictionary: Function: *noun*

- Etymology: Middle English, from Old English *stīweard*, from *stī*, *stig* hall, *sty* + *weard* ward — more at [STY](#), [WARD](#)
- Date: before 12th century

**1** : one employed in a large household or estate to manage domestic concerns (as the supervision of servants, collection of rents, and keeping of accounts)

**2** : [SHOP STEWARD](#)

**3** : a fiscal agent

**4 a** : an employee on a ship, airplane, bus, or train who manages the provisioning of food and attends passengers **b** : one appointed to supervise the provision and distribution of food and drink in an institution

**5** : one who actively directs affairs : [MANAGER](#)

If you look up “Steward” on the internet, Wikipedia defines it as:

The term **Steward** may refer to:

- Arch-Steward, a [seneschal](#), prince elector of the Holy Roman Empire
- Steward, a [flight attendant](#)
- Wine steward, a [sommelier](#)
- [Butler](#), the steward of a household
- [Steward \(office\)](#), a servant who manages property

## Titles and positions

- [Steward's Assistant](#) on a ship
- [Chief Steward](#) on a ship

- [Lord Steward](#), an important official of the English Royal Household
- [Union steward](#), an official position within a labor union, which is also known as a Shop Steward

With the word Stewardship we find:

In Webster's Dictionary

- Main Entry: **stew·ard·ship**
- Pronunciation: \ˈstü-ərd-,ship, ˈstyü-; ˈst(y)ürd-\
- Function: *noun*
- Date: 15th century

**1** : the office, duties, and obligations of a [steward](#)

**2** : the conducting, supervising, or managing of something; *especially* : the careful and responsible management of something entrusted to one's care <*stewardship* of our natural resources>

On the internet Wikipedia definition for Stewardship we find:

**Stewardship** is personal responsibility for taking care of another person's property or financial affairs or in religious orders taking care of finances. Historically, stewardship was the responsibility given to household servants to bring food and drinks to a castle dining hall. The term was then expanded to indicate a household employee's responsibility for managing household or domestic affairs. Stewardship later became the responsibility for taking care of passengers' domestic needs on a ship, train and airplane, or managing the service provided to diners in a restaurant. The term continues to be used in these specific ways, but it is also used in a more general way to refer to a responsibility to take care of something owned by someone else.

(Ask your group/committee to list what they think about when hearing the words “Steward” and “stewardship”. Write their words on newsprint. This shows the many understandings that people have of these words).

If we took a group of five people and asked what they thought about “steward” and “stewardship” they would all have different ideas. Among the words commonly thought about are:

- Manager
- Trustee
- Responsibility
- Environment
- Gifts
- Money
- Church Budget
- Time
- Talent
- Treasure

What other words can you list?

As you can see, unless we come to a common understanding of the meaning of “Steward” and “stewardship,” we will never be able to work toward a common goal. We cannot assume that people have the same understanding of stewardship.

The way you define steward/stewardship will guide the way you design your ministry of stewardship, how you approach persons to be stewards, to live out their discipleship, and certainly how you treat them. How you define steward/stewardship will direct how you act!

(Group discussion: How does your church understand steward/stewardship? If the announcement board for your church listed this next Sunday as Stewardship Sunday, what would your members think?)

*“In spite of the occasional sermon or teaching about stewardship most church people remain ill informed about the matter.”*

*How To Increase Giving To Your Church, George Barna*

*“Most adults who attend church services have, at best, a muddled and rudimentary understanding of money and stewardship.”*

*How To Increase Giving To Your Church, George Barna*

There is also a difference in a secular understanding and a Christian understanding of steward/stewardship.

When steward is used in the Bible, it comes from the base word OIKOS. *Oikos* is the ancient Greek equivalent of a household, house, or family. In the biblical sense, it is more than a building, but refers to the family or community. It reflects the relationship of all those within the household. The church is often referred to as “the household of faith.” It is how those in the *Oikos* work together for common purposes; who care for one another and watch over one another. OIKONOMOS is the word for “steward.” It is the person who is the manager of the household. But more than just a manager, the steward is the person who holds the household together. He (she) is the person who holds high the values of the community; who embodies those values in all that he/she does. Stewardship then becomes the word OIKONOMIA. It is the community working together for common goals. It is the true sense of the word community.

Christian stewardship is relational. **Stewardship is a Relational Concept:** it is more interested in the person and his/or spiritual development, than in what he/she can do, or give to the church.

