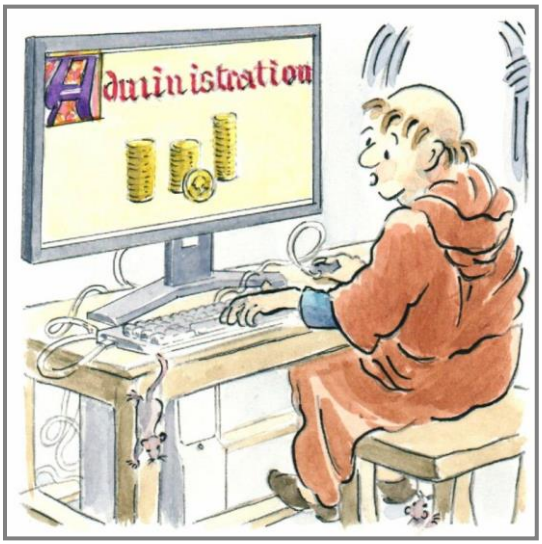
john truscott
church consultant and trainer



Understanding stewardship

A basis for Christian teaching

A7 Articles series: Administration

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This article seeks to explain how stewardship thinking within the Church has developed over the past 60 years and then considers some of the biblical principles and issues behind this steady progress to the current position. It is designed as background material for any church considering the mobilisation of their resources and for any Christian leader wishing to teach on possessions, spending, saving and giving.

In the first part I present an analysis of the stewardship movement in historical form to show how the understanding of the term 'stewardship' has developed. The value of this approach is that our church members will be distributed along this line of development and, wherever each person is on the line, we all need to move further to enrich our thinking.

Although this should be seen in an ecumenical context, most sources cited are from the Church of England because much of the critical thinking and literature has come from this quarter. This is not to deny the equivalent work in the Methodist Church and other denominations in the UK.

The second part supports this with, first, an examination of the word 'steward' in Scripture and some implications of this, both in the widest context and then in terms of how we view the financial wealth that we see as 'ours'.

This is followed by considering two specific issues. The first looks at whether, at local church level, there may be too much emphasis on the 'creation' basis to stewardship and not enough on the idea of 'redemption'.

The second concerns whether traditional thinking on proportional giving, including tithing, is starting at the wrong point. There are clear suggestions that we should be considering possessions and therefore capital, rather than giving alone and therefore income.

The story of stewardship

The 1960s and 1970s

In the mid-1950s secular agencies with an American flavour were starting to help British churches raise the money to meet their day-to-day requirements. Techniques introduced included careful budgeting, clear communication of needs, systematic visiting of everyone who might help towards costs, and 'planned giving schemes' utilising envelopes and, wherever possible, deeds of covenant.

By the early 1960s Church of England dioceses had started to appoint 'Stewardship Advisers' to bring in a more Christian emphasis to this whole area. Although money still played by far the main part, the advisers added the need for people to give also of their 'time and talents' as part of Christian commitment.

The aim was to raise sufficient income to cover the costs of running the church and its ministry and to receive sufficient offers of help for the practical tasks needed to keep the building open: cleaning, flowers, stewarding, grounds maintenance, etc. The catchphrase would become 'time, talents and treasure'.

The philosophy behind this movement was clear. The need in most parishes was to maintain the presence of an ordained Minister and to keep the building in good running order at a time when congregational numbers were beginning to fall. There was a clear desire to maintain the level of service that there had been until then. The thinking was essentially one of maintaining ministry and avoiding cut-backs, both in ordained personnel and in open church buildings.

As early as 1958 the Lambeth Conference had made the following statement.

> "There can be no forward steps without a full acceptance of Christian Stewardship. By Stewardship we mean the regarding of ourselves – our time, our talents and our money – as a trust from God to be utilised in his service. This teaching is an urgent need in every congregation; a parish without a sense of Stewardship has within it the seeds of decay."[1]

The concept of 'stewardship' was therefore one of encouraging people to give money (usually through an envelope scheme week by week) and time/talents (these two shown together here because I would hold that the two ideas were really seen as one) to maintain the ministry they were accustomed to. And of these two areas, it cannot be disputed that money was given the much greater attention.

In the 1960s and 1970s this was the flavour of the term 'stewardship', although some churches were uneasy, feeling that this fell a long way short of the meaning of the biblical concept.

