Stewardship as a Spiritual Discipline  
Kirby Gould, Christian Church Foundation  
November 14, 2012

I want to thank Dennis for giving me this opportunity to speak with you today on the topic of stewardship as a spiritual discipline. It has allowed me to research, study, discern and formulate ideas, thoughts and opinions about the entire spectrum of spiritual disciplines. So, that is where I’d like to start—to illuminate for you what spiritual disciplines are.

Of course, my research started in the place where most of us start these days—the internet! A google search of the spiritual disciplines brought up an array of categories, lists, topics, and explanations. The study of spiritual disciplines became a more intense focus of study over 20 years ago with Richard Foster’s book “Celebration of Discipline.” Let’s first start with what exactly is a spiritual discipline.

The book of I Timothy is a good place to start when talking about these disciplines. The author of this epistle writes to Timothy concerning the organization of the church and Timothy’s own leadership within the body as well as exhortations to faithfulness in maintaining the truth amid false doctrines in Ephesus.

Hear these words from I Timothy 4: 6-10: If you point these things out to the brothers and sisters,[8] you will be a good minister of Christ Jesus, nourished on the truths of the faith and of the good teaching that you have followed. [7] Have nothing to do with godless myths and old wives’ tales; rather, train yourself to be godly. [8] For physical training is of some value, but godliness has value for all things, holding promise for both the present life and the life to come. [9] This is a trustworthy saying that deserves full acceptance. [10] That is why we labor and strive, because we have put our hope in the living God, who is the Savior of all people, and especially of those who believe.

Verse 8 says “physical training”, which also is translated to the word exercise, and comes from the Greek word from which we derive the words gymnasium and gymnastics. Our exertion and practice are not ends unto themselves, but they are a means to a greater goal. Simply put, it’s a way to get to know God, and pursue a relationship with Christ. Thus, we need to practice exercises designed to strengthen our spirit and grow in godliness.

A spiritual discipline is a SKILL that enables us to hear God and be used by God, and a HABIT that puts us in a place to consistently hear and be used by God. They are the first steps in developing the kind of lifestyle that is consistently bent towards appreciation for the grace of God, but most importantly, disciplines are NOT a basis for acceptance with God. Disciplines involve our whole life, are consuming and constant, and are practiced every day.

I discovered many categories of disciplines: Inward, internal, personal, outward, external, interpersonal, corporate. There are disciplines of abstinence and disciplines of engagement. And then the list of disciplines include:
Meditation, prayer, fasting, study, simplicity, solitude, submission, service, confession, worship, guidance, celebration, scripture reading, evangelism, serving, stewardship, silence, journaling, learning, frugality, chastity, secrecy, sacrifice, fellowship, voluntary exile, martyrdom, poverty, forgiving, giving, receiving, and—my favorite one—RESTING!

Well, you could take the next year and study one discipline a week, but for tonight, our focus will be on one topic, and one topic only, and that is stewardship.

As we start to unwind this topic, I’ll be dealing with it on three levels. First, will be a personal introspection, second the practical applications, and third, global implications.

As I went from one church’s webpage to another which addressed stewardship, I began to find similar themes and writings, and even entire paragraphs that were the same. It made me realize that even with things I write about the topic of stewardship, I have borrowed, copied, and OK, maybe stolen? Material from preachers, books and writings. But, the topic of stewardship, while vast and complex, really comes down to one sentence: Stewardship is everything you do after you say “yes” to Jesus. (And yes, I did steal that line!) Stewardship is a lifestyle choice that recognizes that everything is a gift from God. Our responsibility as Christian stewards is to manage all the gifts that we have received from God—including our financial gifts. God is the true owner of all that we have in life.

Before we go too much further, let’s give further definition to the word “stewardship.” It is derived from the word steward, which is defined as the careful and responsible management of something entrusted to one’s care. A steward, then, carries out those duties.

A steward on a ship is there to simply take care of his or her passengers. He owns nothing on the ship, nor does he own anything that belongs to the passengers. Stewardship can be as broad as recycling and caring for our loved ones and friends. But for our purposes today we will focus our stewardship definition to how we use our time, talent and treasure, or our wealth, wisdom and work, for building up the kingdom of God.

