

The Doctrine and Practice of Stewardship in the Wisconsin Evangelical Lutheran Synod

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Stewardship is a wide word. When we speak of the Christian's stewardship before the Lord we have in mind his whole life and everything that pertains to him. For in an absolute sense, we and all things belong to the Lord. "The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein." (Psalm 24:1)

This belonging to the Lord becomes true in a double sense when we speak of the redeemed sinner. We are made the Lord's own holy possession when washed by the blood of Jesus Christ. "What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price." (I Cor. 6:19-20) Since the Lord possesses us in this world in order to save us for the next world in eternity, it is incumbent upon us to do the Lord's will while in this world. We are made servants of His through the suffering "Servant", Christ Jesus.

While there are many facets to the service we owe our Redeemer, there is one chief requirement of those who serve the Lord. "It is required in stewards, that a man be found faithful." (I Cor. 4:2) Awareness of our relationship to the Lord our Redeemer, faithfulness to do all things in conformity with His desires, thankfulness to serve Him with what we are and what we have—all this is summed up in the term "stewardship".

Of all those things over which the Lord has made us stewards, the most important must certainly be the means of grace. For by the word and sacraments, God desires to save both us and those whom we might influence. "Stewardship" ought first bring to our minds the ministry of reconciliation which God has placed with all those who trust in His Son for redemption. "Stewards of the gospel, that's what we are. That's what we want to be."¹

In a paper to the Arizona-California District in June of 1976, Pastor James P. Schaefer evaluated the record of the Wisconsin Synod as "Stewards of the Mysteries of God in Today's World." Pastor Schaefer makes this evaluation:

The Scriptures ...is the one and only textbook for a soul in the presence of God. In the Wisconsin Synod we have not strayed far from that conviction. Nothing we have seen, or heard, or read leads us to conclude that we must change the central thesis of St. Paul's Romans: "I am not ashamed of the gospel of Christ; for it is the power of God unto salvation." With every confidence in the gospel we can carry it to our world.²

While the quality of stewardship in the Wisconsin Synod in finances or in other practical matters may be debated, it must be said that the Lord's blessing has rested upon our firm desire to remain faithful in the stewardship of the pure gospel.

The content of the gospel is unchangeable. An excellent understanding of the gospel has been with us from our (WELS) beginnings...But the administration of that stewardship of the gospel is another matter. At that point we are influenced decisively by history.³

¹ James Schaefer, in *Wisconsin Lutheran Quarterly* 74, 4 (October 1977) p. 288.

² *Ibid.*, pp. 290-291

³ *Ibid.*, p. 293

The effectiveness of the Wisconsin Synod as a steward of the gospel has been influenced by its history. Pastor Schaefer's opinion is:

If a church is going to reach out with the gospel a number of elements must be present. Call it a missionary matrix.

- 1) A church must have a strong sense of identity.
- 2) A church must have manpower.
- 3) A church must have resources available to fund that mission.
- 4) A church must have opportunity.⁴

Assuming that this view of a "missionary matrix" is valid, let's see at what stage the matrix of our Wisconsin Synod is now set, bearing in mind that the Lord alone has control of our historical setting. As for identity, after the long controversy with and about the Lutheran Church - Missouri Synod (1939-1961). "We lost the fellowship of the Missouri Synod, but we gained an identity. No longer could we lean carefree and comfortable on Missouri's strength."⁵ After the break in fellowship with the Missouri Synod, the mission of the Wisconsin Synod was clear: "It was the last Lutheran church of any size to maintain a confessional Lutheran posture, unyielding in its subscription to the Lutheran Confessions and to the theology of classic Lutheranism. It had moved out of Missouri's shadow."⁶ History was such that after 1961, the Wisconsin Synod emerged with a clear identity of its own in the stewardship of the pure gospel.

The status of our available manpower also has had its effect on our gospel stewardship. "Between 1962 and 1976, 51.6 of all our pastors who are active today (in 1976) were graduated. For the foreseeable future, pastors will be graduated at an average rate of 50 per year, each year adding approximately 5% to our roster of active pastors."⁷ Not too long ago the need for manpower called for a massive drive to build the necessary buildings on our worker-training campuses. And since the writing of Pastor Schaefer's conference paper, we have been made painfully aware of the impending shortage of pastors.