There were in fact two key texts from the earliest point in this period which gave a clearly spiritual message. Canon H Dodd could say in 1960,

> "Money and its offering to God for his work …. is …. the point at which 'following' (discipleship) begins."[2]

The Central Board of Finance report *The Christian stewardship of money* stated in 1959,

> "To regulate the whole of our lives according to (God's) will is thus not only the proper obedience of the creature to his Creator …. it is also part of the response of gratitude and love to the unspeakable gift of free redemption and the Divine Love wherewith he first loved us. … The stewardship of time, talents and money is only a part of this general and elementary teaching."[3]

The 1980s

However, as a standard text *Yours, Lord – a handbook of Christian stewardship* (Michael Wright) stated in 1992, the concept changed during the 1980s.

> "Christian Stewardship has changed and grown. It is no longer just about planned giving: it is a much broader and richer vision of glad and grateful response to God for all his creation. It is a responsible use of our many blessings, material and spiritual."[4]

He goes on,

> "It is not so much a means of keeping the wolf from the door of the church, as an opportunity to review the whole life and ethos of the church…. It is no longer some special and separate activity but stewardship of all resources practised by Christians. We have a perspective on stewardship which is distinctly different from that of people who do not share our Christian faith."[5]

A key report at this time was *Christian stewardship in the 1980s* (British Council of Churches 1980). This defined stewardship as:

> "The response which the Church and men and women are called to make to

> God for all that he has given to us and done for us, above all in Jesus Christ."[6]

It goes on to list different elements of this covering worship, respect for creation, seeing our lives as a gift from God to be enjoyed and used in his service, and being stewards of the gospel, sharing in Christ's mission to the world.

The report focused on the point that Christians who had realised just what God had given to them in Jesus Christ would have a change of attitude to all they possessed, both material and spiritual.

> "The biblical teaching about money applies to our total dealing with money – to the way we regard money, the way we earn money, and the way we use money. This teaching is particularly relevant in a society which is predominantly materialistic."[7]

As Michael Wright comments,

> "(Stewardship) is essentially making a whole-hearted commitment to our God in every part of our life. *This is very different from the stereotype image of Christian stewardship as a way of making sure the church can pay its way"* (my italics).[8]

At the same time, there was fresh thinking within the Church on lay ministry. This arose from a variety of sources. Some came out of the steadily growing and maturing charismatic movement, some from the emergence of many so-called 'house-churches' which took a radical approach to ministry, some from pressures from declining clergy numbers, some from the 'mission audit' movement which showed what needed resourcing in the parish, some from biblical teaching on passages such as Romans 12, 1 Corinthians 12 and Ephesians 4 (emphasised in Church Growth thinking at the time).

Lay ministry was no longer just cleaning the church and polishing the brasses, or even just leading a Sunday School class and reading the lessons. For a growing number of churches it involved the leadership of house-groups, pastoral visiting teams, greater involvement in leading worship, practical evangelism, and significantly more involvement in decision-making on strategic matters at local church level. 'Every-member ministry' had become a well-used phrase.

During this time churches also started to appoint many more lay staff: Administrators, Youth Workers, Pastors, Community Workers. Whereas in 1980 only the largest churches would think in these terms, by the end of the decade the concept was becoming much more widespread, especially as work patterns changed and daytime volunteer resources diminished. And of course churches were having to finance these appointments from their own pockets, which called for higher levels of financial giving.

Into the 1990s

By the start of the new decade the Church of England at last woke up to its steadily declining numbers. The 'Decade of Evangelism' was born to try to stem the tide. 'Mission' was on the agenda, and many churches were starting to think in terms of a vision and to make clear plans for the future. Alpha and equivalent courses grew rapidly.

About one-third of English dioceses had by now renamed their Stewardship Adviser 'Resources Officer', 'Development Adviser', or other such title to reflect the change of thinking. Their work was now more varied than before. The idea of a stewardship programme was still promoted, but the diocesan staff had more of an advisory role rather than getting involved in all the detail.

Many also ran training events, gave specialist advice, led church away-days, and introduced the concept of the need for each church to have a vision for the way ahead with priorities and plans.

By this time the traditional Christian stewardship methodology (brochure, job list, dinner, visitors, response, thanksgiving) was wearing rather thin. You might do this once or twice, but then you required a fresh approach. So stewardship had to develop into new schemes and the use of house-groups in order to find something fresh.

As the scope of 'Christian stewardship' widened, some advisers split it into two components. The first was the concept of vision, development and appraisal, an overall examination of what each local church was about. This was a significant development from the old 'time/talents' concept.

The second was the financial challenge that came with this: the need to fund a development programme through the generous giving of the church's membership.

