

### OPENING HYMN

"Take My Life, That I May Be" / "Toma, oh Dios, mi voluntad" (ELW 583)

### OPENING PRAYER

Wonder-filled God, out of nothing you created us and all we have—our time and seasons of life, our varied perspectives and talents, and the material blessings of our earthly home. Like all your creation, we are "fearfully and wonderfully made" (Psalm 139:14). Give us confidence in your love and redemption. Help us attend to Scripture and each other. Make us capable and eager to multiply and allocate what you have first given us. For in you is all immensity of time, talent and treasure. We are yours, O Creator, O Christ, O Holy Spirit, One God, now and forever. Amen.

### FOCUS VERSE

"...From everyone to whom much has been given, much will be required, and from the one to whom much has been entrusted, even more will be demanded..." (Luke 12:48b)

### MATERIALS NEEDED

- Bibles (NRSV)
- Hymnals (ELW)
- scrap paper and pens or pencils
- (optional) a clearly marked offering basket

# Money, stewardship and generosity

## Session two

Stewardship: How do we tend our treasure?

BY CHRISTA VON ZYCHLIN

### INTRODUCTION

- *Work-world practices and faith practices are fundamentally opposed to each other.*
- *Hours of church volunteer work are more valuable to God than hours of a paid job.*
- *In church, stewardship refers to giving the first 10 percent of your income to God.*
- *A dollar in the offering plate is worth \$10 given to family or friends.*

I hope each of the above statements gives you pause. Are these claims true or false? What does the Bible teach about stewardship of time, talent and material resources?

In this second part of our Gather bible study series on Money, Stewardship, and Generosity, we will try to demystify the "churchy" concept of stewardship and recover it as a helpful spiritual and real-world practice. We'll begin with the way the dictionary defines stewardship, as "*the careful and responsible management of something entrusted to one's care.*"

### Share aloud or reflect:

1. Outside of church, what associations do you have with the word "stewardship"?
2. Can you think of any biblical story or

teaching that relates to “the careful and responsible management” of time, talent or treasure?

## STEWARDSHIP 101: ENTRUSTED TO OUR CARE

📖 **Read:** Genesis 1:1-5, 14-19, 26-28

Genesis, the first book of the Bible, begins with God’s creation of the material world with all its diversities. This includes the gifts of galaxies and atoms, times and seasons, fruit trees galore and the gold-lined, gem-encrusted riverbeds we discussed in Session 1. Think about marvels you have witnessed in your life. Have you ever seen a swathe of stars under a dark night sky (<https://darksky.org>)? Have you tasted starfruit, mangos, dragonfruit, or other fruits (or nuts) you previously didn’t know existed? Have you ever been amazed by zoo creatures with folds and frills, the softness of an animal companion’s fur, myriad bird songs and calls, variations of male and female, and those differing parenting styles? Behold the seahorse father! The cuckoo parents! That swinging orangutan mom! Gerald Manley Hopkins, a 19th century priest and poet, celebrated the wild and domestic variations of God’s creation in the poem *Pied Beauty* (see box, right).

Creation comes from outside our selves. *Bara* is a Hebrew verb that is translated as “create” in Genesis 1:1 and 1:27). *Bara* denotes a kind of creating that only God can do. Only God can *bara*, for when God creates, it is something utterly fresh. God uses God’s unique power, agency, creativity and love to make not only “something” but an incredible diversity of somethings and somebodies. None of this excludes a scientific understanding of a Cosmic Bang or evolution. God is unlimited and uses a mind-blowing number of ways to “call into existence the things that do not exist.” (Romans 4:17b)

Ultimately, all Creation belongs to God. Humans, for all our important “small c” creativities, can create

neither time nor seasons, nor gold, nor life itself. Yet we can shape, multiply and transform those things, because God has seen fit to entrust Creation to humans to *have dominion* over it (Genesis 1:28). Fashioned in God’s image, we carry within us divine traits that are useful for the job. This is not “domination” in the sense of ruling over or bossing around. This is “dominion” in the sense of care and responsibility. We are to exercise the best management practices that shining with God’s image entails: creativity, deep and powerful relationships, diverse talent, love and respect.

📖 **Read:** Genesis 2:15

In Eden, we find a hidden opportunity: Surprise! There’s work to be done! So often we think of “work” as something negative. In today’s grief-infested world, it regularly is. People feel undervalued, underpaid and over-scrutinized. Yet a close reading of Genesis shows that work was part of the original

### Pied Beauty

BY GERARD MANLEY HOPKINS  
(written in 1877, public domain)

Glory be to God for dappled things –  
For skies of couple-colour as a brindled cow;  
For rose-moles all in stipple upon trout that swim;  
Fresh-firecoal chestnut-falls; finches’ wings;  
Landscape plotted and pieced – fold, fallow, and plough;  
And all trades, their gear and tackle and trim.