It can hardly be disputed that the availability of manpower is an extremely important factor in our Synod's stewardship of the gospel,

What about the financial resources to fund the mission of our Synod? Pastor Schaefer has observed,

A noticeable growth in the Synod's available resources. In 1961 the average per communicant contribution for the Synodical operating budget was a paltry \$10.50 and \$.72 for special causes, and we were a conspicuous last in all Lutheran giving. In 1975 the offerings had climbed to \$24.91 for the operating budget and \$6.52 for special causes, and we were at the top of the Lutheran statistical heap.⁸

The 1976 Synod Statistical Report indicates the figures \$25.91 for operating budget, and \$4.06 for special purposes. Under the influence of the Holy Spirit, our people in the WELS have been growing in the grace of Christian giving.

The fourth factor in Pastor Schaefer's "missionary matrix" is the opportunities a church has to carry out its gospel mission. In 1961 the Wisconsin Synod had congregations in 16 states.

⁴ *Ibid.*, p. 293.

⁵ *Ibid.*, p. 301.

⁶ *Ibid.*, p. 301.

⁷ *Ibid.*, p. 301.

⁸ *Ibid.*, p. 301.

By 1976 there were WELS congregations in 45 states. Pastor Schaefer cites three main factors in the upsurge of opportunities for the Wisconsin Synod to expand. First, there were many appeals from families moved to areas where transfers to sister congregations were not possible. Second, controversies in the Lutheran Church-Missouri Synod over understanding the Bible led to more groups which appealed to the Wisconsin Synod for mission thrusts in their direction. Third, these years saw a rise in the Wisconsin Synod a new zeal for sharing the gospel. This new zeal came in part because of a change in the perception of the destiny of the WELS. A change from intensive work as primary, to a balanced program of intensive and extensive growth. This new zeal could also be partially attributed to the determination under God to avoid a “dead” orthodoxy, by getting the Word out beyond our own circles and cultural pattern.⁹ Whatever were all their causes, opportunities in this country and in foreign lands came to the Wisconsin Synod more frequently after 1961.

It is a valid observation that the present status of the Wisconsin Synod’s stewardship of the gospel is greatly influenced by the historical setting, which the Lord Himself has arranged. For it is the Lord who blessed our Synod with its sense of identity, its manpower, its resources, and its opportunities.

If a church and its people are dedicated to their spiritual stewardship of the gospel, then there ought to be a resultant stewardship of the physical side of life. A Christian steward whose desire is to serve the Lord in spreading the gospel, will also be led by faith in Christ to be a faithful steward of his livelihood. His family life, business life, and recreation life must be so ordered to serve the stewardship of the gospel. The Christian’s management of his time, his natural and acquired talents will be conditioned by his commitment to a stewardship of the gospel. In fact, even the “use” of people in the church, that is, the encouragement, training, and assignment of Christians to tasks in the church will be geared to the stewardship of the gospel of Christ.

As a word, “stewardship” also has a narrow meaning. As we commonly use the word stewardship has to do with the management of one’s financial resources. It is to this narrow sense of the word “stewardship” that this paper directs its comment.

I. The Doctrine of Financial Stewardship in the WELS

As Christians and as a synod of fellow Christians, we commit ourselves to the teachings of God’s Word. Our doctrine of stewardship then must also be derived from that Word.

As background to the New Testament doctrine of Christian stewardship, we look to God’s commands to Old Testament Israel. The Lord commanded “firstfruit” giving to Israel. “The first of the firstfruits of thy land thou shalt bring into the house of the Lord thy God.” (Ex. 23:19) In addition, God commanded Israel to give 10% of its production to support the spiritual work of the priests and levites. “And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service of the tabernacle of the congregation.” (Num. 18:21) The tithe so commanded concerned the fruit of the land and the increase among the flocks and herds. Above the tithe, God commanded special offerings for sin, for ceremonial cleansing, for thanksgiving. A part of these offerings was marked for support of the priests. From time to time, the Israelites brought special offerings. These were free will offerings, as when Moses received the gifts of the people for the preparation of the tabernacle.