The mistake in most first steps in defining STEWARDSHIP is to look at cultural models than on faith models. Sometimes we refer to the early use of the word in England, which used the term “stigwerd.” This referred to the person who was the keeper of the pigs. It



was a highly trusted position. The ‘pigs’ represented wealth. To place someone in the position of taking care of one’s pigs (wealth) was to place great trust in that person.

The most common understanding of the term *steward* is that which is found in Webster’s dictionary: “Steward: A person who is entrusted with management of the property or affairs not his own.” The steward is one who is a manager of something that is not his or hers. This is a good understanding of the term, but what does it say about faith and people?

Which will govern the way we lead the stewards in our care? Are they simply managers of something that is not their own? Or is there a difference in being CHRISTIAN STEWARDS?

The secular definition of the steward, or stewardship, still allows us humans to think that what we have is ours, even if it belongs to someone else. After all who is the “someone else?” The definition of stewardship by Clarence Stoughton, long ago, still rings true for stewardship committees and even finance campaigns:

*“Stewardship is what I do after I say yes to Jesus Christ”*

### ***Christian Stewardship Begins with God’s Love -***

Christian stewardship does not begin with what I have, but whose I am. John 3:16 is the beginning point of Christian stewardship: “For God so loved.....that God Gave.....so that you might have life.” We cannot be givers until we are first receivers. What we receive is God’s love. Persons moving along the journey to become Christian stewards first know that they are loved by God. That love empowers the journey.

The story of Joseph in Genesis (37-45) is a good steward’s story. If we remember Joseph at all, it is the part of his story that has him being the recipient of his brothers’ anger and jealousy. It appears to Joseph’s brothers that he is their father’s favorite. Joseph has a coat of many colors. In their anger, the brothers kidnap Joseph and throw him into a large pit. He is then sold by his brothers as a slave and is carried to Egypt. For many, that is where the story of Joseph ends.

But the “rest of the story” begins when he gets to Egypt. Joseph eventually becomes the favorite of the Pharaoh and becomes “the chief steward” of Egypt. In that role, he directs the saving of some of the crops from abundant years to be used in years of famine and need. He can do that because of his intimate relationship with God. In that intimacy, he listens to God and knows when there will be years of great harvest and years of no harvest.

Christian stewards work at that intimacy with God. Prayer, taking time with the Bible, and being part of a worshipping community all prepare them for this intimacy with God. That intimacy powers the steward’s life.

### ***Christian Stewardship Affirms God's Ownership -***

Where the Christian steward begins with God's love, the steward goes on to affirm God's ownership. It is so easy in our North American culture to believe that what we have is ours. After all, I earned it!

Once, while walking along a Florida beach resort, I saw a T-shirt in the window. The front of the T-shirt said: "The one who dies with the most toys wins." That seems to be the philosophy of our North American culture. Get all you can, keep all you can, and can the rest.

Genesis 1 and 2 is more than the story of creation. It is our affirmation as Christian stewards that we did not create anything. God created! "In the beginning was God.....". In the first chapter of the Gospel of John we affirm that "all things came into being through God." Psalm 24 affirms that the earth and everything and everyone in it belongs to God.

*(Ask the group to recite other biblical references to God's ownership.)*

One speaker I heard reminded us that every atom we have now existed at the time of creation. There is nothing new, just how it is put together. I have a favorite picture of a hearse with a U-Haul behind it. The steward's question is: "How much of what I have is really mine?" What did I bring into this world? How much can I take with me when I die?"

I will say more about the tithe later, but how much of what we have is really ours? The tithe often is thought of as ten percent. But I want to say a Christian steward does not limit what we give to ten percent. All I have, 100% is God's.

### ***Christian Stewardship Celebrates Partnership -***

Christian stewardship begins with God's love, goes on to affirm God's ownership, and then celebrates our partnership with God. I Corinthians 3:9 celebrates that we are "co-workers with God." In some versions, it says we are partners with God. We are not alone in our work as stewards. God calls us! And God equips us in that partnership. Romans 12 and I Corinthians 12 both list different "gifts" God has given for God's work in the world. In our partnership with God, God has provided us with what we need to assist our partner in the work of God's world. In 1<sup>st</sup> Peter 4:10-11, we are invited to "Serve one another with whatever gifts you have received."

“As expressions of their awareness, stewards choose to enter into active partnership with God and others to lovingly care for every gift of grace that God entrusts to them.”

