

A CALL TO STEWARDSHIP ARMS!

There has been a historic feud between God and money and in our culture today, money has become the chief rival god. Materialism, the belief that physical matter is the ultimate reality, has emerged as a competing theology.

If the church is to live out its redemptive potential and truly be the hope of the world, its leaders must address what I am convinced is *the* critical issue of our day - understanding and living out a biblical relationship to our money and stuff.

The vision of the Good \$ense Stewardship Movement is that there will come the day when it is normative for local churches to offer year-round ministry that teaches, trains and supports its people in living out biblical stewardship.

If your church is to successfully implement such a ministry, you need to understand why stewardship education and training is so important, be prepared to overcome the obstacles it will face, and be aware of key principles involved in the implementation process.

Why Stewardship Ministry Is Critical

Money is a huge day-to-day issue in peoples' lives – for those with little money and for those with a lot of money. The economy is the most powerful force in our culture. Increasing numbers of folks are being crushed by consumer debt. Money is a leading cause of conflict in marriages and self-esteem is shattered by the results of poor financial decisions. Many people spend a majority of their time either making money, spending money, fighting over it, worrying about it, trying to protect it... it's a huge life issue!

One author suggests that for the church to avoid such a key issue in people's lives is an act of self-marginalization. If we care about the well being of our people and want to be relevant in their lives, then we should be communicating the wise counsel of Scripture regarding making and managing money.

But for the church, a far more important reason is that a person's relationship to money and personal possessions is directly related to spiritual growth and well-being. Spiritual formation is a life-long journey, and an improper relationship to money is a huge roadblock in that journey's pathway. Ben Patterson put it this way; "There is no such thing as being right with God and wrong with money." Strong words, but ones which can be validated by just four verses out of the over 2300 that address the topic of money in the Scriptures:

“You cannot serve both God and money” (Matt. 6:24. NIV)

“Where your treasure is, there your heart will be also” (Luke 12:34 NIV)

“The deceitfulness of wealth chokes [the Word] making it unfruitful” (Matt. 13:22 NIV)

“The love of money is a root of all kinds of evil” (I Tim. 6:10 NIV)

If an improper relationship to money can keep people from serving God, steal their hearts from God, choke out God's word in their lives, and lead them to all kinds of evil, shouldn't the church equip them in this area of their lives?

There is yet a third arena in which a biblical understanding of stewardship is critical. Let's call it the global arena. Abuse of the environment due to over consumptive and wasteful lifestyles, the poor in servitude because of the desire for goods and services at prices we want to pay, conflict and tensions around the world caused by the growing gap between the rich and the poor are all global stewardship issues which Christ calls His church to address.

The Reality

Truth be known, few churches have anything close to a stewardship ministry that addresses any of these three arenas. In many cases, the topic comes up only once a year in what one stewardship leader calls, "the annual lamentation of desperation for the church budget." The average church attendee is left with the impression that stewardship is only about giving money to the church rather than about addressing the issue of Lordship in a very fundamental way and honoring God in every area of our finances.

Is a stewardship ministry easy? Not at all! There are obstacles to overcome in dealing with this highly emotional topic. But we can ill afford to allow difficulty to overpower importance.

Overcoming the Obstacles

Many pastors feel unprepared, and are, in fact, ill equipped to teach and train others in biblical stewardship. A survey by Christian Stewardship Association revealed that fewer than 10 percent of seminaries offered a course on stewardship and few of those were required. In addition, money expertise is not a central focus for many pastors – if it was they would be in a field other than ministry. Factor in the typically modest income of most pastors and it's easy to understand why many feel intimidated and unqualified to address the topic.

My best counsel to pastors in overcoming these obstacles is to become educated. Begin with study of the many relevant scriptures. Books like Randy Alcorn's *Money, Possessions and Eternity* can be very helpful. Rather than feeling intimidated by those with significant resources, recognize the moral temptations and spiritual dangers such persons face as a result of their wealth (remember 'camels and needles'?) and understand their unique pastoral needs that you can provide.

Some pastors also face the obstacle of disorder in their personal finances. Seminary is expensive, often takes longer than expected, and educational loans accumulate. The typical pastor's first salary is rarely sufficient to allow for rapid repayment. And being in ministry does not exempt one from the seductive pull of a culture gone materialistically berserk!

The key to overcoming the obstacle of personal financial difficulty is for pastors to humbly submit to someone who is financially astute and can help them put their financial affairs in order so they can preach and teach with integrity. Doing so will be a blessing both to the pastor and to the person who is providing the assistance. .

Finally, there is the obstacle of dealing with those who are opposed to the church speaking publicly about money. This usually occurs for one of two reasons – lack of information or spiritual resistance. Some in the church may be uninformed about what scripture really says or they may feel like we should not talk about such a personal subject in church. These individuals need to see how much God says about this topic. We can't teach the whole Word of God without teaching what it says about money. (And where did we get the notion the church shouldn't talk about personal matters!?)

Other individuals, consciously or not, avoid the subject because they already know they are not honoring God with their finances. Obviously, they should not be the ones to set the agenda on this topic. Lay leaders should support the pastor by publicly requesting him or her to teach on the subject.

Implementing A Stewardship Ministry

To be effective, a year-round stewardship ministry should have three key elements: **teaching** the 'what and why' of biblical stewardship, **training** in the 'how' of integrating those principles into one's daily financial life, and providing **support and encouragement** to those who have been taught and trained. The support can come in a variety of ways but one essential way is through a cadre of trained volunteer counselors who provide ongoing assistance to individuals and families making the transition from worldly to biblical ways of managing their resources.

The Good Sense Movement has created a Ministry Kit to help a church implement such a ministry - a basic course for everyone in the church, counselor training materials to equip counselors and detailed guidance on implementing the ministry. Information about the Kit and other resources can be found at www.goodsenseministry.com.

Key Principles to Keep in Mind When Implementing the Ministry

- The objective of the ministry is life transformation, not increased giving. The byline of the Good Sense resources is "Transformational stewardship for the local church." Although it's true that an effective stewardship ministry will increase giving - especially if the church has a compelling vision and the leadership is trusted to use resources in God-honoring ways – increased giving is not the primary intent. For this reason, the ministry should not fall under the finance department or committee.
- Consistently communicate that the ministry is for *everyone*, not just those in financial difficulty. All of us are under the influence of incredibly persuasive messages of our culture that are diametrically opposed to biblical principles. To whom much is given, much is expected. Most of us in North American Christendom have much, but few understand what is expected from a biblical perspective.
- Senior leadership, staff and laity, must be on-board, supportive of the ministry, helping to cast the vision and committed to living out biblical financial principles in their own lives.

- A core team of volunteers need to be committed to the ministry and understand the life transforming potential of it.

My passion is that the vision will come to pass – that it will be normative for the local church to have a thriving financial stewardship ministry and that believers will experience the spiritual and relational joy and freedom that results from practicing biblically based stewardship.

If the Good \$ense Movement can help bring that about in your church, please let us know.

Dick Towner
Executive Director
Good \$ense Movement
www.goodsenseministry.com
dtowner@willowcreek.org