Evidence of this further shift in thinking can be found in the report *Receiving and giving – the basis, issues and implications of Christian stewardship* (General Synod of the Church of England report GS943). This comments:

> "Note the central sentence *(of the 1958 Lambeth Conference definition)* which defines what stewardship means in which 'ourselves' is explained as 'our time, our talents and our money' – hardly the most enriching view of selfhood! Yet no one can be in any doubt that 'time, talents and money' has become the single most widely used phrase to describe what stewardship is about; and when it is used

in church meetings, there is usually a voice to be heard at the back saying, 'But it's our money they really want'.

In a sense, therefore, stewardship thinking and teaching in the Church has tended to be applied in a narrow, individualistic way..... It is hardly surprising, therefore, that stewardship came to be seen more as a technique (eg. the Stewardship Campaign) than as an expression of the Christian's relationship with God."[9]

Lay ministry

On the 'development' side of the understanding of stewardship, the ideas of mission and vision statements were being recommended to churches, followed by various models of planning. It was now no longer unusual for lively churches to have clear growth plans.

It has to be said, however, that for many churches these ideas were not handled well (with little application of such a mission statement), and for others these ideas were still ahead of them. Around the country many congregations were still struggling to find enough money to pay their way (especially, within the Church of England, as amounts required from each member rose by more than inflation each year as income from the Church Commissioners was cut back). Others were stuck in traditional ruts.

Models of lay involvement were becoming more sophisticated in the more go-ahead churches. Early church growth work, the concept of church planting, and the charismatic movement, led some to blend identification of people's spiritual gifts (identified through house-groups or by the church's leadership in discussion with each person) and people's own offer through some kind of gift inventory. Others started to take note of the 'Network' model from Willow Creek.

Whereas volunteering had been an adequate means for finding those who could help clean the church, it was clearly inappropriate for most areas of ministry (such as group leadership and public ministry). But with increasing pressure on people's time, and a complete change of employment patterns for women in particular, many no longer had the time to give that they once would have done.

So by the end of the millennium those churches that clearly taught proportional giving as part of Christian discipleship (see below) were able to appoint further lay staff and complete ambitious building projects. It was now not uncommon for medium-sized churches to have full-time lay staff, and larger churches would have several. By 2000 there were more full-time Youth Workers in Church of England parishes than there were Curates.

Developing thinking on giving

Although stewardship is far wider than finance, it is worth looking too at the changes of attitude and thinking taking place within the financial aspect. Two points can be made. First that stewardship was now seen as applying solely to the 'committed', and secondly that giving should be proportional to income.

In the 1970s, visiting schemes would include people who might have labelled themselves 'church members' (usually 'members of the Church of England') but who saw no need to get involved in church life. Electoral rolls in those days usually included many such people.

But by 1990 this idea had changed. For a start, electoral rolls were now becoming more meaningful for active church membership through a scheme whereby everyone had to re-apply every six years. But also the concept of stewardship was seen as relevant only for those who understood the need to respond to God's generosity to them.

So the 1990 report *Receiving and giving* states,

> "The message of Christian stewardship has been seen increasingly as appropriate to the 'committed' who understand the Church's institutional needs, rather than to the generality of people who feel a certain goodwill towards it."[10]

Secondly, the concept of proportional giving was now well established as a biblical principle to be followed (but see a comment on this in the final section of this article). As early as 1978 the report *A resourceful church* had recommended members gave to their church £1 per week for every £1,000 of annual income (so 5%) and in 1982 General Synod had affirmed a standard of 5% of net income to be given to and through the Church. In the 1990s many in stewardship were talking quite openly of 5% through the church and a further 5% directly to mission and relief agencies and other Christian work (whether through their own church or directly).

So *Receiving and giving* could say,

> "We believe that proportionate giving is the right principle to be followed by all Church members.... *Whereas today's Church persists in spelling out needs as the basis of giving, Paul states clearly that financial stewardship is a matter of returning to God regularly and sacrificially a proportion of our money and our possessions, simply because we believe*

> (my italics). The same principle applies with equal force to decision-making bodies, whether PCC, diocesan synod or the General Synod."[11]

The 1999 report *First to the Lord* could more specifically state,

> "Some will wish to tithe, or work towards a tithe of 10 per cent. Some will give half of this to the church and support other Christian work with the remainder. Others will give it all to the church on the basis that the church itself will use some of that money in support of wider mission and Christian objectives. For others again, five per cent will be a target. For others sacrificial giving may mean a larger or smaller amount – in absolute terms or as a percentage of their income. Again the crucial matter is that all giving is a response of a sacrificial heart."[12]

It adds (and I shall return to this point),

> "For those on very high incomes, the challenge to review one's overall lifestyle may be far more significant than the giving away of a modest percentage of income."[13]

From 2000 to today

By 2000 this picture of stewardship teaching was widespread (with just a few exceptions). A growing number of churches were moving with it, but many churches, rooted in a more traditional way, were still struggling with an ageing congregation and declining numbers. Overall, church numbers continued to fall, although attendance patterns were changing too, which made exact comparisons with earlier years more difficult to measure.