Being a generous giver is a spiritual response to God’s goodness. Hear this again: being a generous giver is a spiritual response to God’s goodness. Whole life stewardship is a life management style. It is a spiritual discipline. In other words, it is not man’s way of raising money, but God’s way of raising disciples. (yes, I stole that line, too!)

There is a cartoon of a man getting baptized by the preacher, but at the last minute he grabs his wallet before he goes down in the water to make sure his money doesn’t get baptized as well. Once we become totally immersed as Christians, it means that God wants all of us—including our wallet.

The wallet, however, does not just represent our money. It represents our possessions, as well as our possessiveness. The wallet represents our attitudes about things, and stuff, and bigger
and better toys and keeping up with the Joneses. It represents our disregard for our global footprint, and our desires to spend our time and talents, and our wisdom and work on things that glorifies ourselves, rather than glorifying God.

Instead, creating a discipline of stewardship calls for total immersion of all that we are, and all that we have, and dunking that wallet in the baptismal font as well.

One Sunday morning, the offering plate was being passed up and down the aisle. When it came to 4-year-old Mary, she took the tray, placed it on the floor and placed both of her tiny feet inside. Startled, the deacon asked Mary, what are doing? She promptly replied, “this morning my Sunday school teacher said, that God wanted all of me!”

I began playing with the statement: Stewardship is a spiritual discipline. We have found it to be defined as one in a long list of other exercises that bring us closer to God. But, then I twisted the sentence just a little to read this way:

The discipline of stewardship is spiritual. Hear the difference? From “stewardship is a spiritual discipline”, to “the discipline of stewardship is spiritual.”

Hmm...that seems to cast a bit of a different light on how we view stewardship. Discipline, as we defined earlier, is an exercise. In our physical fitness routine, first, we have to set aside time during our week to get to the gym. When we go, we have to put on the right clothes, lace up the shoes, get a water bottle, and budget enough time between the treadmill, the pool and the weights. Stewardship, then, also takes “exercise.”

Do you know what one of the most disturbing sounds I hear during a worship service? No, it’s not the crying baby, or the incessant cougher, or the tenor who doesn’t quite hit the high notes. No—the most disturbing sound I hear is the sound of a check being torn out of a checkbook.

Why? Why in the world would that be disturbing? Well, if we truly engage ourselves in a discipline of stewardship, then each year, or month, or each week, we would lay out a family budget, and determine what portion of our income will be given back to God to fund the mission and ministry of the church. Typically, or hopefully, that check becomes the first check written before other expenses are paid, as this is what represents the “first fruits” of our labors to benefit the temple, or the church.

Merely pulling out a checkbook on Sunday morning as an afterthought, or casually tossing a bill in the offering plate, does NOT constitute a discipline of stewardship.

I remember my mother sitting down on Saturday night and writing a check for her pledge, and putting it in a numbered envelope, stuck inside her Bible, and ready to go on Sunday. Now, perhaps she had learned how harried Sunday mornings can be with getting 5 kids ready for church, but perhaps she and dad had planned out what their weekly giving would be, and with reverence and thanksgiving, filled in the lines on the check.
Now—obviously—sometimes we forget. We hurriedly write the check, and during a hymn tear it out so no one hears. Or, maybe there’s a special fundraiser or offering that we want to give to on the spur of the moment. But disciplining ourselves to give with thought, planning and care will set us on a path of a discipline of stewardship.

For many churches, the electronic offering plate is becoming more the norm than the exception. John and I decided this year to have our pledge automatically withdrawn from our bank account. I fought it for a long time. The physical act of placing the check in an offering plate was very important to me. But I have now discovered that no matter where we are on Sunday morning, we know that our offering is there. It has made us much more disciplined with our discretionary money, because we know first and foremost, God is getting the first fruits, straight out of our checking account!

The act of collecting offerings as a corporate part of worship is only seen in recent history. Alms, or benevolences, were collected to care for the widows and orphans and the hungry. Things like annual stewardship efforts, and organized fundraisers, and campaign consultants, are fairly new. In many rural areas to this day, members give once a year, when the crops are harvested. But today, we organize our giving to fit the practical and necessary needs to maintain a building, pay a preacher, and fund ministry. That is the reality that we live in now with our spiritual discipline.