Jesus and the Apostle Paul after Him made clear that, Christ having fulfilled the types in the ceremonial law given to the Jews, New Testament believers are freed from the ceremonial

⁹ *Ibid.*, pp. 302-303.

regulations. That same freedom extends to ceremonial commands regarding offering. The New Testament is silent about a tithe or about any other numerical standard for the Christian's offerings. Rather, the New Testament encourages us to determine the amount of our offerings freely, motivated by the all-surpassing love of Christ who gave everything for our redemption. In the New Testament, God does offer guidance to Christians in the determining of their own giving patterns. St. Paul laid down this concise guide, "Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come." (I Cor. 16:1-2)

According to St. Paul, our offerings are to be regulars the first day of the week. The Sunday worship service is an appropriate time to make a regular offering. Our offerings should involve every member, "Let every one of you,": Christian giving is a grace for all believers to grow in. The amount of our offerings should be determined in proportion to the way in which God has prospered us. Proportionate giving would also involve planned giving, for it necessarily involves calculating the level of God's blessings and its proportionate level of offerings. We might also read Paul's words as a caution against hasty, impulse giving, for he said, "that there be no gatherings when I come." Here again, planned Christian stewardship of finances would preclude impulse giving.

Paul wrote to the Corinthians about offerings again in his second letter, chapters 8 and 9. There he emphasized that giving financial support to the work of the Lord is a "grace". God produces Christian stewardship as a fruit of His saving grace at work in the Christian heart. Paul also made a strong point that Christian financial stewardship is to be strictly voluntary. "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver." (II Cor. 9:7)

In summary, the Scriptural doctrine of Christian financial stewardship teaches that our giving must be regular, involving every Christian, in proportion to God's blessings, planned, cheerful, and acknowledged as a fruit of faith.

The Scriptural doctrine of stewardship is held by the Wisconsin Synod. We see that position reflected on the Seminary level. In the pastoral theology text book *The Shepherd under Christ*, Professors Schuetze and Habeck teach the following:

Stewardship according to the Scripture...The Christian has been purchased by Christ with the price of His blood. He belongs to God, body and soul. As such the Lord entrusts him with manifold gifts which he as a good steward is to manage faithfully and wisely for the purposes for which they were given. Central is the carrying out of God's worldwide plan for the gospel. Briefly stated, stewardship can be defined as 'the Christian using himself and what God has given him in grace to accomplish God's saving purpose in the world.'"¹⁰

Stewardship in the Church:

- A. Priorities are to be set up by the Christian in use of his total life to meet his total responsibilities.
- B. The Scriptural principles for giving are set forth in I Cor. 16, and in II Cor. 8 and 9.
- C. Giving is a grace, where faith may grow in its application.
- D. Giving is to be voluntary and cheerful

¹⁰ Habeck, Irwin and Armin Schuetze. *The Shepherd Under Christ*. Milwaukee: Northwestern, 1972. P. 247

- E. Giving is to express love for the Lord and for people's needs because of the Lord.
- F. Giving is to involve firstfruits, not left-overs.
- G. The amount of giving is to be determined by the manner in which the Lord prospers measured with responsibilities.
- H. Encouragement by example may be used.
- I. Good order is to be used in setting aside offerings and handling money.
- J. The Lord promises blessing on bountiful giving.¹¹

The Wisconsin Synod doctrine of stewardship must also be evident in the Synod's Stewardship Office. The following quotes from a 1969 *Stewardship Workbook* reflect sound doctrine:

Christian stewardship is the Christian using himself and what God in grace has given him to accomplish God's saving purpose in the world. It encompasses our entire Christian life.¹²

Christian stewardship can find its Source only in the cross of Christ...Creation tells us that everything is the Lord's and belongs to Him...Ours is the trusteeship exercised not under the law but as sons of God. The cross of Christ has placed us in the relationship of sons of God...Christian stewardship is a family affair, a family with a single purpose—the salvation of man.¹³

A sense of Christian stewardship comes only to one accepting Christ as his Redeemer. And this acceptance is the work of the Spirit of God. No man can be a Christian steward until the Spirit leads him to Christ.¹⁴

Our methods for stewardship must accurately reflect the basis of stewardship in the sovereign love of the Father, in the redemptive purchase of the Son, in the sanctifying power of the Spirit. They must reflect the motivation of gratitude for the manifold gifts of God's grace.¹⁵

Of more recent production is the "Heart to Heart" stewardship material from our Synod's Stewardship Office for use in the fall of 1977. The scriptural doctrine of financial stewardship is also in this material.