But costs continued to spiral. Lively churches, teaching disciplined giving, were able to pay their way, though a few had to pay their diocese well in excess of the 'real cost' of the clergy they had. Many smaller churches were struggling, especially as members were now having to pay into a new fund to finance clergy pensions earned since 1998.

But the stewardship movement had had an impact and giving levels saw significant increases, although the longer-term effect of the 2008 onwards recession and the current uncertainty about the global economic situation mean that the future cannot be predicted with any certainty. There is now a significant attempt by some of the traditional denominations to experiment with 'fresh expressions' of church and, for example, dioceses are setting aside funds for such initiatives. But clergy numbers are set to fall further and the impact on trying to cover the whole country (in the case of the Church of England) is being questioned at a time when the national culture is rapidly changing and networks are no longer solely geographical.

The other key change during this period has been the need for churches to register as individual charities. Although this has no direct link to stewardship, it is highlighting the responsibility of whoever are the Trustees of the charity (the PCC in the case of the Church of England) in an age where such legal responsibilities, including those of finance, are, rightly, having to be taken more seriously.

In 2009 an important new report was produced by the National Stewardship Committee, *Giving for life*[14]. This has a section entitled, 'A journey of generous giving' which sets the tone for current stewardship thinking, including the need for preaching and teaching on generosity and the linking of giving to mission and ministry. There is also a clear emphasis on good practice, including ideas such as encouraging everyone to review their giving annually and of thanking donors (also annually) rather than just accepting their gifts.

This report has spawned various resources such as a guide of the same name based on the themes of generous giving, discipleship, mission and lifestyle. There are also outline teaching materials and PowerPoint slides.

Four new initiatives

Since the turn of the century the Stewardship Movement has pioneered four new initiatives which are likely to prove to be significant.

The first is the use of the web for making resources more easily available. The continuing internet revolution has changed the way in which printed information can be accessed and used and, updating this article in 2014, it is easy to forget how recent a phenomenon this is. The Church of England has a comprehensive site at https://www.parishresources.org.uk and other denominations have equivalent sites.

The second development is the introduction of the concept of 'Parish Giving Officers' (known under a variety of titles within different areas) to champion the cause of stewardship as a specific responsibility, rather than expecting the Treasurer to do this. In one sense it is surprising that this concept did not come in earlier, but it may also be seen as part of the process of splitting the Treasurer's job between different people as there are few people with the time and ability to handle everything in today's complex world. Many churches also have Gift Aid Officers and Book-keepers to allow the Treasurer to take on a more strategic role.

These appointments mean that the concept of stewardship can now has a dedicated enthusiast in each church that has followed this approach. It enables diocesan and other central stewardship staff to channel information and training through one 'specialist' in each church rather than seeing the concept submerged under a Treasurer's workload.

The third development has been to give more attention to the concept of generosity, rather than *just* percentages of income, and to the longer-term financial health of the Church through teaching on will-making (see, for example, https://www.churchlegacy.org.uk). While stewardship thinking has in the past focused on people's revenue, there is now a move to consider too their use of capital as part of a more holistic approach to lifestyle and generosity.

A fourth development is to see stewardship for both individuals and churches as not only all we have (income and capital) and how we give, but also the way we think about and so take decisions about spending and saving. If we restrict our understanding of stewardship to that which we simply give away, we miss out on so many opportunities to be good stewards in what and where we spend, how much we consume, and our attitude to savings and pensions. In this wider context it becomes easier to see ourselves as stewards of time, money and mission. This further development is as relevant to church life and its decisions on spending and saving (as well as giving) as it is to each individual Christian.

Summary of the changes

This analysis has tried to show changes in understanding and emphasis, rather than linking these to success or otherwise. Practice in many churches lags behind the picture painted here. But even if there is a time-lag for action, the published thinking on the subject continues to develop.

Within most of the churches in Great Britain which have a strong emphasis on 'stewardship' (eg. the Church of England and the Methodists), there will now be much variety in practice. This ranges from planned giving schemes such as the successful TRIO model (standing for 'The Responsibility is Ours'), to developed teaching on spiritual development for committed Christians.