I believe one of the biggest challenges we face in the church with increasing the generosity of people in the pews is the lure of consumerism and consumption. The desire to acquire and spend beyond our means is a much greater threat to the future of our churches’ ministries than a congregation in crisis is. Along with this is how our members tend to adopt a mentality of scarcity while living in a world of abundance. Even middle-income Americans are wealthier than most of the rest of the world.

A song sung by Sheryl Crowe says: “It’s not having what you want, it’s wanting what you’ve got.” We need to find contentment. Hmm…maybe I just uncovered another spiritual discipline!

There are more topics in the Bible related to giving and sharing than even the topics of love, prayer and believing. Two-thirds of Jesus’ parables had to do with management, generosity and care for one’s fellow human being. I once did a search of all the scriptures that talked about the care we are to give to the widows, orphans and aliens, and it filled 7 pages.

The actual practice of giving to the church varies wildly. The Old Testament requires a tithe—10th—the first fruits. Yet, every third year the people were instructed to take another collection of another 10%, to care for the widows, the orphans and the poor.
Yet the New Testament teaches us to give as freely as we have received. And Jesus doesn’t want a fraction of us—he wants all of us. Whether our giving follows a ritualistic mandate, or whether it reflects a generosity that only God can outdo, we are called to give.

John Wesley, the founder of the Methodist church, implored his followers to-- make all you can, save all you can, and give all you can. This could perhaps follow the 80/10/10 rule, where we “pay” God first, then pay ourselves, and live happily on the rest.

Of course, a stewardship talk would not be complete without talking about the stewardship of accumulated resources. If we are generous with our current income, can we not also be generous with a gift at the end of our lives? Universities, hospitals, community foundations, museums, symphonies and a host of other nonprofit organizations reap billions of dollars each year from gifts left through estates. This congregation has been richly blessed with many saints who have given legacy gifts at the time of their death. But yet why is it that most churches fail to encourage this type of giving?

There is one answer, and one answer only: They are not asked. And that is true for all aspects of stewardship. We do a poor job of inviting people to participate in growing the kingdom of God by using all that we are and all that we have, pooled with the gifts and graces of all believers to impact change for our world.

The final topic I said I would share today would be the global and national implications of stewardship. I’ll be turning away slightly from our “churchly” word of stewardship, and talk about fundraising. Since 1985 the Giving USA Foundation has published an annual report entitled “Giving USA”, which is researched and written at The Center on Philanthropy at Indiana University.

The first two pages I’m sharing with you show that of the nearly $300 billion given to all charities in 2011, 73% came from individuals, with 8% coming from bequests. Many nonprofit organizations feel they must always be going after businesses and grants to underwrite their missions, but the individual still is the best source from which to derive gifts.

The second pie chart shows that giving to religious organizations, of which the majority is represented by churches, temples, parishes, synagogues and mosques, is 32%, or $95.88 billion in 2011. Does this sound like a lot of money? It does, but when I first started in my profession as a fundraiser, that percentage was 50%. The people in our pews are giving to the church, but they are also giving to the arts, and to human services, and to environmental causes. The number of nonprofit organizations has soared from 500,000, to 1.5 million in just 30 years. Wealthy individuals are giving billions more to private foundations and donor-advised funds. There does not appear to be a reversal of this trend in the near-future.

Patrick Rooney, who oversees this body of research at the Center on Philanthropy, speaks in Kansas City each year to roll out this data. He is very much a statistician, and doesn’t put a lot of emotion into his presentation. However, he made a very interesting observation. He
commented that most charities only get access to their donors through direct mail, social media and the occasional special event. Only the very wealthy donors get visits from the president or development staff or chairman of the board.

But, he said this: churches have access to their donors/members, 52 times a year. Every Sunday creates an opportunity to ask and invite members to give and participate in the life of the church’s mission and ministry. He said how other charities would salivate at that opportunity, and wondered how good and successful churches are at this, and how this was probably one of the most untapped “markets” in increasing giving to all of charity, because it calls the individual to give out of a response to God’s goodneses and graces. He said faith-based giving can be at the heart and soul of all giving and how churches need to find ways to be better at asking.