Being re-made in God's image, our hearts are intended, in Christ, to be like His own. Whatever compassion, understanding, faithfulness and love we see in His heart should be the mark of ours also. Let us seek to become what He has made us to be...creatures to be loved and to love in return. And let us express this love "in deed and truth." Let us reach out to the heart of the world with this heart of love...As individuals within the body of believers, we must be more than aware and concerned. We must be involved. As sons and daughters of our loving Father, our's must be tangible love and generous giving...When we give because of love, we share His love heart to heart.¹⁶

¹¹ *Ibid.*, p. 255.

¹² James Schaefer. "Stewardship Workbook." Milwaukee: WELS Stewardship Office, 1971. P. 7

¹³ *Ibid.*, p. 8.

¹⁴ *Ibid.*, p. 8.

¹⁵ *Ibid.*, p. 9.

¹⁶ "Heart to Heart" bulletin insert, WELS 1977

The Christian doctrine of stewardship is also reflected on the congregational level in individual constitutions. Perhaps a typical congregational constitution would speak of the stewardship of finances in this way:

Our God has given us the privilege of being stewards over a certain portion of His estate and of receiving the steward's rich reward of grace (Matthew 25:14-30).

Consequently, a member of His Church will continually remember that all his property, time, and talents really belong to God; conscientiously determine which part of his money, time, and talents shall be devoted to that which the congregation has made its concern, not omitting the work of the Synod (Mark 16:15; I Corin. 9:14; 16:2; I Peter 4:10); and if he is a voting member, regularly attend the voters' meetings.¹⁷

Finally in regard to doctrine, stewardship is taught to the individual Christian in our midst, as in Luther's Small Catechism:

How do we receive our property from God? We receive our property by gift and inheritance, by purchase and trade, and especially by labor and earning. Whatever we acquire thus is our lawful property over against our neighbor. What use are we to make of our property and earnings? As stewards of God we are to use our property and earnings to provide for ourselves and our dependents, to help those who are in need, to meet our obligations to the government, and to support the work of the Church.¹⁸

II. The Practice of Financial Stewardship in the Wisconsin Synod

The Wisconsin Synod's practice in stewardship is to gather funds primarily by pre-budget subscription. According to the history *You and Your Synod*, our Wisconsin Synod used a "quota" system for many years. Congregations were asked for assigned amounts. The quota system was not equitable or workable, in that it did not have enough allowances for economic and geographic factors.¹⁹ For some years now, our Synod has gathered its finances by a pre-budget subscription system. Basic to this plan is that the Synod and its officers do not "tell" each congregation what its "fair share" ought to be. Rather, each congregation is free to respond to its blessings and to the Synod's opportunities, and then report its intended level of budgetary support by a specified date.

In addition to these subscription offerings, the Wisconsin Synod receives bequests and memorials, pension offerings, etc. Another program involves soliciting savings deposits from our membership through the "Building His House" program, by which lending capital may be secured for mission expansion.

On the most practical level, our congregations' offerings for the Synod's budget are paid directly by the treasurers of the congregations to the treasurer of the Synod.

For the purpose of gathering funds for the Synod's operation, much use has been made of materials that show the needs and opportunities facing our Synod. Those needs have increased greatly in the years since 1961, in line with the general widening of our synodical base of operations. Sometimes the appeals for funds by proving the needs may have approached the status of gathering according to crisis. A convention of any size can be gripped by "expansion

¹⁷ Trinity Evangelical Lutheran Church, Aberdeen, South Dakota, Constitution, p. 3.

¹⁸ Luther's Small Catechism, Questions 95 and 96.