Major changes over the half century 1960 to today might be listed as follows:

THEN	Stewardship was focused on time, talents and treasure
NOW	It is seen as much wider covering both development/vision and financial giving
THEN	The emphasis was on a one-off campaign or programme
NOW	The emphasis is one of attitude, values and ongoing discipleship
THEN	The appeal was to church members and those with an interest but little involvement
NOW	The appeal is to God's people both individually and as churches together
THEN	The aim was to enable a church to pay its way, based on existing costs
NOW	The aim is to challenge a church on its values and direction and to enable it to finance future development for mission
THEN	Time and talents focused on helping people to volunteer to keep the ministry going
NOW	There is a more holistic approach based on the principle of shared ministry
THEN	The emphasis was on giving
NOW	A broader approach predominates even within just the financial aspect of the subject to include spending and saving
THEN	The financial aspect was planned giving using envelopes
NOW	The financial aspect is proportional giving using standing orders where appropriate
THEN	The basic word used was 'Stewardship'
NOW	This has been partly replaced by terms such as 'Resources' and 'Development'
THEN	Advisers would have presented a simple model to follow and helped churches to do it
NOW	Advisers offer a portfolio of means of helping, backed by web resources, and spend less time in each parish

There will be further changes to come as we further develop on-line banking, as cheques start to look a dated method of transferring funds, and as congregations are increasingly enabled to use contactless payment terminals for both giving and purchases, already operative in some churches.

But it is worth noting that even by 1992, Michael Wright's book had the following chapters:

- What is Christian stewardship?
- Stewardship not ownership
- Jesus' approach to stewardship
- Prophets, profits and people
- Lifestyle
- Being practical, and generous

- Where are we going?
- A mission statement
- Selecting our aims
- Helping people change
- An action plan
- Personal appraisal
- Relationships
- Doing something about it.

Other books, such as *No small change* written by Adrian Mann in 1992 when he was Director of the (independent) Anglican Stewardship Association, investigated the subject of 'Money and the church' within a broad discussion of economics and ethics, covering topics such as the economic climate in the UK, the growing amount of debt and home ownership.

Today we have booklets such as *The money revolution* by John Preston which offer detailed, practical guidance into handling personal finances from living within ones means to making a will and thus giving a wider perspective on stewardship for each individual Christian.

Some underlying principles

If we assume that the meaning of the word we are addressing is supposed to come from its biblical usage, then we need to explore its use in both Old and New Testaments. This second part looks behind the development of stewardship thinking over the past fifty years to some of the biblical concepts that should underpin the ideas that have been described.

The biblical terms for steward

In the Old Testament there is no one single term which is translated 'steward'. But what the terms have in common is clear: it refers to a very senior servant. (For example, Abram's steward, Eliezer is "the one who will inherit my estate" (Gen 15:2), Joseph's steward is, in Hebrew, "the one over his house" (Gen 44:4) and the stewards in David's assembly in 1 Chronicles 28:1 are given a title meaning prince, head, captain.)

The steward is "an official who controls the affairs of a large household, overseeing the service at the master's table, directing the household servants, and controlling the household expenses on behalf of the master" (Interpreters' Dictionary of the Bible). He is not himself the master, but his master's right hand man. The idea is essentially parallel to the generally accepted derivation of the English 'steward' (*stigweard*, 'housekeeper').

In the New Testament the meaning is the same. Two words are used. The first one is *oikonomos*, meaning a house-manager. Jesus uses this word for the unjust steward in Luke 16 and the faithful and wise steward in Luke 12:42. This was a servant in charge of the other servants. The second New Testament term is *epitropoa*, someone who is given a commission or responsibility. Jesus uses this of the vineyard owner's foreman (Matthew 20:8) and Luke uses it of Chuza, the manager of Herod's household (Luke 8:3).

The epistles go on to use these words in a different way. Peter urges all Christians to use their gifts to serve others as good stewards of God's varied grace (1 Peter 4:10). Paul speaks of himself as a steward of the mysteries of God (1 Corinthians 4:1 etc.) with other similar uses elsewhere.

Both terms support the same meaning as in the Old Testament: someone who is under the Master but given considerable responsibility to uphold.

The term is therefore quite different from some everyday uses ('stewarding' meaning guiding people to their seats at a big event, or an attendant on a train or plane). There is also a meaning as in 'good stewardship' which implies careful rather than reckless use of resources which can give the impression of burying our treasure to keep it safe, rather than investing it for a return, and we know what Jesus had to say about that.

Implications

If Christians are to be described as stewards, then we have been entrusted by God with great gifts which we are to use wisely in his service. Note that the term must refer to all we have been given, not just any part we 'give back' to God. The term must refer to all our money, all our possessions, all our spiritual gifts, all our time, all the planet we have been given to live on,

all the gospel we have received – in fact to our life itself. It is certainly quite inappropriate to use the term for what we may put in an envelope on a Sunday or pay by standing order.

