

Biblical Stewardship: Breaking the Silence

Trends and Truths Impacting Generosity and Financial Teaching in Churches

By Brian Kluth, National-International Generosity Speaker and Author



Five hundred pastors and lay leaders from more than two hundred churches filled the seminar room. I asked everyone who had attended a seminary, Christian college, Bible college, or Christian K-12 school to stand. Nearly everyone stood up. Then I asked, "If in your educational experiences someone has opened up the Scriptures to give you a better understanding of biblical stewardship and financial principles to guide your personal life or church ministry, please remain standing." After listening to the muffled sounds of hundreds of people sitting back down, I saw that only two people remained standing. I asked the two standing to tell everyone what their stewardship experience had been. One mentioned that a Bible college professor took some time during a class to explain to his students the biblical financial principles that guided his life and decisions. The other person said that Larry Burkett came to his seminary one day when the seminary offered an optional Saturday course. He had not gone, but heard from a friend that about 10 people had attended the optional event.

Another story. I spent two days with District Superintendents from across the country teaching them everything I knew from my 15 years of experience surrounding biblical stewardship teaching and church funding. One year later we met again to discuss what they did with what they had learned and applied. While together, I asked the question, "In your years of ministry, what training events or experiences shaped your stewardship understanding?" Each one pointed back to the year before. Some of the leaders indicated that they had been in active church and pastoral ministry for twenty, thirty, and forty years and had NEVER been given ANY information that would help them have a firm grasp on biblical stewardship and church funding principles.

Finally, hard facts. Lilly Endowment funded a major research project to determine which seminaries were teaching on stewardship and finances to emerging pastors. They also surveyed and interviewed pastors from across the country. The results appeared in a report called, "Pastors. The Reluctant Stewards." More than 95% of the seminaries in the country had NO teaching on biblical stewardship, personal finances, or church funding, and 85% of the pastors indicated they had NEVER been equipped to understand, practice, or teach biblical stewardship and financial principles.

All anecdotal and research indicators point to the fact that Biblical stewardship has been Christianity's "silent subject" for 40 to 50 years. Today, there is a whole generation of clergy and church leaders who have not had biblical stewardship principles taught or modeled to them in any effective way. As the national president of the Christian Stewardship Association, I would like to share with you a number of vital stewardship truths that can help shape your personal stewardship thinking and teaching. These lessons come from years of experience working with Christian clergy and leaders from many denominations across North America and overseas.

1 - Aim for transformed lives, not institutional survival

If you are only using "stewardship truths" to fund the budget, pay the bills, or get building dollars, you will miss God's intention for stewardship teaching. God's goal is always transformed lives - men and women, boys and girls, transformed by the truth and power of God's Word. True biblical stewardship is Lordship teaching at its highest level. It's bringing every aspect of a person's life under the Lordship of Christ.

2 - Encourage God's people to personally read and study God's word

In Dr. George Barna's national research he discovered that 52% of the people who read their Bible on the own were givers to their church. The less frequently someone reads the Bible, the less likely they are to be faithful givers at church. The more an individual learns God's perspective on life – and finances, giving, material possessions, etc. - the more likely he or she is to have a heart for giving to God's work.

3 - Realize that Christian giving is a barometer of someone's spiritual life

Billy Graham said, "Every person's checkbook is a theological document. It tells you who and what they worship." Hundreds of years ago Martin Luther said, "People go through three conversions: their heads, their hearts, their pocketbook. Unfortunately, they do not go through these three conversions at the same time." As a stewardship speaker and financial counselor for many years, I have discovered that a person's willingness to give to God FIRST and FOREMOST is a primary indicator of his or her trust and faith in God.

4 - Use personal testimonies about how God has taught people to give

I was asked once to come and give a stewardship message at a church in Iowa. I agreed to go under one condition; the pastor (with the help of the church treasurer) needed to find four individuals or couples who by their giving records, appeared to be giving 10% or more of their income to the Lord's work (notice, I did NOT say, the largest givers. Someone might give thousands of dollars each year, but it might only be 1 or 2% of their income). Each week for four weeks, one of the couples or individuals was to give a 2-3 minute testimony on how God taught them to be faithful givers. By the time I came to preach, people's hearts and pocketbooks had been touched and softened through these testimonies. During the next year, that little church's budget grew from \$125,000 to over \$200,000! In my own church, from time to time, we have people in the congregation tell their giving stories. One Sunday, we had a divorced mother with 3 young boys. She was making \$20,000 a year and had \$24,000 in accumulated debts when she began to have a desire to give at least 10% of her income to the Lord's work. She shared how God helped her with this decision and how He slowly began to increase her income. She began to live on a budget, and within 3 years she had paid off all of her debts. And after learning how to faithfully give 10% even while she was in debt, she increased her giving to help missionaries and support the church's expansion projects. Many people were deeply moved and motivated to become faithful givers after hearing her story of God's help and grace.