¹⁹ *You and Your Synod*. Milwaukee: Northwestern, 1972. pp. 40-41.

fever” and make a decision marked by intense zeal. Then in the cold light of retrospect, the delegates and pastors return to their congregations to see whether they will agree to finance the decisions made. Thus a crisis can be of our own making.

There is a proper use of holding needs and opportunities before the people. And even if there are crises, I think we need not suspect some callous attempt to “force” our hand at the offering plate. When there are crises in matching offerings with opportunities, they usually come because the Lord blesses us with opportunities beyond our expectations.

Another area in the Synod’s gathering of funds is those grants received from sources outside the church. This matter is much discussed among our Dakota-Montana pastors, and is under special study by the Synod. How much does our Synod receive from outside sources? This question is difficult to research. A request to one such outside source, the Aid Association for Lutherans, received this answer:

To provide this information to give a full and clear picture becomes quite difficult as our fraternal and benevolence support is directed to numerous causes through a variety of programs. Our records reflect that the following grants were awarded during the past year to

WELS to carry out the work they wish to do:	
WELS, Management Development Seminary	\$39,890
WELS, Revised Pension Plan Booklet	2,230
GBHM, Minority VBS Materials	36,050
SMB, 1977 Christmas Evangelism Seminar	2,445
Board for World Missions, Scholarships for Foreign Missionaries	12,000
Wisconsin Lutheran Seminary	17,023
WELS Colleges	74,275

(Total \$183,913)

In addition to the above, our local branches, a number of them which are identified with, but not a part of, WELS congregations received branch and other fraternal and benevolence funds. The fraternal and benevolence support went to a number of various causes including High Schools, Nursing Homes, Homes for the Aged, individuals who experienced misfortune, and a variety of other purposes. Because there is no way in which we can administratively record and reflect specifically what was directed to a church body or any of its agencies or congregations, we are unable to give you a breakdown of those branch benevolence funds.²⁰

Mr. Selle’s letter indicated expansive support of Wisconsin Synod projects and programs, far above the \$183,913 reported as directly attributable to the WELS. And this is only from one of the outside sources interested in giving grants to our Synod in its gospel ministry. One is left to guess about the total amount per year.

If I may express a personal opinion in the matter of receiving funds from sources outside the church. One certainly would not fault the companies involved in such benevolence programs. It is good advertising, and advertising helps sales. On the other hand, one wonders what dependence on such benevolences for critical programs does to the church’s own stewardship. Grants from businesses do not reflect freewill, Christ-motivated, proportionate offerings, given

²⁰ Letter, February 2, 1978 from Wm. A. Selle, AAL Assist. Vice President, Fraternal Benevolences.

from the heart of faith. And if these grants do represent such Christian stewardship, then the agency doing the granting is acting as a church.

We can also trace the spending of funds on the synodical level in the WELS. The main framework of the spending is determined by the budget adopted at the biennial conventions. The budget adopted for the 1978 fiscal year divides the “missions” dollar as follows World missions 17¢, Home missions 19¢, Church Extension fund 8¢, Benevolence 11¢, Worker training 34¢, Building Funds 2¢, and Administration and Services 9¢. The total of the 1978 Wisconsin Synod budget for spending is \$8,978,373.

Between conventions the spending of funds is administered by the Synod’s officers. This involves the Synod’s Board of Trustees, having both laymen and pastors on it, and representation from each District. The BOT is charged with keeping a balanced budget between conventions. Monies are received, banked, and spent out by the treasurer of the BOT. Complementing the BOT is the Coordinating Council, comprised of at least two leaders from home missions, world missions, BOT, Synodical schools, and Administration, plus five laymen elected by the Synod. The Coordinating Council is 18 in all. The concern of this Council is to keep the work of the Synod balanced, and to present to each Synod convention a comprehensive, balanced program, reflecting a long-range planning process, by which the Synod may best achieve its objectives in keeping with its total resources.