In fact to talk about the 'giving' of 'our' money, time, etc. is not true to the meaning either. It is the 'use' of the money, time etc. that God has given us that matters. Part we shall need to use for ourselves: for food, clothing, what we need to live. Part we shall want to use for others in our Christian service: for the world's poor, to enable Christian workers to be paid, for equipment and buildings to be used in God's service.

We could argue that the issue is not what we 'give' in these ways, but how much we decide to use on ourselves. Stewardship should affect our attitudes and values (a point already made above in the analysis).

> "Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours…. Everything comes from you, and we have given you only what comes from your hand." (1 Chronicles 29:11,14)

The idea of stewardship can only apply to those who acknowledge God as their Lord since it is a response to his generosity to us. It may sometimes be valid to ask a non-believer to support a church's financial appeal, or even to give of their time to help with a practical task, but this cannot be described as stewardship.

Stewardship thinking should make us say:

- My house belongs to God – and he has entrusted it to me (even if with the help of the mortgage company!). I want to use it for his glory.
- The car in my drive belongs to God. I thank him for it and will drive it responsibly and use it to help others.
- The world around me belongs to God. I will enjoy it to the full, but take care not to squander it.
- My time is a gift from God. I will do my work to the best of my ability, I will sleep, relax and enjoy my family. I will work for God's kingdom in whatever way he directs.
- My abilities are given to me by God. I will seek to use them for the good of people and for the extension of his Church.
- God has given me so much and, above all, he has given me redemption through the death of his Son, Jesus Christ, whom I serve. I wish to use his many gifts in his service, and not for selfish purposes.

It is immediately apparent from this line of thinking that the idea of 'stewardship' cannot be restricted to just our so-called 'giving' (whether to our church, to Christian evangelism or to the relief of poverty or other means of mission). It has to cover too our patterns of spending, our saving, our borrowing and every way in which we use both finance and other resources at our disposal.

We could make similar points on a corporate level too, for stewardship should be practised by churches and not just by individuals. How might such thinking affect salary levels for staff, the use of purchasing schemes, the holding of considerable funds or the speed at which we pay bills we receive, to name but four?

If all Christians and all churches had a more holistic attitude such as described here, the funds released and the witness given would be considerable. The world's thinking on wealth, possessions and ownership has done terrible damage in the minds and in the pockets of Christians throughout the Western world.

Principles of giving and spending

This broader thinking can be illustrated from two of the resources already mentioned in this article. First, in relation to the whole area of giving and then in a wider context to our whole use of funds.

General Synod report *First to the Lord* is a report specifically on finance rather than the wider aspect of stewardship, but it includes a section on the principles of giving. Some extracts give a flavour and can be seen to apply in a context that includes other aspects of stewardship too. Its starting point is the giving of ourselves to God, from which all other giving springs.

> "In so many places in the Bible the indications are that, if we give ourselves first to the Lord, other implications – including the financial – will follow.
>
> Christian giving is primarily the responsibility of the household of faith.
>
> Giving is to resource mission not just to balance the books.
>
> Giving is an integral dimension of discipleship. Discipleship that excludes graceful giving is diminished just as much as discipleship with a dubious personal morality. God has first claim on all that we are and have.
>
> Christian giving is not about a prosperity gospel…. Taught by God's sovereign Holy Spirit, the disciple learns to give in response to God's gracious gift:

- sacrificially
- proportionately
- cheerfully.

Then by our giving – of our new selves including our money – others may be brought into discipleship.

We want Church people to approach funding the Church's mission on the following principle: God's work is to be resourced by God's people as they respond in overflowing measure to the already received gracious gift, 'the redemption of the world by our Lord Jesus Christ'."[15]

Early stewardship thinking was more concerned with fund raising, which would have been seen as a separate department of church life from what might be thought of as the 'spiritual' issues of the faith. Now it is seen much more as part of discipleship.

Secondly, John Preston in *The money revolution* starts from the view that everything belongs to God but then argues that we are therefore accountable to God for the way we handle his resources. He goes on:

> "The traditional covenant prayer Methodists use to renew their commitment at the start of a New Year reflects this responsibility. It begins, 'I am no longer my own, but yours', and continues, 'I freely and heartily yield all things to thy pleasure and disposal'. This prayer not only recognises God's ownership, but also acknowledges our position as stewards who freely and heartily subject themselves to the Master. This is indeed challenging."[16]

From this starting point he shows that stewardship involves budgeting, living within our resources, the handling of debt and what he calls 'Good spending'. He lists six pointers to a good purchase decision. He contrasts contentment with consumerism before tackling insurance, savings, pensions and making a will. The more traditional idea of 'giving' is simply one part of this more comprehensive picture. He ends with a challenge for all Christians not just to accept the principles he has outlined but to live by them.