5 - The greatest stewardship transformations occur in personal and small group Bible study and learning

The most greatest vehicle for teaching stewardship principles is NOT the pulpit, although the pulpit messages need to speak clearly on stewardship topics. In my own life, God's transforming stewardship principles impacted my life when I went through a personal 12-week Larry Burkett financial Bible study when I was in my early 20's. Over the years, my wife and I have led Crown Financial Ministry home Bible studies. Our church offers Crown Financial Ministry Bible studies every fall, winter, and spring to individuals and couples who want to get a better grip on their finances through learning what the bible teaches about money and possessions. Many churches use Sunday school classes as a place to teach God's financial principles.

6 - Connect people's giving to the ministry of the church

Often we ask people to "fund the budget," but in reality we are really asking for resources in order to minister to people. Recently, when communicating from the pulpit and later in a written letter to the congregation, I heard one pastor ask the congregation for a special offering to help expand the church's nursery, parking lot, and staff offices. He told the congregation that during a recent Sunday they actually had to turn away a woman's baby because of lack of room in the nursery and that some new people drove away from the church after they were unable to find a place to park in the parking lot. Needless to say, over the next few weeks, thousands of dollars were given to help rectify the situation.

In a recent financial newsletter my church sent out with our quarterly giving statements, we communicated that it took \$1000 annually to minister to every man, woman, boy, or girl who regularly attended the church. We also highlights where some of the missions money had recently been given. In our newsletter, we always try to intricately tied money and ministry together.

7 - Provide spiritual vision

I learned of one church member who was considering giving his church a special \$100,000 gift. He went to the pastor and asked, "If you had some unexpected financial resources available, what would you do with them?" The pastor thought for a moment, and then answered that he would like to rewallpaper the ladies restroom. The man gave him \$500 for the project and ended up giving \$99,500 to another ministry that had a vision big enough to worthily put his gift to work for kingdom purposes. If someone wanted to give your ministry an unexpected \$1000, \$10,000, \$100,000 or \$1,000,000, what is your God-given vision for outreach, missions, facilities, and staffing? Scripture says in Isaiah 32:8, "The noble man makes noble plans, and by noble deeds he stands." Remember that financial resources always flow to visionary leaders and plans, not needy institutions.



8 - Get God's written blueprint for your ministry

In Scripture, resources always followed a clear God-given vision and plan. In Exodus 30-35, God gave Moses detailed instructions and in Exodus 35, the provisions came forth. In Nehemiah's day, when the king asked him "what he needed", Nehemiah gave him a detailed answer, and the needed resources were given from the King's resources. When David challenged people to give in I Chronicles 29, he had a detailed plan he was asking them to resource. In regards to written plans for the temple, David said in I Chronicles 28:19, "All this, I have in writing from the hand of the LORD upon me, and he gave me understanding in all the details of the plan." Do you have a detailed written plan from the Lord for your ministry? Are your plans tangible and measurable? I recall one Pastor who had a 14 point initiative he was seeking to accomplish. To many it seemed like a foolish plan, but within just a few years, the Lord had enabled the pastor to meet 12 of his 14 initiatives.

9 - Recognize faithful Christian giving increases with age

Barna Research reports what percentages of people in the following ages donate financially to their church: 31% of Babybusters, 43% of Baby boomers, 54% of Builders, 61% of Seniors. In America, a person's greatest earning years come in their 50's and early 60's. When considering major projects requiring funding, recognize that your greatest givers will be your maturer members and Christians. Even from biblical times, there are examples of spiritual leaders coordinating the offerings and gifts of other leaders, heads of households, and clans to accomplish specific projects.