Appropriations are further divided out to responsible boards in their areas of concern. The General Board for Home Missions oversees requisitions paid out to the various district mission boards, special ministries, and the evangelism commission. The Board for World Missions approves funds sent out to the executive committees of the various fields, and their field superintendents in turn. There are six boards of control to administer funds for our training schools, advised by the Commission on Higher Education. Benevolence boards and committees administer funds given for their assigned purposes. Administration boards and committees requisition the cost of their operations.²¹

The Synod administration accounts for its spending at each convention of the Synod. In addition, the Synod’s treasurer publishes quarterly financial statements in the *Northwestern Lutheran*.

The Synod’s practice of stewardship also involves teaching stewardship. The Stewardship Office and its Counselor make available a number of stewardship aids. The following materials come out of the Stewardship Office:

- Stewardship tracts
- Annual stewardship programs
- Mission Festival folders and envelopes
- CEF offering folders and envelopes
- Bulletin inserts (UPDATE)
- Wisconsin Synod Herald
- CEF membership loan material
- Mission Project Booklet
- Budget subscription reports
- Children’s CEF offering project
- Wisconsin Synod calendar
- Deferred Giving program materials.

²¹ *You and Your Synod*, 1972. pp. 35-39

The Synod offers stewardship training by means of district stewardship boards, and sometimes through the circuit pastors. Someone from the district may visit congregations to encourage congregation leaders in the grace of Christian giving.

Our Synod has very practical methods of teaching financial stewardship in its missions. In Home Missions for instance, mission congregations are given firm guidelines for the salary support rate for their pastor. The present salary support rate is \$6.70 per communicant member per month minimum, \$8.40 the desired goal. Home missions are taught practical stewardship in their loan repayment schedules. And although receiving subsidy from the Synod's budget, the mission congregation is still expected to support "missions" by the pre-budget subscription. Evidently this method of teaching stewardship is not lost on the home mission congregations, since the Synod Districts with a high concentration of missions or recent mission congregations have a higher per communicant Synod budgetary average than more established districts. E.g. Pacific Northwest \$36.69, South Atlantic \$35.16, Arizona California \$31.80, compared with \$28 for Michigan, \$27 plus for Dakota-Montana, Nebraska, and Minnesota, and again with \$25 plus for SE and Western Wisconsin, and \$21.52 for Northern Wisconsin Districts.

The Synod also teaches financial stewardship in the world mission field. In those fields, "indigenous church" is the policy goal. But heavy subsidy is the present practice, and will be for some time to come. Even though stewardship gains are slow, the people served in our world mission fields are patiently encouraged to view the ministry of reconciliation in their country as their responsibility. Our mission among the Apaches, our oldest, has made impressive gains in financial stewardship.²² Such growth in stewardship is heartening. But when we look to the newer foreign fields, we will remember the many years of teaching in our oldest world mission field.

The practice of financial stewardship in our Synod's congregations is probably quite consistent in the matter of gathering funds. Most of our congregations use envelopes to gather the regular Sunday offerings. There is divergence in the use of "unified" or "self-apportioned" offering systems. Most congregations have several special event offerings during the year, such as mission festival. In some congregations where incomes are strongly seasonal, the mission festival offering comprises a large part of the total given for the Synod's work. Some congregations may have special building fund offerings or special offerings for a Lutheran high school or some other church enterprise. When large projects are in the making, congregations sometimes conduct special "drives" for the pledging or receiving of funds. The organization and success of such personal contact drives varies greatly according to congregation, pastor, and church leaders involved.

While emphasis has been shifting over the years to regular, planned, envelope offerings in the congregations, there has been a decline of the bake sale type of "stewardship". This shift toward more responsible stewardship has been observed in other circles.²³ While not readily measurable in Wisconsin Synod congregations, I would expect it to be true among us too.

In congregations where a giving profile is made each year to indicate the activity of the "giving units", sampling of our own district pastors indicates that the highest 10% of giving units may support anywhere from 30% to 40% of the congregation's total budget.²⁴ The Synod's

²² \$4.31 average per communicant in total offerings; \$10.46 for synodical purposes in 1975 according to the "Report to the Ten Districts." May 1976, p. 60

²³ T. A. Kantoneen, *A Theology for Christian Stewardship*. Philadelphia: Muhlenberg, 1956. P. 5.

²⁴ A Stewardship Survey at D-M District convention, Jan. 1978.