All things counter, original, spare, strange;  
Whatever is fickle, freckled (who knows how?)  
With swift, slow; sweet, sour; adazzle, dim;  
He fathers-forth whose beauty is past change:  
Praise him.

(SOURCE: [WWW.PUBLIC-DOMAIN-POETRY.COM/GERARD-MANLEY-HOPKINS/PIED-BEAUTY-20585](http://WWW.PUBLIC-DOMAIN-POETRY.COM/GERARD-MANLEY-HOPKINS/PIED-BEAUTY-20585))

goodness of God's creation.

One of the ways we can reflect God's image is by managing and multiplying stuff and talents. Even in a broken world, we experience moments of delight in work, as well as times of freedom and agency to shape our worlds. What a gift to see an increase in my summer tomato harvest after I've added several months' worth of kitchen compost! (My family is not as delighted as I am with compost duties, but that's another story.) How happy my husband was to fix the old garage door, so it no longer creaks! I admire: the bridge our fellow church member helped to design, the pleasing pyramid of pears at our local grocery, the neat Excel spread sheets created by a bookkeeper and the flying fingers and toes of the organist! People use their talents and exert agency to make the world a better place. What godlike joy!

In Genesis 2, verse 15, the Earthling is commissioned to till and to keep the Garden. Dr. Kristofer Phan Coffman, an assistant professor at Luther Seminary, writes that the Hebrew word for "till" is a translation of *avad*, which has the root sense of "to serve" (<https://www.workingpreacher.org/dear-working-preacher/to-till-it-and-keep-it>). Other translations for this word include "tend" and "cultivate." How different would this verse sound if in place of "till" we heard "serve." As in: "The Lord God took the human into the garden of Eden to SERVE and tend it?"

Wouldn't it be great if all our bosses, employees and volunteers could have this sense of biblical stewardship—this sense of serving; tending; exercising our unique talents, agency and creativity; loving all creation; and growing deep, powerful relationships? The best management practices and faith practices are NOT fundamentally opposed to each other. Something of the image of God shines through good management of resources.

### Share aloud or reflect:

#### 3. Think about a great working environment

you've experienced, while working or volunteering. How did people steward (care, manage and serve) one another's talents and energies? Which attributes of God did you and others display in that work?

### STEWARDED TIME AND TALENT

#### Read: Genesis 4:20-22

Once Adam and Eve, our first parents, had grabbed what wasn't theirs, sin so thoroughly infested the world that what had been limitless in Eden became scarce outside of it. Time, talent, land and family estates became things to fight over. And still, God distributed life, land and talents to new generations. Cain (the first murderer!) was graced with the gift of descendants, including Jabel (the ancestor of livestock farmers), Jubal (the ancestor of musicians) and Tubal-cain (the ancestor of toolmakers). People became specialized in their use of time and talents. Interdependent communities were born.

#### Read: Exodus 18:13-26

Let's fast-forward to Moses. Like his spiritual ancestor, Cain, Moses is a murderer, driven by hot-headed anger at the brutal sin of slavery (Exodus 2:11-12). Moses is also a man with just the right background for visionary leadership. His life was saved through a confederacy of talented women: two fibbing midwives, an Israelite birth mother, a wily older sister and a wealthy, compassionate princess of Egypt. By chapter 18, Moses (with considerable help from others) has confronted Pharaoh, presided over Ten Plagues, instituted the first Passover, led his people across the Red Sea, composed songs and explained the concept of enough (water, bread from heaven) to his doubting constituency. He's even drawn up winning battle plans in response to an attack. To say Moses is multi-talented is an

1THEORETICALLY HUMANS CAN MAKE GOLD OUT OF LEAD, BUT THE ENERGY REQUIRED FOR DOING SO WOULD MAKE THE MANUFACTURED GOLD A

understatement.

But an administrator Moses is not. We've all known them: the senior executive who insists on being there for the installation of the new kitchen wall clock, to make sure it is put up correctly. The past-president who wants a say in the color choice for the lobby carpet. The pastor who insists on being part of every discussion and every decision, no matter how small. Conversely, sometimes congregation members are the ones who insist that the pastor personally lead every nursing home visit or youth service adventure.