Whether practice in most of our churches has fully followed the broader thinking of both these sources may be open to question, though the teaching is clear. But my belief as already stated is that Christian thinking in churches lags some years behind the development in thinking of those who specialise in this area. And, in particular, there is one issue of biblical understanding where I believe most people do not have the right balance.

Creation or redemption?

In 2001 I undertook research in one of the churches of the Anglican Communion to determine both clergy and lay understanding of the term 'stewardship'. This was carried out for a private client and so I am unable to identify the source or give details of response levels to my questionnaire. The questions referred to in this article, however, were of a descriptive nature. In other words no answers were suggested by which people could tick boxes.

My research showed that clergy understanding of the term 'stewardship' could be summarised as:

> ***Being responsible for the wise and effective use in God's service of the resources he has entrusted to us, all for his glory.***

The idea of responsibility (a word which appeared often in responses I received) is as in being held accountable for what God (the owner) has 'loaned' (rather than 'given') to us. It was sometimes seen as 'management' of what has been entrusted to us. A few saw it also in terms of responsibility to community and creation.

These resources were sometimes unspecified, most often listed as 'time, talents and money', sometimes widened to include all we 'are' (ie. the resource of life or, as one put it, 'body, mind and spirit'), and sometimes extended in other ways: spiritual development, creation, each other.

The phrase 'time, talents and money' (or equivalent) was clearly associated with the term 'stewardship'. This in spite of the rare use of the word 'talents' in general usage today.

A majority of replies included a good part of the above statement in some way. However, there were what might be termed 'narrower' definitions too, such as the following.

- **Careful housekeeping**
  the management of a finite resource (eg. in relation to the world around us, or the management of the church's finite resources);
- **Giving back to God**
  what is offered back in response to God rather than the whole of what was given in the first place (including the concept of 'tithing');
- **Finance only**
  seen in financial terms only, as in "a ministry about money", "envelopes and Gift Aid";
- **Supporting our church**
  being able to hand on the church to the next generation as we had received it.

In contrast, a few went wider than the main definition above, mostly along the line of

- **Offering our lives to God**
  as in "the whole of our relationship to God and his world …", "encompasses all of church life …",

The lay replies (from Treasurers, Secretaries and those who had played a leadership role in some kind of stewardship campaign) were more clearly focused on:

> ***caretaking parish resources, financial giving, handing on resources to another generation, and maintenance issues***.

Very few addressed their answers in any God-centred wording, although a handful realised that the subject should not be restricted to money or saw that this was an issue of shared ministry.

The replies I had received were almost all given in terms of a theology of creation rather than redemption. God has given us our world, our lives, our possessions and it is our duty as Christians to look after these for his glory. We have a responsibility to care for what we have been given. Few replies spoke about the gift of Jesus Christ as the motivation for the response of his people giving themselves to him.

The creation aspect is vital. But to leave out any sense of response to God's love for us in the giving of his Son Jesus Christ to die for our sins leaves a large hole in the theology behind stewardship. Having noted this point I was interested to see the very subject addressed in the report *Receiving and giving* from 1990.

> "The heart of Christianity is a personal relationship with God, and Christians describe that relationship in many different ways. We believe that there are two such descriptions, or models, which are particularly appropriate to Christian stewardship.
>
> (a) **Creator – creature** (or owner – steward)
>
> (b) **Redeemer – redeemed**
>
> The **Creator – creature** relationship concentrates our attention on
>
> - responsibility….
> - honesty….
> - accountability….
>
> Today's increasing concern for the environment underlines the need for any theology of Christian stewardship to emphasise our responsibility for all that God has given us. In the context of this particular relationship it can be said that
>
> - resources must be properly managed….
> - we should recognise our interdependence
>
> The **Redeemer – redeemed** relationship takes us to the heart of the Gospel and focuses our attention on
>
> - grace, because in Jesus Christ God freely gave himself to the world, living, dying and rising from the dead;
> - costliness, because it cost Christ his life to reconcile men and women to himself;
> - response, because such sacrifice, if it is to be fully effective, demands all that men and women have to offer…..
>
> Nor is either relationship mutually exclusive. Both need to be stressed if a balanced, Christian view of stewardship is to be reached."[17]

But the same point had been made as early as 1959 in the report *The Christian stewardship of money* (already cited – footnote 3). So it is hardly a new discovery (although the 1959 report could be said to be well ahead of its time).

Personal income or capital?

In closing I briefly introduce a more radical line of thought on another issue that has received little consideration until recently.