Stewardship Office has no figures on this type of giving profile, so we cannot say whether the pattern is Synod-wide. I expect that it is.

In 1976 the average congregation in the Wisconsin Synod gathered offerings of \$36,747 for home purposes. It gathered \$7,104 for Synod budgetary purposes. It gathered \$1,113 for Synod special funds. It gathered \$2,160 for other charities. The average congregation's contributions for all purposes in 1976 was \$47,124.²⁵

Congregations and federations of congregations also receive grants from sources outside the church. The total amount of such grants has been unmeasured, but would likely be quite a sizeable sum. No doubt there is also wide variance among our Synod's congregations about the circumstances under which they would accept such grants or pursue them.

The funds gathered by the local congregations are processed by its finance officers. The process usually involves someone to count offerings, list them according to envelope number, keep a running total on a financial statement for the benefit of the individual member, deposit the offerings in the proper accounts, and report the offerings to pastor and treasurer. Depending on the size of the congregation and complexity of its book-keeping system, the receiving of funds may involve one or several officers.

The spending of offerings in the congregation is usually done by a treasurer. He disburses the congregation's funds according to needs, according to the self-apportioned amounts indicated by the members, or according to the budget in a unified budget system. The overall guidelines for spending the congregation's funds are determined by the budget, adopted at the annual meeting. Voters' approval is sought for spending large sums on needs above the budget.

The teaching of stewardship in the local congregation depends on the congregation, its pastors and officers. According to a January 1978 survey of our District's pastors and 18 responses to the survey, an ongoing type of stewardship instruction is favored in most of our congregations. The following percentages of responding pastors used the respective means of informing their congregations about the stewardship (financial) needs of the congregation and the Synod:

83%	Sermon applications	83%	Voters' meeting
83%	Church bulletins	67%	Parish organization meetings
67%	Congregation newsletters		Blanket NW Lutheran subscription
61%	Church announcements	39%	

As to whether our congregations conduct a special emphasis stewardship program, 30% of our pastors answer yes, 39% answered 'to some degree' and 28% no. To the question whether annual stewardship emphasis was primarily by mail, 11% answered yes, 50% no. To the question whether the pastor was satisfied that his congregation was making progress in faithful stewardship practices, 44% answered yes, 50% answered 'to some degree', and none answered no.

How our pastors and congregation officers teach their congregations about stewardship is one not widely researched. Our Synod's Stewardship Officer has no way to gauge the stewardship practices of the majority of our congregations. And if he did ask, no doubt many would resent it (personal observation). But Pastor Schaefer has this 'feeling' about our congregations, "My feeling is that about half of our congregations have fair to good stewardship

²⁵ "Statistical Report of the Wisconsin Synod." 1976. P. 3.

practices. The rest are hit or miss. But I have no way of knowing whether this is true or not ...My feeling (again) is that congregations tend to take the easiest stewardship path, that is, a mail campaign is preferable to an every home visit. But of this I can't be sure."²⁶

Finally we come to the practice of stewardship on the personal level. As shepherds of the flocks and examples to them, pastors ought to answer first for their personal financial stewardship. 56% of the pastors answering the January survey indicated that they gave offerings by percentage of annual salary, 33% 'to some degree', 11% answered no to that question. To the question "Do you strive to increase the percentage of your offerings as your finances change?" 72% answered yes, 17% 'to some degree', and 11% no. 28% answered that their congregation knew the level of their pastor's offerings, 22% 'to some degree', and 56% no. So in all, we find that 89% of the pastors answering the survey calculate their church offerings by percentage, at least to some degree.

In January and February, 59 laypeople responded to a survey about their personal financial stewardship. Most of these responses came from delegates to the January District Convention in Mobridge, the remainder from my own congregation.