Pacific Northwest Annual Conference Stewardship Emphasis

“If evangelism is telling the good news of God’s love, then Stewardship is showing the good news by the way we live.” *Afire With God* by Betsey Schwarzentraub

### **Individuals and groups define Stewardship**

1. Individually write down words that you think are important in understanding stewardship.
2. Share those words with your small group.
3. Look up on the internet or in the attached list of different stewardship definitions: highlight key words/phrases.
4. Share those highlighted words/phrases with your small group.
5. Write your brief definition of stewardship.
6. With what “gifts” has God provided you to help you in this partnership with God.

# Moving from Definition to Change!

## *Stewardship Definitions*

“Christian stewardship is the practice of systematic and proportionate giving of time, talent, and material possessions, based on the conviction that these are a trust from God to be used in the service and benefit of mankind, in grateful acknowledgment of Christ’s redeeming love”.  
(1945 - United Stewardship Council)

“Christian stewardship is man’s grateful and obedient response to God’s redeeming love, expressed by the use of all resources for the fulfillment of Christ’s mission in the world.”

Christian Stewardship:

Recognizes all of life as a trust from God;

Acknowledges that response is powered by the Holy Spirit;

Involves Christians individually and corporately;

Requires responsible management of all God-given resources; and

Maintains that Christians should dedicate a worthy proportion of their time, abilities and money for the advancement of Christ’s mission in the world through His Church.”

(1964 - National Council of Churches Commission on Stewardship)

“Stewardship is that for which I am responsible to God for my fellow-men.”

T.A. Kantonen

“Stewardship is what I do after I have said I believe.”

Clarence Stoughton

“Stewardship is always to allow faith to get loose and live itself out in the world.”

Thomas Rieke

“Stewardship is the name we give to the practiced expressions of our faith.”

Thomas Rieke

“When we talk about stewardship, we are talking about a way of being Christians. Christian stewardship is first a matter of receiving, rather than giving.”

Alvin J. Lindgren

“Steward: A person who is entrusted with management of the property or affairs not his own.”  
Webster’s Dictionary

“The Christian steward is only an administrator of what has been put into his hands by God’s  
grace.”

Edwin Briggs

## **Annual Campaign as a Teaching Tool**

- Studies show that people give when they are convinced that there is something good happening with their giving. That message cannot be told only once a year.
- Studies show that what people put on their commitment cards is not the most they will give to the church.
- Studies show that people give to people, ministries, and results, not to budgets, statistical analysis of spending, and reports.
- Studies show that different people, demographic age groups (generations) listen, see, and hear the same information differently.

### **Rockefeller Brothers Fund -**

- When households do not pledge, they will give annually \$440
- When households pledge an amount of money, they will give \$880
- When households pledge a percentage, they will give \$1,220

“Congregations that use annual pledge drives and pledge cards have a higher level of giving.”

*Money Matters*, Dean Hoge

## **Your Church’s Annual Campaign**

Certain actions will be part of any program:

- Use of mailings to inform and inspire the congregation
- Short lay messages during worship focusing on giving, membership, and faith
- One or more (usually 3-4) stewardship sermons
- Articles and information about the plans in a newsletter or bulletin

## **When Is the Right Time?**

The time to lead your church into making financial commitments is:

- When your church has something to shout and celebrate about its ministry;
- When people feel good about your church;
- When people feel good about money in their life and in giving;
- When you have the time to do it adequately.

## **Cycle Theory**

### **Year One: Celebration Sunday**

*Purpose:* To use Sunday morning worship as a means of involving people in making financial commitments.

- Celebration Sunday (LeWay)
- Consecration Sunday (Herb Miller)
- Seeking Something Better (Abingdon Guide to Funding Ministry, Vol.2)
- In The Light of God's Grace (R.S.I.)

### **Year Two : One-On-One Communication**

*Purpose:* To present and market the church's story through home groups, phone, small groups, visitation, dinner (if room for dialogue)

- Called to Serve (LeWay)
- Stewardship Fair (Abingdon Guide To Funding Ministry, Vol. 1)

### **Year Three Quick and Easy**

Purpose: To provide opportunities for as many people as possible, with as little personal contact as possible, to make financial commitments

- Special Delivery (LeWay)
- The Quill (Gary Arnold)
- Pony Express (Don English)
- The Joy of Discovery (R.S.I.)
- The Joy of Belonging (R.S.I.)