Sometimes it takes an outsider to say, "Hey, there's a better way of doing things." In Exodus 18, that outsider is Jethro, Moses' father-in-law. He watches as poor Moses single-handedly listens to the discussions and disputes of all the people of Israel, from morning until night. Jethro, bluntly, says what amounts to: "Nope. You're burning out. You have to get help, Moses. You need to delegate. To his immense credit, Moses doesn't get into a power struggle with his father-in-law. Not only does he acknowledge Jethro's point; he acts on it. In doing so, Moses equips a whole new wave of leaders who are schooled in spiritual, legal and human resource management.

Speaking as a newly retired pastor, one of my best experiences in ministry happened during my last year. Our intern pastor spearheaded a training for lay people to go out, two by two, to do home communion visits. This revitalized our home visitation ministry. I saw how people loved to serve the elderly saints of the church in a clear way, by bringing Jesus to them. We were able to visit people every month, rather than haphazardly a few times a year, because this pastor (me!) never wanted to admit I couldn't keep up. All I could think was: Why haven't I (or, ahem, our synods or seminaries) held proper lay trainings all along for the past 40 years? Why did I (and many in our churches) think pastors or deacons were the only ones who could do this sacred, hands-on ministry?

📖 **Read:** Ephesians 2:8-10 and 1 Peter 4:10

#### **Share aloud or reflect:**

4. Has a "Jethro" in your life ever pointed out a different, better way of stewarding your time and talent? What was that way?
5. When Moses decides to delegate, how does this increase the overall strength of the community?
6. For what "good work" at home, on the job or in ministry have you learned to equip and delegate others?

#### **THE BLESSED?...DREADED?...TITHE**

Maybe you have never heard of it. Maybe you associate it with a more fundamentalist kind of church. Or maybe you've gladly practiced giving a tithe your whole life. We can't discuss biblical stewardship without talking about tithing.

First, a definition: A tithe is usually 10 percent of your income or your living allowance that is given to church or charity. (By the way, I like to think of good charities as "God-projects.") It recommends itself as a way of giving since a tithe is easy to calculate—even for those of us who are mathematically challenged. It also clearly means that the rich are expected to give more than the poor. Yet we have to admit that 10 percent is a big number for most people. According to researchers, the average American gives just under two percent of their income to charities. Does that make those of us who give, say five percent still OK in God's eyes? Is five percent generous enough? Some say we shouldn't fixate on a certain percentage of giving. So, is tithing just an Old Testament legalism? Or—if tithing is freely chosen—can it be spiritually meaningful for Christians today?

📖 **Read:** Genesis 28:20-22; Leviticus 27:30-32; Deuteronomy 14:22, 28-29; and Malachi 3:8-10

One of the Bible's earliest mentions of the tithe comes as Jacob reacts to his famous Stairway to Heaven experience. There is nothing coerced about Jacob's pledge to tithe. This commitment comes as his free response to a vision of angels and the assurance of God's holy presence and promises. Jacob being Jacob, however, you might notice that he does seem to hedge his bets. Jacob's vow is dotted with a lot of "ifs", as in: IF you are with me and keep me and give me food and clothing and peace, THEN I'll give 10 percent back to you, dear God! (I'm guessing I'm not the only one who has made similar promises to God. I'm still waiting for my million-dollar lottery winnings of which I positively WILL give 10 percent back to God!)

Later mentions of tithing show it becoming a foundational part of the religious institution. Tithes are used to support priests, pay temple expenses and feed the poor. Tithing shows up at the end of Leviticus in the form of this command: Seriously, folks, 10 percent of harvests and herds go to the Lord. In Deuteronomy, the tithe provides meals to resident aliens, orphans and widows, many of whom are likely—no different from today—to be in precarious financial and social situations. The prophet Malachi actually curses the people and calls them thieves for apparently lowballing their tithes and cheating God of what is due!

📖 **Read:** Luke 11:42-44 and 1 Timothy 5:8

In the New Testament, something curious happens: The only time Jesus mentions tithing, he is furious with the tithers! Tithing had become a way of virtue signaling while neglecting actual neighbors and family members. We all know people who manage to be conspicuously generous at charitable giving, yet stingy with their neighbors, family or employees. Long ago, my own father's boss, the owner of a small business (let's call him Mr. Johnson) was a prominent member of our church. I well remember

his wife's sparkling jewels and furs. Mr. Johnson didn't pay for any kind of retirement plan because he considered his employees "family." He told my dad, "Don't worry about retirement, Paul. I'll take care of you." One day, Mr. Johnson unexpectedly passed away. My parents were immigrants and didn't completely understand how things worked in the US. They didn't have a financial or business background and were naïve enough to believe that Mr. Johnson had put something into his will for his employees. Within a few months, however, the business was sold. My father, in his late 50s, was out of a job with no pension, no insurance, no unemployment benefits. I think Jesus is furious at this sort of thing. Jesus apparently expects God's people to tithe, but not at the expense of caring for the poor or working toward fair wages and labor practices.