	Percent	"Yes"	"To Some Degree"	"No"
Do you review your offerings at the end of the year by comparing them with income?		53	31	15
Do you calculate offerings by percentage?		22	24	59
Do you set aside offerings at the beginning of each month (pay period)?		34	14	22
Do you determine offerings on a weekly basis?		56	8	32
Do you aim for abnormal offerings on special occasions, like Mission Festival?		64	14	22
Do you give according to the church's needs as they are revealed?		39	47	15
Do you make up for offerings you missed when returning to church after an absence?		71	25	2
Do you try to increase the level of your offerings according to changes in income?		78	19	3
Do you give more than \$25 a year to secular charities?		34	7	56
Do you fill envelopes for your minor children?		20	8	54

²⁶ Letter from Pastor James Schaefer, January 10, 1978.

Keeping in mind that the Scriptural doctrine of good Christian stewardship from I and II Corinthians teaches that our giving should be regular, in proportion to God’s blessings, planned, cheerful and a fruit of faith, what can be learned from the lay response to this survey? Of those answering, 84% review their offerings annually, at least to some degree. 46% give by percentage, to some degree. 45% set aside offerings before the weekend, to some degree. These answers tell us that a fair percentage of our people are planning their offerings in advance and try to make their offerings proportionate.

On the other hand, 64% answered that they determined their offerings on a weekly basis, to some degree. Some of this could still be planned giving, because of weak wording in the question. But it may also indicate quite a number of members in our congregations who do not plan their offerings before it’s time to get out the Sunday envelopes.

Abnormal offerings tend to receive emphasis in our people’s giving pattern to this day. Maybe we should make more use of that factor. Many indicated that they respond to the church’s needs as presented. We should surely present them. 96% answered that they try to make up for missed Sundays in their offerings. We should commend their faithfulness. 97% answered that they try to increase their offerings with increased income. We should commend and encourage them by emphasizing the Scriptural goal of proportionate giving.

The survey of the laypeople also made a division between those with monthly incomes and those with seasonal incomes. Here are the areas where there was a sizeable difference between monthly and seasonal income families in answering “yes”.

	“Yes”	Monthly	Seasonal
Annual review of offering?		57%	35%
Set aside offering early?		39	18
Determine on weekly basis?		59	41
Make up missed offering?		66	76
Try to increase level of offerings?		80	65
Give more than \$25 to charities?		89	18

Conclusion

The doctrine of stewardship in the Wisconsin Synod is sound, still fixed by the principles presented in Scripture. For the most part, the practice of stewardship in our midst seems sound too, although precise measurement of stewardship practices on the congregational or personal levels is largely undocumented. Without doubt, there must be cases in our Synod where abominable stewardship practices are in force, likely on the side of legalism or neglect. But such practices would not likely be widely advertised.

Pastor Schaefer expresses some stewardship concerns we might well consider. His first concern is about our general stewardship of the gospel of Christ. “That is what I fear most - boredom. Getting sick and tired of our bread and butter: educating pastors and teachers and sharing the gospel with those who do not have it. It is a simple program, uncomplicated and - compared with many programs - unglamorous. It is, up to now, what we have done best.”²⁷ Schaefer expressed another concern in regard to the funding of our gospel mission. “In 1970 the Synod’s share of its congregations’ all-purpose dollars was 18. 4%...In 1975 it had declined to

²⁷ James Schaefer, in *Wisconsin Lutheran Quarterly* 74, 4 (October 1977).

15. 5%...It is true that mere dollars are being raised, but the Synod's share of them is decreasing."²⁸

Some patterns in congregational giving with us for a long time already, cause us further concern. Many pastors and finance officers have noted top-heavy financial support of the congregation by a relative few. The same holds true for the other areas of stewardship in a Christian congregation, beyond financial offerings. Another disturbing factor is that in spite of our teaching of planned and proportionate giving, and in spite of a high percentage of pastors setting the example of percentage giving, less than half of our people are likely to be calculating their offerings by percentage.

Another cause for concern is that the Synod, its agencies and institutions, and many of its congregations continue to accept and sometimes pursue grants from outside sources. I believe this growing dependence on such grants is to the erosion of our own stewardship in loving response to the Savior.

But in spite of these concerns, the word of the Lord continues to go forward among us, even if faltering at times when sufficient funds are lacking. Because financial stewardship is a fruit of faith for the Christian, we have the confidence that hearts orchestrated by the Gospel's power will grow in the grace of stewardship.

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²⁸ *Ibid.*, p. 304.