## The Tithe

Any pretense of developing a Theology of Development, or theological foundations for financial stewardship without considering the tithe is only looking at a partial theology.

One of the biblical standards regarding giving is the TITHE. Tithing changes the focus of the giver. In some places it is referred to as the minimum standard of giving. But even more, it is a confession of faith, an act of worship, an act of dependence on God. Almost everything else we do in life, we point to our own control and success, But in giving, especially in tithing, we turn to God, in an act of praise, confession, and thanksgiving.

The tithe is a concept that is often talked about, but without any real understanding about its origins and importance in the role of a disciple. The tithe is an affirmation that God is the owner. It is more than paying God; it is an act of worship. I like to talk about 'sacramental' giving. Giving as an act of praise and worship.

The tithe did not originate with Jesus. Though Jesus spoke almost nothing about the tithe, he spoke more about money and possessions than he did about any other single subject, except the Kingdom of God. One-sixth of all of Jesus' sayings have something to do about money.

The tithe as a concept even predates the Bible. Long before the Old Testament, the Egyptians dedicated a tenth to their gods. Why a tenth and not  $\frac{1}{4}$  or  $\frac{1}{8}$ ? Giving one tenth of what you have had some magical or mystical quality to it. Although not new, the Israelites, the early Jews, refined and clarified the tithe and set it up as spiritually important.

There is no one concept of tithing in the Old Testament. It is almost as if it has gone through stages of development. As such, it often looks as if there are many tithes.

In the early stages of their development as a community of faith, the Israelites were instructed to bring forth the first fruits of their labor (Exodus 22:29-30). Life was simple. They were agricultural people. They lived off the land, and from the land would be their offering to God. It was an acknowledgment that all they have comes from God.

It reminds me of the hymn by William H. How

We give thee but thine own  
what'er the gift may be  
all that we have is thine alone  
A trust O Lord from Thee

Giving is an act of praise and worship. Could we learn something from this lesson?

The second stage in the development of the tithe came when the Israelites were more settled as homeowners than on a pilgrimage. More shrines and local sacrifices were erected. In the seventh century, King Josiah demanded that all local shrines be destroyed and that all offerings come only to Jerusalem. In Deuteronomy 12:11, the faithful are instructed to bring 1/10 of their increase to the Temple in Jerusalem. Then every third year, they were to give another tithe to benefit local charitable purposes: caring for the widows and orphans.

The third stage in the development of the tithe came as the Temple in Jerusalem became the center of all religious activity. The tribe of Levi became the caretakers of that temple, and people were instructed to bring their tithe to support the temple (Numbers 18:21).

In many ways it looks like the Old Testament talks about not one tithe, but three tithes:

1. The first tithe as a standard of giving (Lev. 27:30)
2. The second tithe as an act of Thanksgiving (Deut. 12:5-7)
3. The third tithe as a special tithe every third year for widows & orphans (Deut 14:28-29)

That sounds like 23 1/3 % doesn't? It sounds too legalistic doesn't it? That's where the New Testament comes in.

The New Testament says little about the tithe. It assumes that tithing is an accepted fact, a minimum standard of giving. But as in all other areas of the New Testament, Jesus and the early church leaders go beyond the tithe.

The New Testament teaching is what is often referred to as proportionate giving. The teachings fall in three basic categories:

1. Give regularly (I Cor. 16:2)
2. Give sacrificially (Luke 21:3-4)
3. Give joyfully (2 Cor. 9:6-8)

Tithing is not about money; it is about being a partner with God.

In the early heritage of The United Methodist Church, John Wesley had many things to say about giving. A commonly stated guidance about money by John Wesley indicates that we should:

- \* Earn all you can
- \* Save all you can
- \* Give all you can

In its simplicity is a strong message.

1. Earn all you can - do what you must to earn a good living. Make sure what you do is seen as “God’s work” in all you do. Give all you can to your work.
2. Save all you can. Now this is not as it seems. John Wesley had the gift of simplicity. He lived on very little. Of course, he had many people taking care of him wherever he went, just like Jesus. But in his guidance, he suggests that you spend only what you need. His guidance here is not so much in saving, but in how we spend. Live frugally! I like the word frugal. In one definition, it says that ‘frugal’ means using all that you have, fully.
3. Give all you can is sound advice. As stewards, we have so that we may give. To do any less is to ‘rob’ God. (Malachi).