📖 **Read:** 1 Corinthians 16:1-3 and 2 Corinthians 9:7-8

St. Paul takes a different approach to giving. When he writes to the church members in Corinth, he urges them to help the Jerusalem Christians who are suffering from famine and persecution. Paul doesn't mention tithing or percentage giving at all. In 1 Corinthians 16, he does recommend people to take a systematic approach to giving: Do it every week! Give whatever you can spare! Then in 2 Corinthians 9, Paul reminds the Corinthians of the character of God, urging them to reflect that same spirit of abundance through their cheerful gifts.

#### **Share aloud or reflect:**

7. Do you think the statements below correspond to biblical teachings on giving? Are they true or meaningful? Why or why not?
  - *When we are baptized in Christ, our whole lives are drowned in sin except for our wallets.*



- *Tithing is a training exercise for the heart.*
- *Each time I tithe, I am reminding myself that God is in charge, not me and not money.*
- *If I give less than 10 percent back to God, that's a tip, not a tithe.*
- *Every time my family and I give to the poor, we remember how much we've been given. We learn again to count our blessings.*
- *(From Myanmar) Even when our family was dirt poor, we'd take the first handful of rice each day and put it into a special offering sack. By the end of the week, that offering sack would be full. We would take it to church, where it would be distributed to the hungry, usually orphans or the infirm, or sometimes travelers. It made us feel rich to do that.*
- *God trusts me with 100 percent. Shouldn't I trust God with 10 percent?*

#### JESUS' DISTURBING WORDS ABOUT STEWARDSHIP

Jesus talks surprisingly often about stewardship (*the careful and responsible management of something entrusted to one's care*). The final passage for this session of our study is one you might not have heard before. This difficult passage is in the Bible but doesn't appear in the assigned readings of the church—the Revised Common Lectionary used by most mainline denominations.

📖 **Read:** Luke 12:42-48

I chose this story because it ends with our theme verse, which I thought I liked very much, but now I'm not so sure. The story is an ugly one, and I am reminded of writer Flannery O'Connor's Christian-themed short stories filled with grotesque characters and situations. In a world grown callous, Flannery once said, "to the hard of hearing you shout, and for the almost blind you draw large and startling figures."

With this story, Jesus also "draws large and startling figures." Jesus demands his disciples' (and our) attention. Humans have been entrusted with so much. We are made in the image of God. We have been assigned to watch over 100 percent of Creation. So how is it possible that we inhabit a world where despoiling of the natural world continues, children are gunned down in our schools, elderly are abused, the poor go unhoused, and the spiritually empty have no one to feed them?

#### Share aloud or reflect:

8. What is one specific local example of an individual (or congregation or community) who has *been given much*, and has used these resources in a way that honors God's calling to stewardship?

#### CLOSING PRAYER

Blessed are you, O God, maker of all things. Through your goodness you have blessed us with these gifts: ourselves, our time, and our possessions. Use us, and what we have gathered, in feeding the world with your love, through the one who gave himself for us, Jesus Christ, our Savior and Lord. Amen. (*ELW*, p. 107) 🌿

# Money, stewardship and generosity

## Session two

Money: How do we tend our treasure?

BY CHRISTA VON ZYCHLIN

*“Think of us in this way: as servants of Christ and stewards of God’s mysteries. Moreover, it is required of stewards that they be found trustworthy.”* (1 Corinthians 4:1-2)

Stewardship is about tending what has been entrusted to us. Think about the following specific treasures (and feel free to add others) God has entrusted to you:

- |                       |                        |
|-----------------------|------------------------|
| • Talents             | • Health and bodies    |
| • (name several)      | • Rooms and            |
| • Relationships       | buildings              |
| • Financial resources | • Spheres of influence |
| • Gardens             | • _____                |
| • Wild spaces         | • _____                |
| • Time                | • _____                |

As you prepare to lead this Bible study, you can give thanks for God’s trust in you to steward this time, and pray for humility, new insights and laughter along the way.

### OVERVIEW

The Bible provides us with many teachings and stories related to stewardship. This three-session study only dips into a small sampling. Sometimes stewardship means saying “No” to one thing to say “Yes” to something else. Boundary setting is never easy. Thank you for stewarding your time, talent and resources to help lead your group’s Bible study.

Christians believe that everything belongs to God.