Stewardship (in its more limited sense of financial giving) is concerned with the proportional giving of a Christian's income. Whether the proportion is 5%, 10%, or more, the Christian is seen as having a duty to give generously for God's work.

It is generally agreed that there is no fixed proportion that Christians are obliged to consider, but the Old Testament concept of the 'tithe' is by far the most popular benchmark quoted, even though the fiscal differences between Old Testament society and the Western world today are great.

But this whole thinking is based on a person's income, not on his or her capital. It takes the Old Testament practice of tithing (sometimes with quotations from Malachi and elsewhere to warn of what might be the consequence of failing to give 10%) but ignores other Old Testament concepts, such as the Year of Jubilee.

What did Jesus teach about giving? What attitude did he seek to instil in his disciples about their possessions? Is his teaching in fact rather too radical for today's Church?

One of the most stimulating books I have read on giving is *Beyond tithing* by Stuart Murray (Paternoster). He argues that the Church has built a tithing paradigm that needs to be deconstructed. He claims that our thinking on tithing demonstrates a wrong interpretation of Scripture and has blinded us to the more radical demands that Christ makes on his followers.

Among many other points he states that tithing inoculates us from Christ's teaching about stewardship. It is based on an inadequate understanding of what Jesus was actually saying, and it enables us to evade what he is teaching about wealth. Tithing is good news for the rich – it is not nearly radical enough for the Kingdom.

Having made such startling claims, he proceeds to justify them by a careful analysis of all the biblical material, New Testament then Old, and then by working his way through church history. He points out that the modern idea of tithing comes from American stewardship thinking, and was taken on board in this country by, first of all, the free churches and the growing house-church movement. Biblical texts were taken literally without reference to context or history.

As an alternative he considers the Old Testament concept (rather than precise practice) of Jubilee, and the New Testament application of it in its *koinonia* or commonness. He also brings in the idea of giving being giving to the poor. He even suggests (from his non-Anglican perspective) that giving to one's local church is a subscription and that Christian giving starts after that!

He suggests no simplistic way forward, but challenges us to rethink our teaching and to develop a non-legalistic application of the New Testament teaching on possessions. In other words, we should start by thinking about capital rather than our annual income. He is sure that this will lead to a far more radical way forward, much more in tune with Jesus' teaching on the Kingdom of God than an approach that starts with a fixed proportion of income.

The good news is that the Stewardship Movement is beginning to tackle this line of thought and work it through. It just might revolutionise our thinking on the whole subject, and lead to great blessing for the future. It would certainly take us a long way on from those first ideas in the 1960s.

Refs

1 Cited in ***Receiving and giving – the basis, issues and implications of Christian stewardship*** General Synod report GS943 1990 page 9
2 ***Before his face*** by H Dodd 1960
3 ***The Christian stewardship of money*** Central Board of Finance 1959
4 ***Yours, Lord – a handbook of Christian stewardship*** by Michael Wright, Mowbrays, 1992 page xiii
5 Ibid page 2.
6 ***Christian stewardship in the 1980s*** British Council of Churches 1980
7 Ibid
8 ***Yours, Lord...*** page 9.
9 ***Receiving and giving – the basis, issues and implications of Christian stewardship*** General Synod of the Church of England report GS943 1990 pages 9,10, paras 10-14.
10 Ibid pages 13/14.
11 Ibid page 30.
12 ***First to the Lord – funding the church's mission*** General Synod of the Church of England report GS1331 1999 pages 31/32 para 76.
13 Ibid page 32 para 78.
14 ***Giving for life – a report by the National Stewardship Committee*** General Synod of the Church of England report GS1723 2009
15 ***First to the Lord*** extracted from pages 29/30 paras 61-65.
16 ***The money revolution - applying Christian principles to handling your money*** by John Preston, Authentic, 2007 page14.
17 ***Receiving and giving*** extracted from pages 10-12 para 15

This article is available at https://www.john-truscott.co.uk/Resources/Articles-index then A7. See also Articles A16, *Funding a capital project*, and A18, *Administering church funds,* plus Training Notes TN29 *What's your real church income?*, TN98, *An outline Church Financial Policy,* and TN108, *What do budgets actually tell us?*

Contact John if you would like to enquire about the possibility of using his consultancy or training services on taking a radical approach to church finance.

Cartoons are by Micki Hounslow for filing categories of Leadership, Management, Structures, Planning, Communication, Administration. File A7 under Administration.

John Truscott, 69 Sandridge Road, St Albans, AL1 4AG
Tel: 01727 832176 Email: john@john-truscott.co.uk Web: https://www.john-truscott.co.uk