10 - Tell stories of how God is stretching people's faithful and generous financial gifts

During our church's recent expansion project, we had a \$10,000 phone system donated to us, a retired electrician donated more than 300 hours of work over a 10 week period, a gravel company donated rock for our parking lot expansion, we purchased a \$35,000 office cubicle system at an auction for \$4,000, a marble company donated marble for all of our bathrooms, a plumbing company installed all of our plumbing fixtures for free, etc., etc.. When you can report how God is "stretching" the financial gifts God is giving, the people are encouraged in their personal giving and have a growing confidence that their resources are being wisely used.

You may have been exposed to years of "stewardship silence", God may want to teach and encourage you in biblical principles of stewardship and finances that can guide your personal life and church ministry in the years ahead. I trust some of the principles shared in this article have begun to whet your appetite for more of God's ways and means to resource your ministry and transform the lives of God's people in your midst.

ABOUT THE AUTHOR: Brian Kluth is a leading spokesperson nationally and internationally on issues of Biblical generosity. He is the former national president of the Christian Stewardship Association, a branch of the National Association of Evangelicals. He has ministered across America and on 5 continents. His written materials have been distributed to more than 350,000 Christian leaders in more than 100 countries. His website, www.kluth.org offers additional resources and insights into biblical financial and generosity matters. He is also the Senior Pastor at the 1st Evangelical Free Church of Colorado Springs, CO.

CHURCH STEWARDSHIP TRENDS

TERMS	OLD AND INEFFECTIVE PATTERNS	EMERGING SOLUTIONS
Stewardship	Viewed as money for budget, bills or building	Viewed as a vital aspect of Christian discipleship
Focus	The church needs money	Christians need to receive biblical financial teaching
Christian Education	No biblical financial or stewardship teaching	Stewardship teaching is integrated into curriculum for all ages (Sunday school, small groups, seminars).
New Member Classes	Financial and giving information is completely ignored	Financial and giving information and guidelines integrated into membership orientation & materials
Stewardship Planning	Reactive to church money needs	Proactive stewardship teaching and initiatives woven into the church's 12-month calendar
Preaching	Ignored or once-a-year stewardship message	Annual stewardship series and/or stewardship and financial principles woven into messages
Giving Statements	Sent out annually with no appreciation expressed and no accompanying information	Mailed out quarterly with appreciation and with church financial information included
Staff and Leadership	Stewardship is in NO ONE's job description	Lay leader, Committee, or Assoc. Pastor of Financial Ministries oversees integration of financial teaching in Sunday school, small groups, counseling and seminars. This person may also be responsible for capital drives and estate planning.
Worship Service	Announcements are made about the church's bills, budgets, or financial shortfall	2-3 minute lay testimonies about how God taught people to give 10% or more. Use of dramas/skits. Major financial needs communicated in writing
Giving Patterns	The assumption is that most people give and that they give on a weekly basis. (Note: Reality is that 30-50% of regular attendee's giving records are <u>blank</u> ! Many givers give on a monthly or twice-a-month basis)	Churches are offering people ways to "give" to God according to the way they "receive" from God (weekly, bi-weekly, monthly, send in offerings by mail, electronic funds transfer, stocks/bonds, etc.)
Church Board Members	Faithful stewardship giving is NOT a requirement to be on the church board	Faithful stewardship giving is ONE of the requirements to be on the church board
Missions	Given a medium or low priority	Strategic missions giving as a top priority
10% Giving	10% giving is ignored entirely or OR is taught as the ultimate goal to strive for someday	Giving 10% or more is taught as the biblical starting point of faithful stewardship living
Business Meetings	Everyone is given detailed financial reports that most people do not understand.	Everyone is given financial summary pie charts and major financial goals (detailed financial reports are available after the meeting)
Building Projects	Primarily paid for through mortgages or bonds.	Primarily or entirely paid for through organized, biblically-based giving drives -- lead and leadership gifts are given before asking the rest of the congregation to make their commitments
People's Debt Problems	The pastor and church is unequipped and unprepared to handle	Primarily handled through small group financial bible studies, seminars, and lay debt counselors
Career and Vocational Needs	Typically ignored	Christian career/vocational testing, guidance, and support services
Practical Financial Needs	Typically ignored	Christian seminars offered on budgeting, investing, home buying, wills/estates, etc.
Benevolence	People in "need" are turned away or given some token amount of money	The church offers financial and vocational counseling and help with food, housing, transportation, etc.