Every kind of good stewardship and administration is a subset of our call to be spiritually faithful. We are not Deists, who think that after creating everything, God then headed out beyond the galaxies, leaving us to our own devices. In reading the scriptures, we find a God who clearly wants a relationship with us humans. We also discover that God wants us to be co-creators: gardeners, shepherds, builders, fixers, healers, cleaners, artists, encouragers and good neighbors who serve with God and in companionship with others. We are not meant to be lonely stewards!

As we take on the practical responsibilities of stewardship, if we have even a pinch of humility, we can see how far we fall short of stewardship (or any other) greatness. Ultimately, as Christians, we are “stewards of the mysteries.” At times, this third and final study session may seem harsh, especially when we consider the parables Jesus gives us. However, my prayer is that we can all see that God loves us so much and we are redeemed. We don’t have to trust in our own resource management. We can trust in all the strength of God’s loving energy—the Holy Spirit—alive in us and for us.

### INVOLVING OTHERS

One stewardship story not covered in this study, but good for leaders to consider, describes the very practical appointment of administrators (see Acts 6:1-7). One group in the church (the Greeks) has become crabby because the other group in the church (the Hebrews) seems receive favored treatment and more budgetary resources. The church beautifully manages this by appointing a group of seven people to be the practical managers of operations (in this case, food service). The appointees are often referred to as the first deacons.

You, too, can find your people to help you with practical matters! Go beyond the “usual suspects” and look for hidden talents. You might discover an older, single man who loves to bake, who would like to provide cinnamon rolls for your meeting. You could find a teenager (or a whole Sunday School group) so passionate about giving to one of the charities your

church supports that they want to do a three-minute slideshow or video presentation (and then be allowed to leave, snacks in hand!

While we're on the subject of church stewardship, who are your congregation's treasurer, financial secretary, offering counters or financial team members? Do your group members know about their ministry? Will you consider recognizing these faithful stewards of the financial gifts of the congregation, maybe with cards or a small gift next Sunday?

### OPTIONAL ACTIVITIES

#### "SHOW & TELL"

Want to start the meeting with a quick "Show & Tell" icebreaker? Here's an announcement to use or adapt as part of your advance publicity:

For our upcoming Gather Bible study (date & time) on the topic of Stewardship, you are invited to bring a picture or symbol of something that has grown and flourished under your stewardship.

After the opening devotions, take five minutes to share these items in groups of three or four. Don't forget to take pictures. (Remember: Always get permission from those being photographed).

**Special offering:** If you have selected a wider church ministry (WELCA Katie's Fund, ELCA World Hunger and Lutheran World Relief are excellent choices) to give to as part of this Bible study series, remind people to bring a financial gift of any size to this session. Make sure your collection box or basket is visible. Let participants know how these special gifts of love will be handled.

### ADDITIONAL RESOURCES

Want to do some further study on the topic of stewardship? Here are two good resources to try.

- Stewardship in a Box Volume 2: The Impossible Promise of Enough. Church stewardship teams will appreciate this Bible-based, theologically-sound, practical resource from Luther Seminary and Church Anew. Learn more at <https://resources.churchanew.org/>
- A Spirituality of Fundraising. Written by Henri

Nouwen, this uplifting booklet explores what raising money for what I like to call "God projects" is all about. Nouwen writes: "As a form of ministry, fund-raising is as spiritual as giving a sermon, entering a time of prayer, visiting the sick, or feeding the hungry." The booklet is perfect for stewardship committees or those who want to raise money for an outreach project or special offering.

### STUDY OPTIONS

Here are some ways to shorten this study or turn it into a special retreat.

#### HALF DAY RETREAT SERIES:

This session on stewardship can easily take 2 to 4 hours if you include worship, discussion, breaks and a light meal. You might conclude the retreat by asking people to share what they enjoyed most about the session, and what, if anything, they might take with them and put into action.

#### SUPER SHORT STUDY: (30 MINUTES)

- Before your meeting, choose readers and mark scriptures to be read.
- Read the focus verse in unison.
- Pray the "Opening Prayer."
- Do "The blessed?...dreaded?...tithe" and the discussion questions. However, skip the middle section, starting with the readings in Luke and 1 Timothy. Pick back up with 1 Corinthians 16:1-3 and 2 Corinthians 9:7-8 readings. Skip Q.7.)
- Do all of "Jesus' disturbing words about stewardship" and the discussion questions, including Q.8.
- Pray the "Closing Prayer."

#### A LITTLE LONGER: (45 TO 50 MINUTES)

- Add the Introduction (Do Q.1. Skip Q.2).

#### LONGER YET (60 TO 90 MINUTES)

- Add the Opening Hymn.
- Add "The blessed?...dreaded?...tithe" and the discussion questions, but skip Q.7. 🌿